

## VISION PAPER



 **RYO COIN**<sup>®</sup>

*“An Ancient Japanese Currency  
Re-Born for the Digital Age”*

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**We continue to drive innovation with our cutting-edge  
Web3 digital payment solution**

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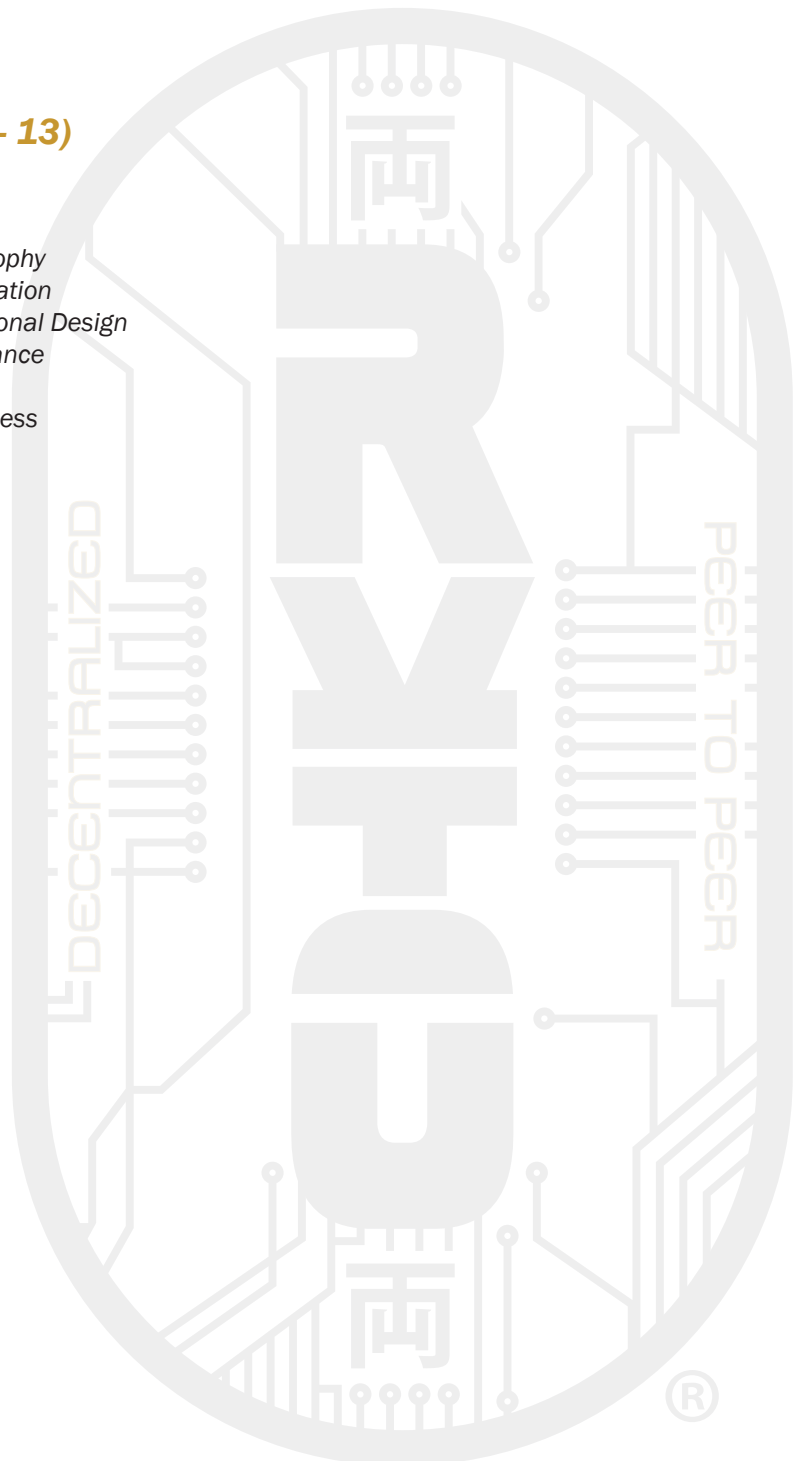
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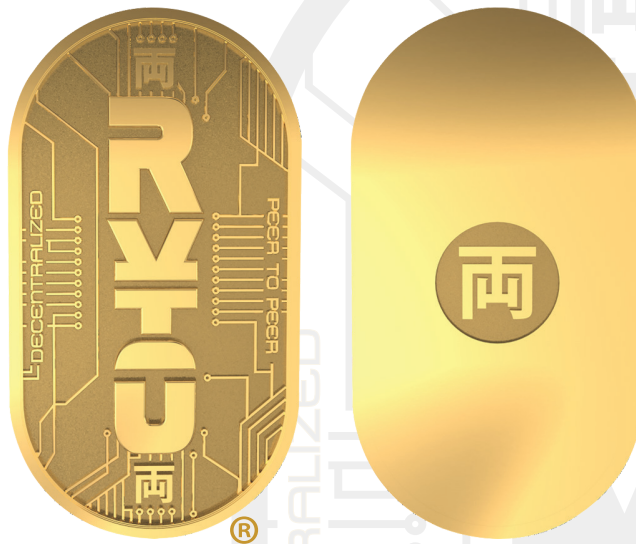
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## INTRODUCTION

The RYO Project remains committed to advancing one of the most important technological breakthroughs of our time - the blockchain. We have assembled the best minds in the blockchain space to create RYO®, a next generation cryptocurrency powered by the RYO CORE BLOCKCHAIN®. RYO takes the mystery and intimidation out of cryptocurrency with a payment ecosystem designed to simplify transactions in our day-to-day lives by virtue of its innovation, ease-of-use and versatility.



## Introducing RYO !

### RYO's INITIAL DEPLOYMENT ON ETHEREUM's ERC-20 STANDARD

As we progress with the development of the RYO Core Blockchain protocol, the initial phase of our project will be deployed on the Ethereum network utilizing the ERC-20 standard for token issuance and transaction processing.

This strategy enables us to cultivate a vibrant community that can engage with and benefit from the RYO ecosystem as we focus on the development of RYO's innovative Layer-1 blockchain protocol.



## i. History

Reviving the spirit of the Edo Period and marked by the rise of the samurai, RYO is the digital resurrection of an ancient Japanese currency that was used for 265 years from the 17th to mid-19th centuries. The ancient gold ryō coin wielded significant influence as a currency for the masses during this period in Japan, enabling trade to be based on a stable unified monetary system. The widespread circulation of ryō also played a pivotal role in the urbanization and prosperity of modern-day Tokyo. Although no longer in use, this once-powerful coin still holds a deep sense of historical significance in the hearts and minds of the Japanese.



ryō (両) was a gold currency unit used in pre-Meiji Japan

## ii. RYO Re-born

Tapping into the best talent hailing from Apple®, Microsoft® and other industry giants in Silicon Valley, RYO has been re-born for the digital age! To ensure the RYO project's success, The RYO Project's core engineering team has capitalized on their decades of experience to make technological improvements and upgrades to nearly every aspect of the blockchain. This combined expertise will form the basis of next generation professional services that The RYO Project provides to clients, taking full advantage of RYO's secure, scalable and multi-functional blockchain protocol.

## iii. Inspiration

Total crypto market capitalization has surpassed 2.0 trillion USD, and adoption continues to accelerate globally. However, when you look closely at the current cryptocurrency landscape, it becomes clear that not all projects are created equal. While the top platforms like Bitcoin and Ethereum have cemented their place in crypto history, they also come with limitations. Bitcoin was originally supposed to be a decentralized form of currency to help the daily lives of people around the world, but this has never come to pass. Introduced in October 2008, Bitcoin was merely the first application of blockchain technology, and since its creation the world has been on a divergent course to explore new possibilities in the blockchain space. This opens the door for next generation blockchain projects to realize the full potential of cryptocurrency technology.

With global communities becoming increasingly disillusioned by the current financial system, The RYO Project knew that the time was right to bring banking to the masses by introducing RYO, the most advanced, user-friendly digital currency in existence today – a 'bank for the people' with no boundaries, favoritism or discrimination. There are an estimated 2 billion people globally who do not have access to bank accounts, and the use of a decentralized digital currency like RYO offers a solution.

Instead of focusing on one component of the entire crypto continuum – for example, the use of cryptocurrency for transactions – The RYO Project has created a multipurpose blockchain ecosystem with a robust wallet and suite of tools that enable the integration of e-commerce sites, currency exchanges, and banking systems.



