

# Highness Metro Bit Token



**HAMEBI TOKEN**

『 **WHITE PAPER** 』

Version 2.3 | 2020-07-13

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Hamebi (HMB) Token does not take any legal responsibility for the contents of this white paper. However, Hamebi (HMB) Token team recognizes that we have moral responsibilities for project completion and operation. Thus, we will fully collect feedback from communities and strive to move in the right direction.

New Version Update Notice:

2019.07.29: integrated listing due to MBC coin's request.

2019:11.26: Total volume decreased due to MBC coin's request.

2020.07.01: Along with the policy of ISEA Foundation, new updates have been applied after integrated listing of MBC coins

# 01 Goals of Hamebi (HMB) Token

## 1.1 What is Hamebi (Highness Metro Bit)?

### Origin of 'HAMEBI'

**HA:** pronunciation of 'Highness', 'High-level', which means High position, Royal, Noble.

**ME:** derived from 'Metro', 'Metropolitan', 'Metropolis', which means Wide range, Population more than 1 million.

And,

**BI:** abbreviation of 'Bitcoin' to realize the ideology of blockchain decentralization.

That is, Hamebi Token (HMB) will become a leader in blockchain industry through innovative technologies and strategic partnerships and develop smart cities. Also, Hamebi Token (HMB) will be the center of true cryptocurrency and blockchain platform by perfect realization of decentralization.

'Hamebi Token' is the official English name, and its abbreviation is 'HMB'.

Hamebi Token(HMB) is the specialized cryptocurrency, which is associated with MobiCoins Wallet Platform and MobiDollar. Thus, HMB can be used in our daily lives in various fields including payment, transaction, communication and credit such as wire-transfer, receipt, online shopping, global trade, legal currency P2P matching, loan, Mcash (MCH) deposit and so on.

## 1.2 Smart City Infrastructure Development

Hamebi Token (HMB) will play a key role in smart cities by building communication infrastructure and payment platform supporting the implementation of Smart City Projects in countries around the world. HMB will combine innovative technologies with urban infrastructures in various fields of

services such as Payment, IoT, energy and welfare to solve various urban problems and improve living quality.

The following are some key examples that can be expected from combining Hamebi Blockchain Technology with city infrastructure.

## **Payment and Remittance**

If payment and remittance are made by blockchain called Distributed Ledger Technology, it is possible to trade freely regardless of location or condition. This blockchain-based solution can be implemented in a variety of financial applications without the burden of paying transaction fee to a third party and it can improve efficiency and transparency through fast and secure transactions.

## **P2P Logistics & Electric Power Exchange**

In the past, it was possible to buy and sell residual electricity between prosumers and customers only with the approval by KEPCO after a prosumer selling residual electricity applied for electricity trade to a central medium (e.g. KEPCO). However, blockchain-based P2P power trading platform connects the best prosumer and consumer real time and enables immediate trade.

It is possible to maximize the activation of the electricity trading market and the energy efficiency since construction costs, maintenance fee, transmission expenses can be reduced, and surplus power can be sold conveniently.

## **Internet of Things (IoT)**

The time of sharing diverse information thanks to connection of all things online has dawn. The network formed by IoT is likely to give rise to concerns toward network monopolization since it is centralized. However, if blockchain network is established, the centralization problem can be resolved since information is shared in dispersed form and data quality is enhanced because data fabrication is prevented, and reliability is guaranteed through self-algorithm.

## **TV screen smartphone mirroring**

By making enlargement, movement, and payment on TV screen possible through smartphone at all homes since payment chip has been installed in setup box connected to TV or the Internet, intimacy among family members is improved and home is used as an intelligent space enhancing convenience in making purchases.

## **Health and Welfare**

If method of using welfare system is transparently revealed and shared through blockchain, negative supply and demand can be prevented. By conducting correct supply and demand, financial extravagance can be prevented, and reliability improvement can be anticipated. In addition, since quality verification of welfare targets is carried out effectively, work burden is markedly reduced, and targets can receive health and welfare benefits swiftly.