#### iv. Success Strategy

The professional infrastructure of The RYO Project is led by our executive team of successful entrepreneurs and international network of strategic partners. Everyone involved in the project is committed to achieving RYO's first milestone which is to reach the eyes and minds of at least one billion people. To realize our goal of RYO mass adoption, a broad but unified strategy will be deployed in phases:

**Build a universal payment rail or digital “autobahn” with transactions immediate, secure and immutable across crypto-economies.**

**The seamless integration of RYO's blockchain and existing business or IT infrastructures of clients.**

**Launch of ideas and entire industries on RYO's blockchain with value traded both physically and digitally.**

**Provide the unbanked access to a mobile money market for fast, affordable and secure end-to-end transactions.**

**Advance the development of emerging economies by ensuring equitable access to natural resources.**

#### v. Supportive Governments

We believe that before digital currencies can make the jump to mass adoption, governments must create a positive and enabling environment for cryptocurrency markets to flourish. For certain governments, cryptocurrency is perceived to be a threat to centralized banking institutions or bureaucracy as it could undermine their authority, and in some cases has resulted in a ban on cryptocurrency. Nevertheless, a growing number of governments see the enormous benefits that blockchain has to offer, and see this as a new growth opportunity for their economies. The adoption by banks and other traditional financial institutions will be a true turning point in the crypto industry. Whether it is financial empowerment, social change, greater security or advancements in industry, blockchain technology has the power to disrupt traditional systems and bring about major change.

RYO's development team is acutely aware of the importance of legal and regulatory compliance. By aligning closely with Japan's evolving regulatory landscape, RYO ensures that it not only meets the highest standards of security and transparency, but also paves the way for other projects to follow suit. This adherence to compliance is particularly crucial in a country that has learned from past cryptocurrency challenges, and is now setting the stage for a secure and thriving digital asset ecosystem.



In Japan, the key self-regulatory organization for the cryptocurrency industry is the Japanese Virtual Currency Exchange Association (JVCEA). It works closely with Japan's financial watchdog, the Financial Services Agency (FSA), to pass and enforce regulations and standards for cryptocurrency exchanges in Japan, and provides the FSA with invaluable input on registration requirements for the approval of new digital currencies. As of January 2024, only 85 cryptocurrencies were officially approved by the FSA, and out of these only a handful are listed across all cryptocurrency exchanges in Japan. The RYO Project is working and planning with an FSA approved digital asset exchange, and duly licensed crypto ATM operator in Japan, and they are working to list RYO as a top tier coin in the Japanese marketplace.

## vi. Japan Leads Web3

Japan's recent announcement to position itself as a global leader in Web3 marks a pivotal moment in the nation's technology and economic strategy. Spearheaded by Prime Minister Fumio Kishida, this ambitious move is not just a testament to Japan's pioneering spirit in innovation, but also a clear signal of its intentions to shape the future of digital finance and the decentralized internet. Japan's explicit support for Web3 technologies is a historic acknowledgment of the critical role digital assets and blockchain technology are expected to play in the coming decades. Kishida described Web3 as "the new capitalism," a phrase that encapsulates the transformative potential of integrating blockchain technology, NFTs, and DAOs into the fabric of economic and social systems. Web3 offers a pathway to rejuvenate Japan's tech sector, attract global talent, and foster a new generation of digital enterprises. It's an opportunity to revitalize the economy by leveraging blockchain's potential to create new industries, enhance efficiency, and facilitate more equitable economic participation.

Japan's engagement with digital assets has been shaped by significant events, including high-profile exchange hacks that have prompted a reevaluation of its regulatory framework. These incidents underscored the need for robust security measures and a regulatory environment that balances innovation with consumer protection. As a result, Japan has emerged as one of the first countries to seriously regulate the cryptocurrency space, recognizing the potential of digital assets to revolutionize the financial landscape. Through strategic policy initiatives, regulatory reforms, and international collaboration, Japan seeks to not only recover its stature as a technological innovator but also to influence the global direction of blockchain technology.

As the Western world watches on, Japan's journey into Web3 may well serve as a blueprint for how nations can harness the power of digital assets to fuel economic growth, innovation, and societal progress. Japan's assertive move into Web3 has significant implications for the Western world and other global economies - it sets a benchmark for governmental support and involvement in the blockchain and digital assets space. Western countries, particularly those with stringent regulatory environments, may find themselves compelled to reevaluate their policies to remain competitive.

RYO is not just another cryptocurrency; it's a comprehensive digital payment system designed to make blockchain technology accessible and usable for the masses. With a strong emphasis on user-friendliness, security, and practical utility, RYO embodies the principles of decentralized finance (DeFi) while ensuring compliance with Japan's regulatory framework. This makes it a prime example of how innovative crypto projects can thrive under Japan's new Web3 agenda. This commitment to innovation positions RYO as a jewel in Japan's Web3 crown, showcasing the country's ability to produce world-leading digital financial solutions.





## TECHNICAL DESCRIPTION

### i. The Challenge

The current state of the blockchain space is – to say the least – a bit confusing. Out of the 9,000+ actively traded cryptocurrencies estimated to currently exist worldwide, the majority of these are simply decentralized applications built on a modified version of the Bitcoin or Ethereum blockchain platform using code that has a number of inherent flaws or limitations. This is a major problem as teams behind these projects typically try to pitch their vision to potential investors based on 'ground-breaking' modifications made to the Bitcoin core or Ethereum's ERC20 token protocol rather than developing their own blockchain. Moreover, many of these teams can only initiate development activities with a substantial capital raise based on an idea or concept that may never be realized.

RYO's Layer-1 blockchain and its surrounding ecosystem, on the other hand, has been fully developed with millions of dollars out of pocket invested in the project to ensure that all advanced blockchain functionalities conceptualized by the founders and developers have been achieved.

### ii. Blockchain Re-imagined

Today we are incredibly proud to introduce to the world the culmination of our team's efforts over the past several years.

In our quest to re-invent Japan's ancient gold ryō coin for the digital age, our development team has built a blockchain from scratch that is designed to be flawless and custom-made for global adoption: a blockchain that is capable of processing a remarkably large number of transactions per second, is secure, flexible, scalable, and above all – easy to use. The RYO Core Blockchain, and RYO cryptocurrency that it powers, are manifestations of a new direction in cryptocurrency.

RYO's Core Blockchain avoids the shortcomings of other blockchains, and has been created to address the flaws and failures of other blockchains that currently exist in the crypto space. The implementation of hard forks or other "band-aid solutions" in an attempt to address major bugs in original code like Bitcoin is not the solution. And while the creation of projects such as the Lightning Network to improve Bitcoin transaction times are noble efforts, they ultimately fall short and developers are merely patching holes within obsolete architecture.

The platform powering RYO is a revolutionary new approach to using blockchain technology as a foundation for building digital infrastructures, and empowering industries that will benefit considerably from this technology. We have architected our RYO platform to ensure ease of integration regardless of which business or organization utilizes the technology. Through the deployment of market defining systems, integration protocols and multiple business models to exploit cryptography, RYO possesses an array of unique features not found in other blockchains. These innovations enable end-to-end integration that vastly differentiates the RYO Core Blockchain from all other platforms out there.

### iii. Blockchain Development Philosophy

The RYO Core Blockchain (or "RYO Blockchain") is different from other blockchains due to its focus on the creation of a payment processing ecosystem that customers want, and financial regulators demand. RYO's design imperative approaches financial applications as the top of the OSI network model\*<sup>1</sup> stack, and leverages underlying layers to provide connection-wise services and resilience.

The RYO Blockchain performs transactions:

- Of all kinds that can be stored in ledgers (e.g., financial, property, votes, rights recording);
- Securely and atomically, with end-to-end tracking that complies with privacy laws;
- With exceptional speed (meeting or exceeding credit card transaction speed); and,
- With the assurance of huge overall network capacity (on par with automated bank payments).





To guarantee such network capacity the RYO Blockchain uses software service containers that can be automatically created, activated, inactivated, or moved around to provide processing power on demand, wherever it is needed. These orchestrated containers run on open standards and can be installed on physical hardware or deployed in virtual, cloud-based infrastructures like Microsoft Azure, Google Cloud or Amazon Web Services. The RYO Blockchain's main network (mainnet) nodes leverage existing infrastructure in load balancing and scaling of networked services that already serve the largest online businesses.

In addressing the "CAP trilemma\*2" the RYO Blockchain includes a form of pseudonymous identity, retaining privacy while providing high-velocity consistency, availability, and resistance to partition in the mainnet state.

#### iv. Blockchain: Overview and Motivation

The RYO Blockchain is a distributed, peer-to-peer network of nodes where each node is configured with a set of functional modules that provide complimentary services on the network. This modularity allows for nodes to be efficiently packaged and containerized for elastic on-demand orchestration agnostic of a particular hyperscale infrastructure. A payment processing system which serves a worldwide, mass market requires certain features not present in other blockchains:

- Deterministic transaction fees, so every participant in the payment cycle can predict what they and their counterparties will be charged for transactions;
- A mechanism to propose a refund or charge-back for a fraudulent or erroneous transaction;
- Guarantee of data privacy as required by common data privacy regulations for personally identifiable information and financially sensitive data, while simultaneously avoiding the anonymization and layering/mixing of transactions;
- Exceptionally high total network capacity (transactions per second) and transaction speed (maximum time to complete a single transaction) while remaining sensitive to energy efficiencies;
- Elastic capacity scaling responsive to quality of service - nodes can be created or deactivated based on network needs, limiting the waste of momentary excess capacity while dynamically addressing bursts of demand;
- Platform indifference, where a node can be instantiated on a variety of hardware/OS configurations within a number of physical or virtual network operation centers.

Taken together, no existing protocol such as Bitcoin, Ethereum or Solana can meet these requirements. Thus, a new protocol like RYO was needed which combines the best features of existing blockchains while allowing for mainstream usage demands.

#### v. RYO Mainnet: Nodes and Functional Design

Nodes in the RYO ecosystem consist of cooperative containers of software, each providing services to other containers or nodes. These containers and the nodes they form use existing communication protocols over proven high-availability network infrastructure. The type of hardware and network configuration is abstracted from the nodes themselves. Specialized validation services also provide intelligent screening, attribution, and routing of transactions and operational messages. The RYO Blockchain does not require its own routing, load-balancing or traffic management, but uses those mechanics already running the Internet at scale around the world.

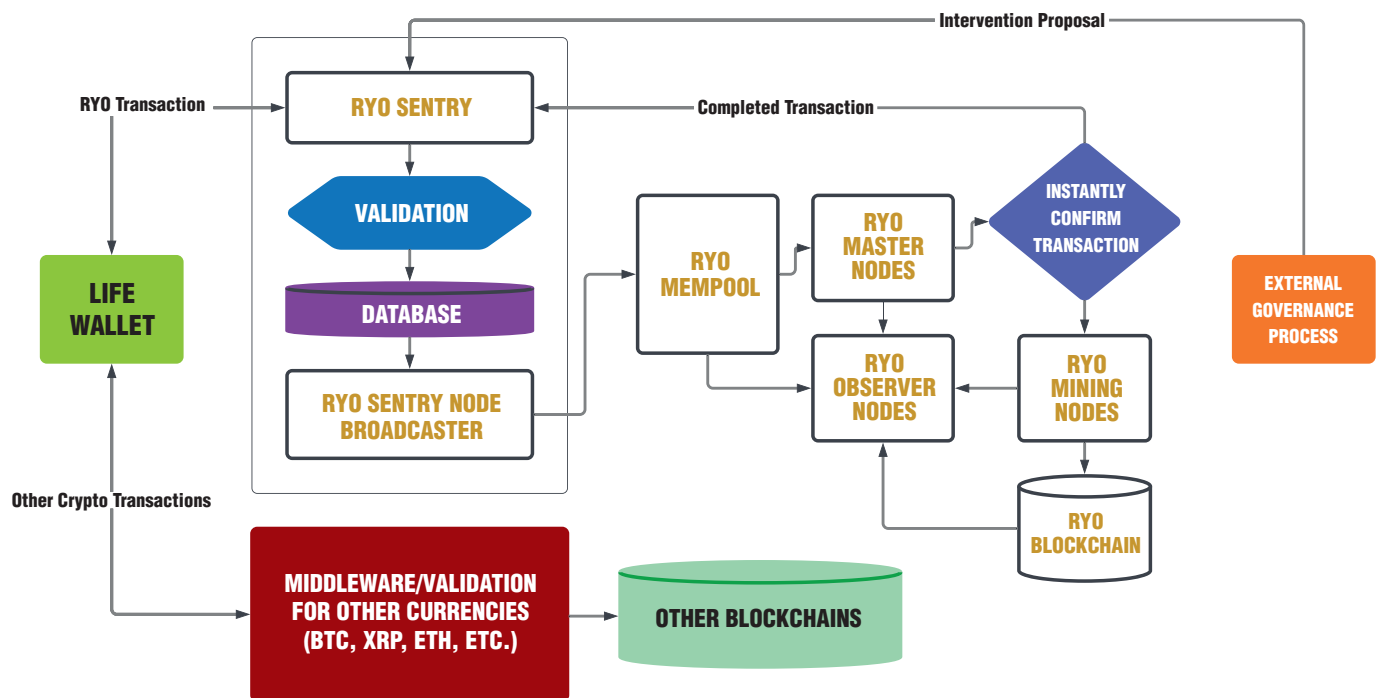


A fundamental principle in designing nodes for the RYO mainnet is that the actors who operate nodes are partly known<sup>\*3</sup>, though each decentralized operator is given autonomy in how it operates. Although loose, this identity element is enforced through cryptographic activation keys issued to nodes via RYO Blockchain Governance (a service provided by the RYO Master Node Network). This subtle but important distinction is how the RYO Blockchain breaks the cycle of the CAP trilemma and is differentiated from the anonymous “free-for-all” in the case of Ethereum, Monero or Bitcoin. The RYO Blockchain team has also adopted this design philosophy based on insight from Japanese regulatory guidance, balancing privacy law with FSA/JVCEA principles of oversight and transparency.

Every node accesses a shared RYO memory pool (mempool) or ‘waiting room’ for pending network events. A RYO sentry component sits at each entry point (for example, a user interface) into the RYO mempool, and consists of:

- A logic layer that ingests network communications which include transaction requests, and ensures their content adheres to expectations of the blockchain. Input validation takes place here, well before messages are broadcast to the mainnet itself;
- A highly performant database<sup>\*4</sup> which stores configuration and message data needed to process messages;
- A node that broadcasts messages or transactions to the mempool.

## RYO MAINNET TRANSACTION FLOW



Nodes on the RYO mainnet vary slightly in role and capability. Each node can be classified based on the type of services provided:

- i. **OBSERVER NODES:** Present a navigable interface for human or machine investigation and discovery of the blockchain state, its real-time activities, and contents of the distributed ledger of transactions on the RYO Blockchain. Observer Nodes present read-only full copies of the ledger, and provide interfaces for easy integration of third-party services that may need to inspect the state of RYO's ledger.
- ii. **MASTER NODES:** Operated with a committed stake of RYO (Proof of Stake or PoS) as an underwritten store of value, Master Nodes are the high-velocity transaction workhorses of the RYO mainnet. A quorum of Master Nodes evaluates and instantly approves pending transactions. All Master Nodes are identified and authenticated by a key system that signs their activities on the RYO mainnet.
- iii. **MINING NODES:** Proof of Work (PoW) mining, employing an ASIC-resistant work system, is used to provide final recording of transactions. A unique difficulty algorithm prevents the runaway energy-consumption that has plagued nearly every other blockchain.

To bootstrap the network, the RYO team operates a nucleus of nodes from which the functional mainnet grows, using orchestration to align capacity with demand. These nodes are not centralized control points, but rather a failsafe 'prime mover' construction to ensure that the mainnet can constitute itself. With time and maturity, this bootstrap node population can be deprecated.

## vi. Hybrid Consensus and Performance

Rather than building a processing system around an existing consensus model like Bitcoin or Ethereum, the RYO Blockchain takes a different architectural approach. The RYO Blockchain has two consensus-building steps, one that confirms transactions instantly and a second that memorializes those transactions on the blockchain.

Briefly, all consensus mechanisms provide a way for two or more systems sharing only simple network communications to maintain a single shared set of records or distributed ledger. Study of consensus is not, in fact, new and has existed since at least the 1950s in computer science<sup>\*5</sup>. All consensus mechanisms in distributed computing have trade-offs, and no one model is best. Moreover, the consensus type is only part of the engineering decision – Bitcoin is energy consumptive not because it employs PoW, but because of the type of work involved and the inherent incentives of the entire system.

The RYO Blockchain uses two consensus models to provide transactional speed without compromising transaction integrity:

- i. PoS, used by Master Nodes to achieve high transaction speed with full confidence in transactional validity;
- ii. PoW, used by Mining Nodes to commit transactions to the blockchain. The RYO Blockchain uses an energy efficient intelligent PoW system.

This architecture allows for only one of the consensus mechanics to be rate-determining, and that mechanism enjoys almost instant transaction velocity. The paramount outcome of this decision is that the RYO Blockchain is more secure and certain than the blockchain of either Bitcoin or Ethereum. A two-tier consensus model also allows us to choose, at any time, the best of two different consensus models without being stuck with either indefinitely. When a better consensus model evolves over time, we will simply do an evaluation to see if it meets our selection criteria. By abstracting the exact type of model from the role it serves, the RYO Blockchain avoids the stress and discontinuities seen in the Ethereum 2 "merge" while retaining flexibility for future inventions in distributed computing. Transaction processing on the RYO mainnet takes place using a primary PoS system via our Master Nodes, which instantly confirm transactions. A non-real-time process involving energy-efficient PoW records transactions on the RYO Blockchain.