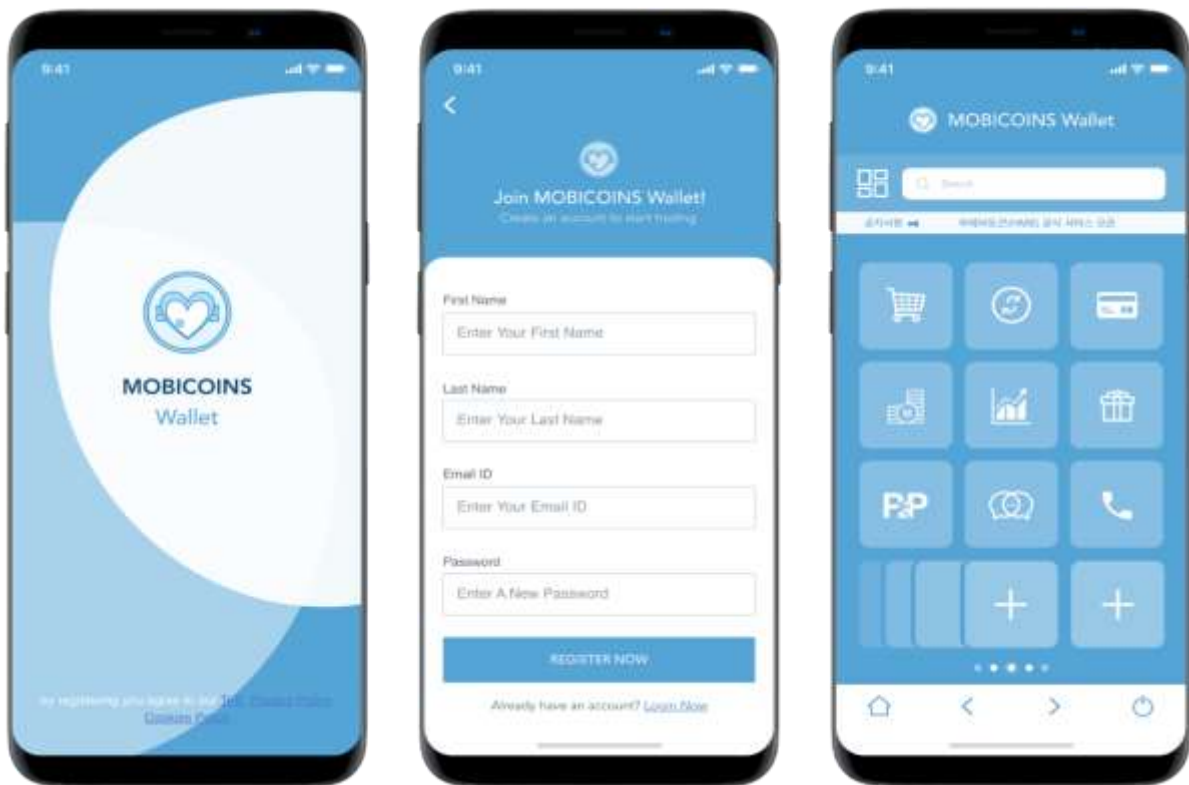
## **Public service**

If blockchain is utilized in various public sectors such as ordinary administration, export distribution service, mobile area currency, verification and distribution history provision, and so on, which are the sectors to be revealed transparently in smart city, public services can become efficient, convenience can be enhanced, limitations of existing technology can be supplemented, and living quality can be improved by applying diverse convergence technology in daily life.

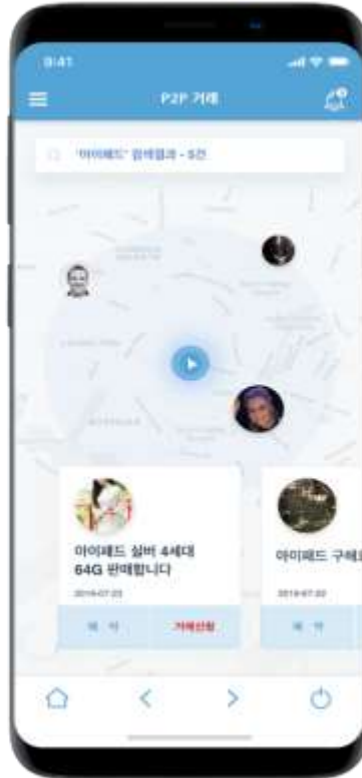
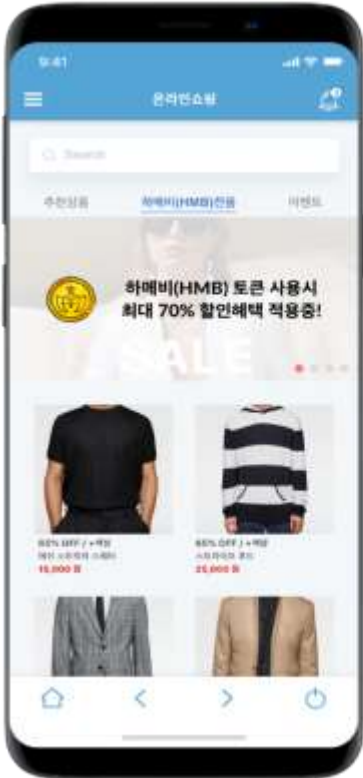
## 1.3 MobiCoins Integrated Wallet Platform Development

Hamebi (HMB) Token takes a central position in MobiCoins Integrated Wallet Platform and leads establishing future-leading system for providing perfect solution system.