Finally, on the RYO Blockchain there is a mechanism for intervention by human organizations such as a foundation or administrative body. Via this mechanic, the RYO Blockchain allows human actions to propose, for example, the reversal of a transaction without a “fork” or other operational changes. Governance messages are broadcast through the network and, like any other transaction, are processed by the nodes. The same mainnet mechanisms used to process transactions are also used on rare occasions when extra-network human governance is required.

## vii. RYO Transaction Flow

- i. User initiates a transaction: the LIFE Wallet is opened by the user and his/her credentials are checked. Based on the context, a transaction involving RYO is composed within the wallet user interface;
- ii. The LIFE Wallet communicates with the RYO Sentry component: after the user commits to a transaction, the wallet interface connects to the RYO Sentry component which validates the transaction and broadcasts it to the RYO Blockchain mempool;
- iii. RYO Master Nodes process the transaction: RYO Master Nodes maintain a quorum of Master Nodes that process the transaction in real time. While the transaction is considered by the quorum (a matter of milliseconds), its inputs and outputs are temporarily on hold;
- iv. RYO Master Nodes confirm the transaction. If the transaction is valid, the quorum instantly marks the transaction as confirmed and the user immediately sees confirmation in his/her LIFE Wallet;
- v. RYO Mining Nodes commit the transaction to the ledger. The transaction is then harvested by mining nodes which commit it to the blockchain;
- vi. If at any point the transaction fails, it unwinds. If any error occurs at any point, the proposed transaction unwinds and is rejected. On the RYO Blockchain a transaction either happens, or it doesn't – transactions are atomic;
- vii. Fees and rewards are distributed\*<sup>6</sup>. Transaction fees are distributed to the winning Mining Node. RYO transaction fees are fixed, allowing a deterministic and transparent fee structure. Currently that fee is 0.00001 RYO per transaction, but this may be modified as deemed necessary by RYO Blockchain Governance. The block reward is split with a portion being allocated to the Master Node pool, divided evenly among all Master Nodes, and the remainder allocated to the winning Mining Node.

## viii. Contracts and Turing Completeness

At present, the RYO Blockchain is a transactional system, and does not handle general purpose computing tasks like a Turing-complete\*<sup>7</sup> contract written in Solidity might. This is by design, as transaction speed is forever limited by allowing cumbersome on-chain programming that slows the entire mainnet down. It is for this reason that, even after the much-vaunted “merge,” Ethereum and all projects on its mainnet cannot process more than 140 operations per second globally - this is simply inadequate for a mass-market transaction system.

Rather than allow potentially dangerous code to run for unknown times in our transaction processing, we provide an extension that allows programs to run in isolation alongside the main transaction blockchain. Like many other stack-oriented transaction processing systems, the RYO Blockchain is Turing incomplete, and thus safe from runaway programs because it operates on a single stack of instructions. The main RYO Blockchain is thus not able to run Turing complete programs; this is a power safety feature not present in Ethereum.

We have provided a set of instructions that allow a second stack of instructions to be handled on a second sidechain, thus isolated from the fast transaction flows of the mainnet. It is provable\*<sup>8</sup> that a second stack of instructions honored on a side chain is Turing complete, but operates in isolation. In this manner the RYO Blockchain supports “smart contracts” without the slowness and lack of integrity found on mainnets like Ethereum.



## ix. Summary

The RYO Blockchain is an elastic peer-to-peer transaction processing network formed by distributed nodes made of platform-agnostic software containers. These nodes cooperate to enforce two complimentary consensus models: a stake-based one which instantly confirms transactions with confidence, and another that memorializes them on the blockchain. This hybrid consensus provides high velocity and network capacity in concert with ledger integrity guarantees beyond that of Bitcoin or Ethereum.

As a transaction-focused processing network, the RYO Blockchain bests credit card networks in speed, and other blockchain protocols in integrity and transparency. The RYO mainnet also provides transaction features that simply don't exist on other blockchains, such as near-instant payments, secure transactions, deterministic and fixed fees, and privacy as stipulated by law.

Finally, extensions of the RYO Blockchain allow for safe, isolated execution of more general-purpose tasks without an impact on the integrity and speed of transactions on the RYO mainnet. The RYO Blockchain can perform transactions of all kinds that can be stored in ledgers with hallmarks suitable for mass-market adoption in financial, rights, and property transaction processing.

\*1: [https://en.wikipedia.org/wiki/OSI\\_model](https://en.wikipedia.org/wiki/OSI_model)

\*2: The CAP trilemma is also known as Brewer's theorem, after distributed computer scientist Eric Brewer, and is extended as the PACELC theorem.

\*3: In a game theoretic sense, the actions of adversarial nodes are minimized and their likelihoods approach twice the error-rate of the node software summed with that of the interstitial inter-node networking layers.

\*4: The database is particularly tuned for high-speed solid-state storage used in cloud data centers but performs well in other environments as well.

\*5: Indeed, the famous "Satoshi Nakamoto" Bitcoin paper of 2008 re-used work on consensus described in several UC Berkeley doctoral student dissertations, particularly David Chaum's of February 1979. <https://chaum.com/wp-content/uploads/2022/02/techrep.pdf>.

\*6: Should the PoW component of the second validation and finalization on the blockchain change, this incentive mechanism may change as well.

\*7: Turing complete computing allows for flow controls like looping that can take an unknown amount of time. These operations are required for general purpose computer programs, but can bog down or crash sensitive systems like transaction processors.

\*8: Briefly, this is a dual push-down stack automaton. A deterministic queue automaton is equivalent to a Turing machine and is recursively enumerable. Simply pushing from the first stack, and popping to the second stack is the Turing equivalent of moving the "tape" to the right, and vice versa. Thus, a dual stack automaton can be configured to be Turing complete just by allowing for a second alternative stack.

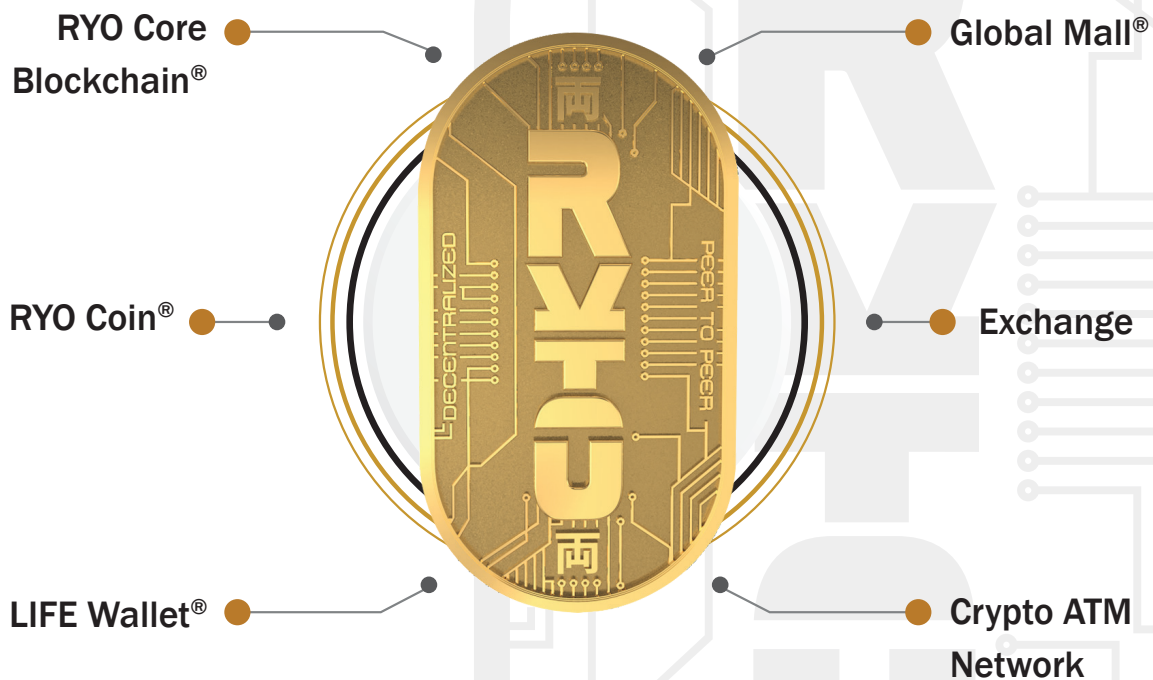


## RYO® ECOSYSTEM

### i. Simplicity

The interfaces of cryptocurrency wallets and exchanges currently on the market tend to be unnecessarily complex for first-time users, and can be very intimidating to all but the most technically skilled. At The RYO Project, we believe that **simplicity is the key to usability** and have developed a Web3 Digital Payment Solution which is simple, fast and enjoyable to use by everyone in their daily lives - the seamless integration of the LIFE Wallet, our e-commerce platform called the Global Mall, and Crypto ATM Network is set to catapult RYO to the forefront of global awareness and mass adoption. Designed to be ultra-flexible, ultra-scalable, and ultra-secure with user-friendly interfaces and onboarding process, RYO is setting a new standard for crypto usability.

### PILLARS OF RYO PLATFORM



***RYO is shaping the future of finance as a global vanguard in the Web3 digital payment revolution***





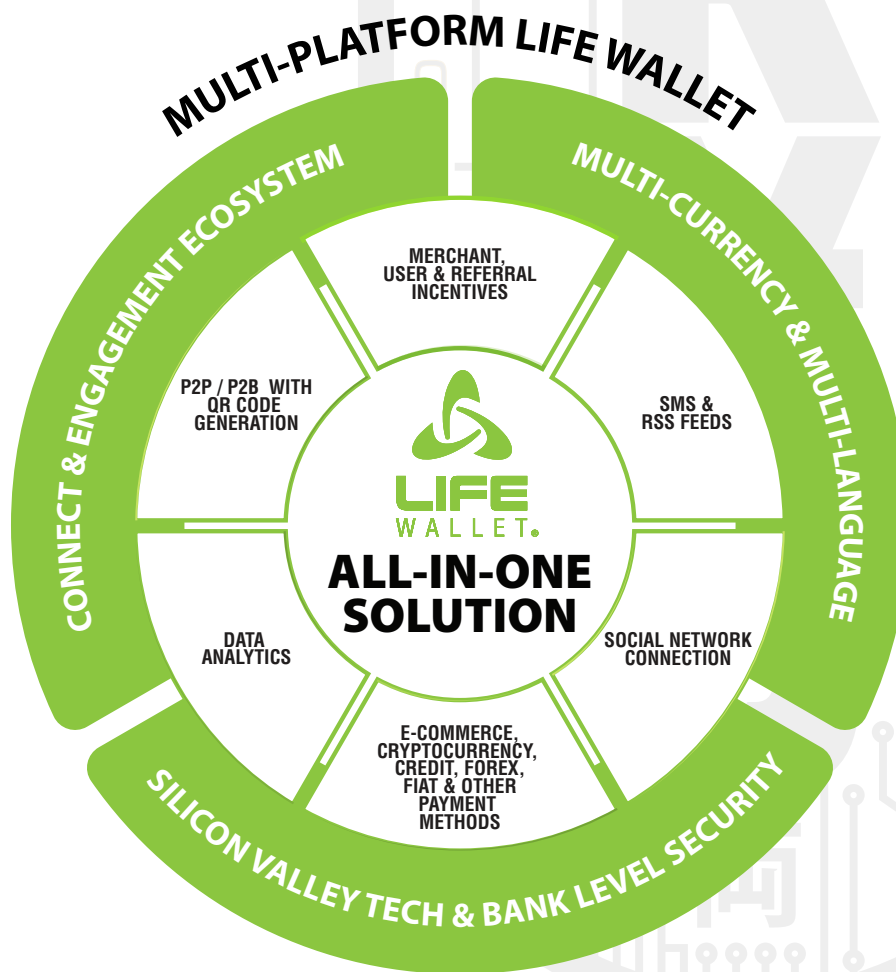
## ii. LIFE Wallet®

When cryptocurrency is purchased, it must be held in a digital wallet. However, the vast majority of digital wallets available today are too complex for the average person to easily navigate or execute daily transactions - this remains a huge barrier to cryptocurrency adoption.

Our patent-pending LIFE Wallet, built using Silicon Valley technology to ensure advanced bank level security measures and rapid scalability, has been carefully crafted with overall user experience in mind. This cutting-edge multi-platform software is an all-in-one solution portal that is remarkably easy to use, fun and engaging.

Despite claims being made by other crypto wallets to be user-friendly, the LIFE Wallet takes usability to an entirely different level! Users can send or receive RYO between LIFE Wallets in a few simple steps using e-mail addresses rather than having to deal with long and intimidating crypto addresses.

Additionally, the LIFE Wallet includes a unique 'chat' feature for users to interact with each other in real time. Development is underway to incorporate a wide range of other features such as P2P functionality, e-commerce solutions in the areas of IM/SMS/RSS, multimedia channels, and extensible plug-in APIs for third-party developers.



## Connect Feature

Another brilliant wallet innovation is our patent pending 'Connect' feature which enables users to access their favorite internet sites or social media platforms (e.g., Facebook, Twitter, Instagram, Telegram, LINE, YouTube, Tik Tok) without having to leave their LIFE Wallets. Users can select a random mix of up to seven sites tailored to their personal preferences that they can connect to with just 'one click.'



## LIFE Wallet Highlights

- Simple to use with a user-friendly interface and onboarding process;
- Works on all platforms, including mobile phones and tablets;
- Has advanced bank level security measures, and two-factor authentication (2FA);
- Is an all-in-one solution portal - transact, chat with friends, connect with your favorite websites;
- Uses e-mail addresses to send or receive RYO – no complex wallet addresses required;
- Currently supports RYO / RYO PAY, BTC, and ETH;
- Referral incentives.

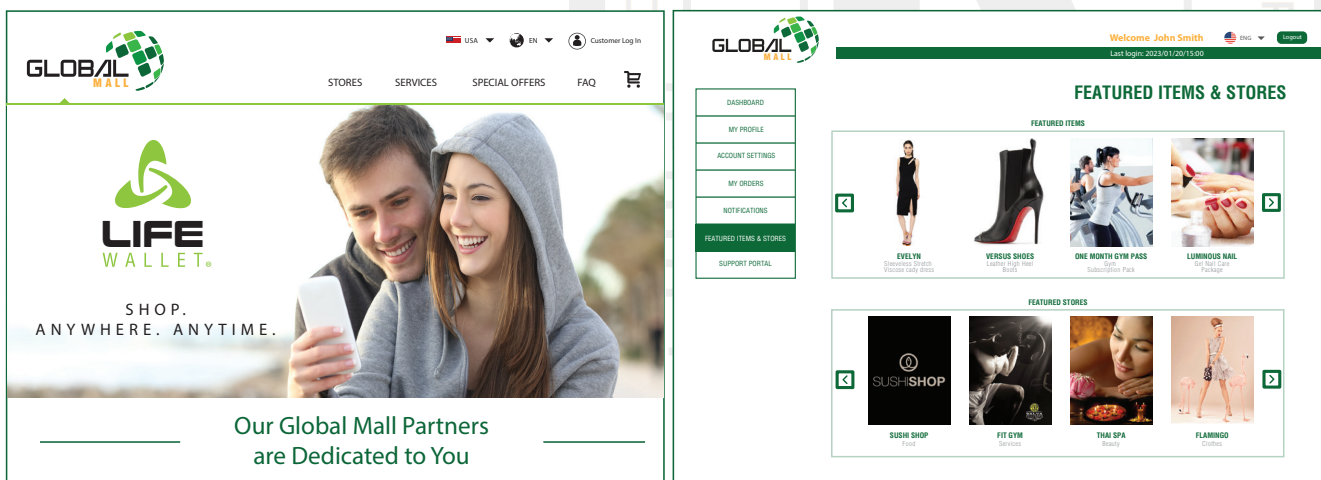


### iii. Global Mall®

With its innovative approach, RYO is destined to be a global leader in the crypto space. To ensure its long-term dominance and success, RYO's ecosystem is comprised of e-commerce and payment solutions that are securely integrated into an ever-expanding, future-proof platform. With our goal to bring "real world" uses of cryptocurrency to the masses, the Global Mall is a core element of the RYO ecosystem.

The Global Mall is an intuitive and innovative e-commerce platform that provides a simple, fast and enjoyable buying-and-selling experience. With just one click, a shopper can access the Global Mall directly from his or her LIFE Wallet to buy exclusive goods and services from Global Mall merchants using RYO PAY, leading digital assets such as BTC and ETH, or debit and credit cards. RYO PAY is a point based payment system that gives both merchants and shoppers peace of mind as it is a stable form of currency, removing the inherent volatility found in digital assets (1 RYO PAY is equivalent to 1 JPY). The conversion of RYO or other digital assets to RYO PAY inside the LIFE Wallet is fast and effortless!

Merchants who join the Global Mall as Global Mall Partners will experience a multitude of exciting benefits which include i) being part of the global paradigm shift to Web3 digital payments; ii) exposure to a much wider audience of savvy online shoppers; iii) more effective sales plans due to the collection of blockchain marketing data; iv) much lower transaction and administration fees; v) incentives and bonuses based on sales performance; vi) increase in customer traffic due to sales campaigns by the Global Mall; and vii) secure transactions due to advanced security measures.



**“Where global shopping and the future of digital payments connect.”**



## PARTNER BENEFITS

A MULTITUDE OF BENEFITS ARE AVAILABLE TO MERCHANTS WHO JOIN THE GLOBAL MALL®:



LOWER OVERALL  
ADMINISTRATION FEES



HIGHER SALES AND  
BRAND RECOGNITION  
DUE TO ONGOING  
GLOBAL MALL-DRIVEN  
MARKETING CAMPAIGNS



ACCESS TO THE  
PLATFORM'S SALES AND  
BUSINESS REPORTS /  
REAL-TIME ANALYTICS



GENEROUS BONUSES  
AND DISCOUNTS FOR  
THE ACHIEVEMENT OF  
SALES MILESTONES



NO ADDITIONAL FEES  
REGARDLESS OF HOW  
MANY BRANCHES A  
MERCHANT ADDS



ACCESS TO 24-HR  
SUPPORT BY OUR  
GLOBAL MALL  
CUSTOMER SERVICE



THE ABILITY TO MANAGE  
THEIR OWN BILLING  
AND FEES



**Experience a next-generation e-commerce platform, seamlessly blending simplicity, speed, and convenience for both Global Mall Partners and valued Customers!**



## COMPETITIVE ADVANTAGES:

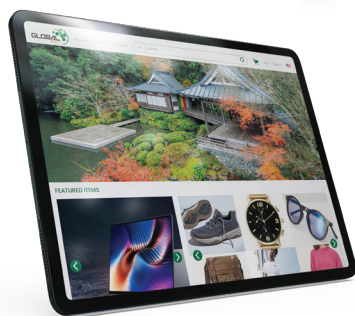
**FIRST ADVANTAGE** - No major e-commerce sites in Japan accept cryptocurrency as a form of payment by online shoppers. In addition to digital currency, Global Mall Partners will also accept credit or debit cards as payment for their goods and services.



**SECOND ADVANTAGE** - Using the LIFE Wallet®, it only takes a few minutes to open a Global Mall Account and begin exploring the wide range of goods or services on offer. With our user-friendly interface and LIFE Wallet's instant connection to the Global Mall®, users are only 'one click away' from shopping online.



**THIRD ADVANTAGE** - Global Mall shoppers will benefit greatly from much lower transaction fees than on other e-commerce platforms. A flat transaction fee rate of 10% is well below the average rate of 15% being charged by leading e-commerce sites in Japan.



**10%**  
**TRANSACTION FEES**



**THE RYO PROJECT'S BOLD VISION IS TO EMPOWER CITIZENS AROUND  
THE WORLD BY SIMPLIFYING AND DEMYSTIFYING THE REAL-WORLD  
USE CRYPTOCURRENCY FOR DIGITAL PAYMENTS**



**WE HAVE BUILT A READY-TO-LAUNCH WEB3 DIGITAL PAYMENT ECOSYSTEM  
THAT WILL PROPEL RYO TO THE FOREFRONT OF GLOBAL ADOPTION!**

#### **iv. Crypto ATM Network**

We are working and planning with a duly licensed Crypto ATM operator in Japan.

For the first time in Japan, a network of cutting-edge ATMs will be launched to provide users with simple buying and selling experience for digital assets through a familiar and easy-to-use platform at competitive fees. Crypto ATM users will enjoy a broad spectrum of capabilities right at their fingertips.





Crypto ATM users will enjoy a broad spectrum of capabilities right at their fingertips. These crypto ATMs provide:

- ✓ Bill payment and banking;
- ✓ Video and media streaming for advertising, promotion, and education;
- ✓ Integration with digital wallets and e-commerce sites;
- ✓ Easy geolocation feature that enables users to locate ATMs in the network;
- ✓ On-demand coupons and other special promotions;
- ✓ The ability to establish strategic alliances with franchise locations and other businesses.

# CRYPTO ATM NETWORK



These sleek state-of-the-art machines boast expansive ergonomic touchscreens, eye-catching LED lighting and advanced security measures. But the innovation doesn't stop there – other exciting features include:

**REMOTE MANAGEMENT & MONITORING** - can be managed remotely, including system upgrades for maintenance efficiency.

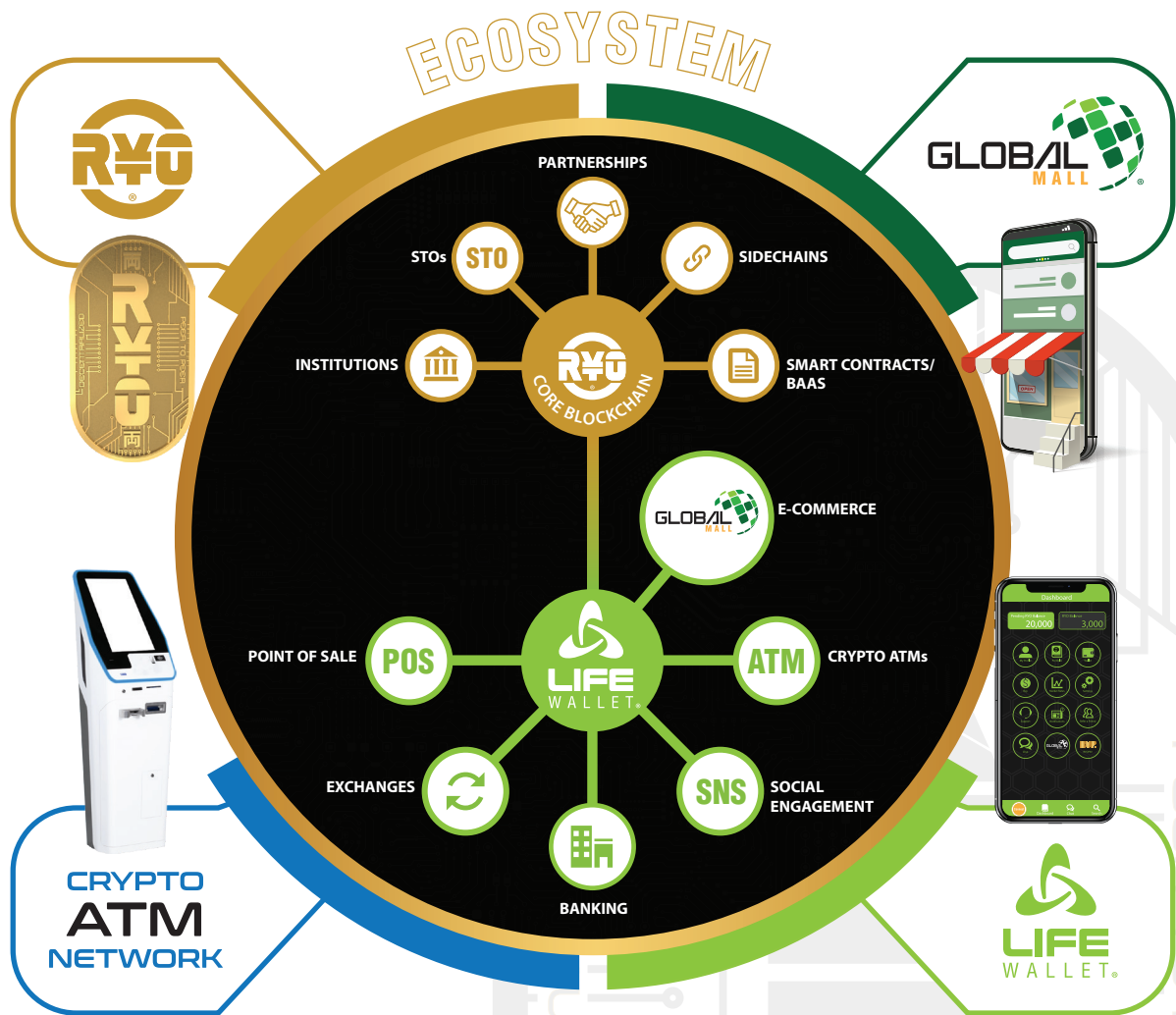
**CASH-TO-CRYPTO / CRYPTO-TO-CASH** - provide users the bidirectional capability of buying crypto with cash as well as converting crypto to cash.

**PAPER WALLETS** - issue paper wallets (printed paper receipts) containing access keys and QR codes used to facilitate cryptocurrency transactions.

**QUICK & SIMPLE** - Users can buy and sell crypto without undergoing a complicated background check - no approval process needed! Just a few quick and simple steps to get started!



## v. Ecosystem



**WITH THE SEAMLESS INTEGRATION OF THE LIFE WALLET,  
GLOBAL MALL AND CRYPTO ATM NETWORK,  
USERS HAVE A MYRIAD OF PAYMENT OPTIONS**



## EXECUTION

Driving the RYO Project forward will continue to require meticulous planning, flawless execution, and an extensive global network that shares our vision. The efficient and effective deployment of new business strategies within RYO's ecosystem will ensure the achievement of key milestones, and mass adoption.

The RYO Project is a partner centric organization when it comes to marketing and the adoption of our technologies. Our key to success is in forging partnerships with strategically aligned industry leaders. Our founders, strategic partners and advisors each bring well-established interconnected networks of info-centric advocates who represent followers numbering in the millions. All partners we work with share our grand vision of making RYO a "Cryptocurrency for the Masses."

The RYO Project's strategic alliances with some of the best minds in critical areas (including legal, accounting, media, technology) further strengthens its international reputation as a serious contender in the blockchain space:

### i. Mass Adoption

One crucial element that is lacking in the cryptocurrency industry is the launch of effective mass media campaigns to achieve far-reaching exposure - this is one of The RYO Project's greatest strengths. The RYO Project is strategically aligned with the right marketing firms in order to achieve maximum global coverage.

Our RYO Foundation based in Tokyo is managed by a dynamic team having the requisite experience and expertise to drive RYO sales, marketing and branding. This team has an impressive track record spanning over 30 years, with a global network of influencers, A-List celebrities, top level decision-makers and visionaries.

Through the RYO Foundation's extensive marketing campaigns, the value of RYO is expected to rise significantly. Our market research has shown that we can expect tremendous adoption of RYO in the U.S., Japan and other Asia Pacific markets where we already have significant influence and an entrenched network. We have aligned with digital media companies that have a broad outreach in the cryptocurrency universe, and will provide marketing services and expertise to continue driving the global awareness of RYO.

With these initiatives, The RYO Project will help to advance cryptocurrency and blockchain technologies in local and global communities. We will also help to transform industries such as real estate, insurance and financial sectors as the RYO Blockchain becomes hardwired in a wider spectrum of business models. Our presence in Japan, Mauritius, Singapore, and other markets with massively unrealized potential will help to advance the development of the fintech, cryptocurrency and blockchain industry in these regions, further cementing The RYO Project's global reputation as a pioneer in this rapidly growing space.

### ii. Global Compliance

The RYO Team has worked closely with reputable international law firms in a number of crypto markets to institute and ensure adherence to Financial Action Task Force (FATF) recommendations and other internationally recognized measures - in addition to combating money laundering, terrorist financing, etc. in the crypto industry via the implementation of compliance measures, the Company's aim is to ensure that all KYC and AML requirements are met in local jurisdictions.

### iii. Strategic Advisors



## LEADERSHIP

The RYO Project takes great pride in the world class team it has assembled to create a blockchain protocol unlike anything that exists today. The team's shared vision and commitment to realizing RYO's global adoption is unequivocal, and we are ecstatic to be at the forefront of real change in the blockchain space.

### ANTHONY DIAZ

#### Founder, Chairman & CEO

Anthony Diaz is the Founder and visionary behind the RYO Project. He is also the founder of many successful global companies ranging from health, wellness, marketing, rewards programs and personal empowerment to the film and entertainment industry. In addition to his prowess in marketing, he has gained invaluable experience in driving revenues of international businesses since establishing his first company in Japan in the 1990's and the subsequent rapid expansion of his businesses into a number of Asia Pacific markets, including China.

Due to his worldwide reputation as a business innovator, marketing maverick and motivational speaker for the past 38 years, many of his marketing philosophies and business models have been adopted throughout the world and continue to transform the lives of millions of people. Anthony has an uncanny ability to identify needs and untapped niches in the marketplace, to foresee trends before they emerge and then capitalize on this insight. He has been a strong proponent of the cryptocurrency movement since 2012 and is a foremost leader in expanding blockchain awareness in Japan. A combination of Anthony's proven leadership ability, business acumen and global vision are essential ingredients toward realizing the success of RYO.

### LANI DIZON

#### Co-Founder & President

Lani Dizon is Co-Founder of the RYO Project. She brings a long list of achievements in business spanning over 30 years to this new venture. She has an impressive track record in co-founding and running multiple companies that have improved countless lives with special focus on health and beauty care, life enhancement, personal development, and the empowerment of women. In addition to the creation of her own line of natural beauty and wellness products sold globally, she has co-founded businesses related to point to cash systems, women entrepreneur groups, and the film industry. Her entry into the business world began at a very young age, building corporate networks of over 120,000 people by the age of 21. She co-founded her first global corporation at the age of 25, achieving annual sales of over \$100M US in only a few years.

Lani's three decades of business experience in multiple markets has expanded her areas of expertise, including Corporate Infrastructure, Product and System Development, Branding, Global Marketing, and Executive Management. Her successful track record and wealth of experience in international markets is an invaluable asset, ensuring the success of RYO and its mainstream adoption.



## JOHN BROWNLEE Chief Information Officer

Mr. Brownlee has served for 25 years as founder and President of J. Brownlee & Associates Inc., a leading firm in intellectual property and technology development. Early in his career, he developed an endoscopic laser eye surgery device, was a research scientist on Mars lander missions, and created machine intelligences that map the solar system. His firm has acted as the exclusive technical and IP advisor on over \$240M US of patent-rich transactions and licensing programs focused on optics, large-scale computing, and distributed security systems. Several layer-one cryptocurrency protocols have been evaluated by John for both security and scalability in fungible and NFT applications in tandem with capital raising events. As an open-source and transactional expert, John's guidance was sought by IP-rich companies such as CMP Media®, Symantec®, Raytheon®, Bridgestone®, American Express® and British Telecom®. His contributions to the web and Linux operating systems are found in most Apple and Android smart phones around the world. The present focus of his combined legal and technical research is extending blockchain techniques to the interconnection of digital and traditional property rights.

## JOHN BALTAZAR Lead Software Engineer

John is an experienced senior software engineer with extensive experience and expertise in back-end and cloud computing. He employs the latest technologies and trends to design and formulate cloud infrastructure, writing code from planning to deployment with an emphasis on creating unique solutions for difficult software engineering problems. John has gained invaluable hands-on experience working with a number of well-established international companies such as Geeksforless, Hostopia, Deluxe, Hoofdkraan, and Italki. Having spent more than 10 years in software engineering with a wide range of enterprises, John has an in-depth understanding of which methodologies to use for efficient CI/CD on all RYO projects to ensure that they not only meet critical deadlines, but also deliver the highest standard in terms of performance.

## MAMORU MAEOKA Compliance Manager

Mamoru has served the government of Japan in a number of ministries, including Japan Ministry of Economy, Trade and Industry (METI), Japan Ministry of Foreign Affairs (Japan Mission Office in Vienna), and the Nuclear Regulatory Authority (NRA) of Japan in the fields of international nuclear cooperation and nuclear security. In addition, he spent 10 years working for the UN's IAEA (International Atomic Energy Agency) in the fields of nuclear safety and communication strategy development with national governments and public stakeholders. His completion of one year of studies at the US Department of Commerce/US Defense University (Washington, DC) greatly elevated his communicative and interpersonal skills in English. In a career as a government official spanning over 30 years, the scope of Mamoru's responsibilities included the coordination of in-house teams and other organizations in order to achieve government objectives. Working under tight deadlines, he has developed the ability to successfully change work strategies/policies/practices of an organization while managing a wide range of tasks to achieve long term objectives. His proactive approach to problem-solving and prescience in establishing effective regulatory frameworks will be critical in his compliance role.

## DAVID THOMPSON Business Development Director

Early in his career, David capitalized on his degrees in the sciences and education by conducting workshops and training programs for a number of pharmaceutical and medical device companies in Japan. Prior to joining the RYO Project, he spent over 10 years working in the pharmaceutical industry where he gained international business development experience in global alliance management and the successful execution of licensing deals. Working with legal teams, his other responsibilities included managing requests and documentation for regulatory filings of sub-licensees in China, Korea, Taiwan and Singapore, as well as liaising between European and Asia Pacific partners. David brings his exceptional business development acumen and experience as an avid cryptocurrency trader to the project.



## DEAN HYMEL International Relations Director

Dean's career started as a young adult in the U.S. Air Force as part of a multi-country training team that educated military members on how to cohesively and effectively work together to achieve a common goal. This was a strong foundation for his 25-plus year career working with multiple international companies in the mining, farming, entertainment and venture capital industries. He was instrumental in leading a team at a major direct marketing infomercial firm that achieved cumulative sales of over USD \$2B. Dean's experience and expertise in international business development is extraordinary, ranging from the execution of global corporate expansion and multi-project management plans to the creation of strategic partnership alliances. Dean's comprehensive skill set in negotiation, business intelligence, project management and interpersonal relations will prove to be invaluable in realizing the successful adoption of RYO as a payment rail around the world.

## NICO DIAZ Public Relations Director

After completing his degree in Business Administration and Marketing, Nicoli entered the business world marketing high-end nutritional supplements in 2017. He demonstrated a strong proficiency in sales and quickly advanced in his role as Sales & Marketing Manager. His marketing efforts were well rewarded with the penetration of new markets in the Philippines and Vietnam in 2019, along with establishing novel marketing initiatives targeting millennials in the company's core market in Japan. Through his diligent efforts, Nico became Director of Business Development and spearheaded the companies marketing direction in the USA. Given his business acumen and the scope of his experience managing businesses in foreign markets, we are very fortunate to have Nico as part our multitalented team.

## AKEMI UEMURA Operations Manager

Akemi is a distinguished Operations Manager, boasting over two decades of experience in customer service, operations management, and general affairs with remarkable versatility and dedication. Her professional journey began in the construction industry, where she sharpened her skills as an accountant, which later served her in the financial and banking sector. Her foray into the direct sales industry marked a significant expansion of her expertise where she excelled in implementing and enhancing both internal and external training systems, optimizing point systems, refining corporate operations, and elevating the level of client support, underscoring her commitment to operational excellence and customer satisfaction.

## HIDEAKI OHTAKE Sales & Marketing Manager

With his extensive tenure at a prominent apparel manufacturer, Hideaki boasts comprehensive expertise across various domains, including department store operations, store management, store development, and IT. He brings a wealth of experience in launching new brands, having served as a general manager for multiple businesses. Hideaki's strategic acumen extends to overseeing sales, project management, and e-commerce business initiatives. In his role as IT department manager, Hideaki led the formulation of IT strategies and spearheaded DX promotion, driving initiatives such as website revamps and omnichannel strategies. Transitioning to the retail sector, Hideaki excelled as an e-commerce business manager, driving growth strategies that encompassed the company's own EC platform, marketplace ventures, and cross-border endeavors. With a proven track record of driving innovation and fostering growth, Hideaki brings invaluable insights and leadership to ensure continued success in the ever-evolving Web3 landscape.





## **BRANDY MCKINNEY** Project Manager

Brandy has spent the past 15 years working in the area of project management where she oversees and coordinates priorities, integrations, timelines, protocols and procedures to ensure that projects remain on track. This also involves analysis of Quality Assurance and the business rationale behind features, services, and processes within a particular ecosystem to maintain competitiveness and a positive user experience. As a result, she has a knack for managing people effectively, and honed her ability to motivate project members as they work towards meeting project goals. Prior to this, she worked 20 years for a private software development company where she managed a team of developers and customer service representatives, providing her with hands on experience in software management and customer/client relations. Brandy's exceptional work experience and expertise in project management will prove to be invaluable as she oversees development teams to ensure there is an efficient workflow, forward thinking and planning towards achieving all objectives.

## **ATSUSHI KUROKAWA** Business Systems Analyst

Kurokawa has a rich background in web development and design, particularly noted for crafting compelling website designs for leading cosmetics and wellness brands. His expertise extends beyond design; he boasts a comprehensive skill set that includes e-commerce platforms, promotional videos, system development, server management, database architecture, and digital transformation (DX) applications. Kurokawa's role encompasses a broad spectrum of responsibilities, from conceptualizing project ideas to their successful execution. He also brings his experience in blockchain technology, including Web3, DeFi, NFTs, and DAOs. Kurokawa's unique blend of creative design, technical prowess, and a keen understanding of the latest digital trends makes him a valuable asset.

## **SHUICHI OGAWA** Consumer Relations Manager

Following university, Shuichi began his professional career at an advertising agency where he gained valuable experience in sales and media advertising. His achievements attracted the attention of a major cosmetic company which hired him for a position within their advertising division. After transitioning to the sales department, he was promoted to the role of senior executive where he was involved in a wide range of tasks, including recruitment, training, customer base expansion, and sales amplification. His responsibilities also included hosting key events such as seminars and conventions, ensuring regulatory compliance, and directly managing support staff. Shuichi's impressive career spanning over three decades in the sales sector, and his versatility across different roles in sales, marketing, and customer service, provide him with a solid foundation for his work in consumer relations.

## **HEATHER HARTINGER** Community Relations Director

With over 20 years of entrepreneurial experience, Heather's proficiency spans from community and corporate culture development to global marketing, PR, blockchain, high net worth/ high profile networking, entertainment, and cybersecurity to name a few. Her deep expertise in the web3 space is complemented by her extensive background in global marketing and psychology. After a brief hiatus, she returned with an expansive corporate community that encompasses luxury branding, Motorsport, VC realms, family offices, startup consultancy, media, and the entertainment sector. Highly respected and sought after for collaborations and consultancy, Heather has engaged with some of the most notable names and leading figures in corporate and public sectors. Boasting affiliations with top-tier corporate entities, brands, and influential figures, her goal remains steadfast: to usher in meaningful change and cultivate a responsible global impact through the vision of RYO.



## **CINDY ESPINAR** Digital Marketing Manager

Motivated by a deep passion for spotlighting RYO, Cindy currently holds the position of Digital Marketing Manager at The RYO Project. With extensive experience spanning marketing, sales, customer service, and operations, she brings a broad perspective to the table and is adept at infusing creativity and analytical strategies. Her expertise lies in fostering meaningful connections between brands and their audience, driving impactful outcomes. Beyond her professional endeavors, Cindy is deeply committed to continuous learning and staying abreast of industry trends. She thrives in dynamic environments where she can collaborate with cross-functional teams and leverage her diverse skill set to drive tangible results. With her steadfast dedication to excellence and having a lasting meaningful impact through marketing, Cindy is poised to continue shaping the digital landscape and help RYO forge lasting connections with its audience.

## **SEAN WONG** Visual Media Director

Sean earned degrees with high honors in Visual Communication and Digital Entertainment & Game Design from the College of Southern Nevada prior to embarking on a career in visual media. He is an exceptionally creative and multitalented graphic designer with extensive experience in multimedia, visual communication, marketing and print design. Prior to joining the RYO team, he spent over 10 years crafting and delivering unique digital experiences for global companies and startups with specialization in user experience (UX), user interface (UI), brand identity and interaction design. In addition, he has gained valuable insight in the gaming space through his work as a Game Developer at 2K Games and Petroglyph Games. Due to his unquestionable talent as a multi-disciplinary visual designer and creator of aesthetically pleasing visual media, Sean was handpicked to head our Visual Media Department for the RYO Project.

## **MARCO NORRIS** Multimedia Director

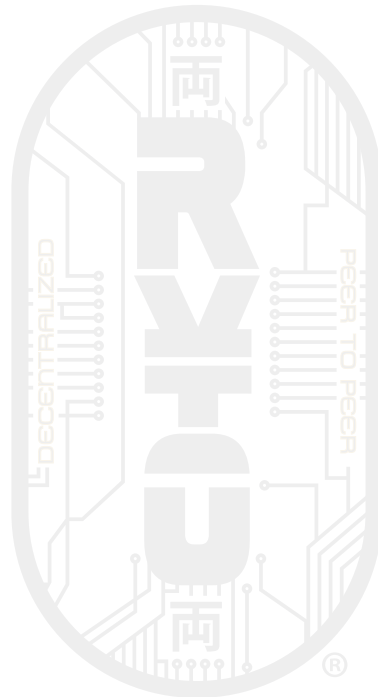
After receiving his Master's Degree in Visual Arts at the Brera Academy of Fine Art and his diploma in editing at Luchino Visconti Film School in Milano, Marco worked as a TV Editor for the Official TV Channel of the Italian soccer team AC Milan. Working in the TV studio proved to be invaluable work experience as he learned how to manage vast amounts of footage in a very short time, and gained a much greater appreciation of what TV production workflow entails. He also had the opportunity to work as Assistant Editor for the production of documentaries and movies, honing his creative skills and knack for effective storytelling. Marco moved to Japan from Italy several years ago, and currently leads the multimedia team for RYO which specializes in motion graphics and video content for the web. His attention to detail and ability to design around the evolving needs of both end-users and the company has proven to be a tremendous contribution to the RYO Project.



## CONCLUSION

At The RYO Project, we are shaping the future of finance by pioneering a Web3 Digital Payment Ecosystem designed to empower individuals across diverse demographics with its simplicity and user-friendly interface.

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 **RYO COIN**®

***THE FUTURE OF DIGITAL PAYMENTS***