Users can do all sorts of financial transactions including making payments online and offline, e-receipt, escrow, loan, and tax calculation through wallet integrated platform of MobiCoins and the role of Information Communication Technology integrated communication and exchange of data and coins are possible since messenger function is contained. Furthermore, services in various fields (casting a ballot, administrative processing, medical service, etc.) are provided and compensation is also possible since data is provided (regarding road damage, accident report, and so on).



<Basic Screen Composition & Design>



<Provide Diverse Financial Transaction & Services>



## MobiCoins Integrated Wallet Platform

- **Payment**  
Payment is made easily by using QR Code or card reader.  
Associating with Master Card, it enables to make payment worldwide
- **Shopping Mall**  
Purchasing products and discount benefits by using Hamebi (HMB) token.
- **P2P**  
Location (GPS), escrow, various matching system, and e-mail receipt can be issued.
- **Bank transfer between users**  
Wire transfer, payment of fees, and so on are easier and more comfortable than bank.
- **Messenger**  
Buyer and seller are connected through chatting when transferring data, supporting online customer center tasks, and during P2P transactions.
- **Exchange Market**  
Connecting global exchange markets, participation of transactions between coins and transactions in KRW are possible.
- **Charge**  
Blockchain M-Cash (MCH) can also be interlinked with Master Card.
- **Swap**  
Registration of hundreds of coins or swapping with other tokens are possible.
- **Registration of Application**  
Applications being frequently used can be added easily.
- **Search**  
Provided with various services including first-hand online searching application.
- **Purchase**  
Listed Tokens can be purchased on MobiCoins Wallet Application

## 1.4 MobiDollar Interlinkage

Hamebi (HMB) Token has been arranged to be connected to MobiDollar exclusively presented in the United Nations. MobiDollar is blockchain-based stable currency which can be traded and swapped with all currencies around the world.

Thus, since value is stable, it can be used efficiently in existing financial transactions. That is, since difficulties may arise when value fluctuates from coin price fluctuations when making payment, MobiDollar was issued as a market-friendly and practical cryptocurrency to resolve such problems.

MobiDollar is an alternative to guarantee Survival Human Rights, resolve fixation of financial colonization, and overcome the side effects of gold standard. In order to contribute to ecosystem development by connecting with Hamebi (HMB) Token within MobiCoins Wallet Integrated Platform, GBFC (Global Blockchain Finance Committee) was organized through making resolutions by distinguished leaders of NGOs and respective representatives of professional institutes and governmental organizations of respective fields during the U.N. Conference in Geneva, which took place on 17 May 2019.

The issue amount of MobiDollar set all kinds of minerals, plants, animals, forests, seas, deserts, and so on as common properties of mankind, the entire earth area (approximately 510,650,700 km<sup>2</sup>) was digitized based on 'Earth Productivity Value Equivalence' standard, and 1 square kilometers (km<sup>2</sup>) was defined as 1,000 MobiDollars.

The total issuance amount is 510,650,700,000 MobiDollars. Since it is 'Survival Money' which borrowed a new concept – regarding Survival Human Rights; eradication of poverty and zero-hunger that are the first and the second goals of UN 2030 agenda for sustainable development of the United Nations, it is issued through a certain algorithm.

The purpose of MobiDollar project is to embrace and interlink a variety of cryptocurrencies as MobiDollar's sub-currency and to make them play their own role. And the sub-currencies are called 'MobiCoins'. The first sub-coins of MobiDollar are MBC coin and HMBC coin, and these two cryptocurrency are listed together on Global Exchange. 'MobiCoins Wallet' is the platform that can bring all sub-coins together in one application. Currently, HMB, HRO, ETH, USDT are listed on MobiCoins Wallet and they can be used as the payment method in Online Shopping Mall.

MobiDollar – a survival human rights system – which is a key currency officially stated and announced at a United Nations conference is a ‘decentralized common currency’ that has been issued for all races to use to overcome the problems of limitation and finiteness of existing legal currencies and the problems of price fluctuation and loss of existing cryptocurrency at the crossroads of the Fourth Industrial Revolution.

# 02 Hamebi(HMB) Main Profit Model

## 2.1 Smart City Infrastructure

Hamebi (HMB) token will generate blockchain ecosystem in 510 major cities in respective countries around the world that operates based on the MobiDollar policy and preoccupy smart city infrastructure market by offering overall services including financial services and administrative services.

Hamebi (HMB) token will establish MobiDollar infrastructure of smart city, help users make huge financial profits, and HMB's value itself will increase.



Also, when users use important infrastructure elements of smart city, they can generate profits from paying blockchain-based network commission and fee.

## 2.2 Online Shopping Mall with Cryptocurrency Payment

Online shopping mall where payment can be done with all sorts of cryptocurrencies are expected to be developed and operated and a variety of products including food, clothing, and home appliances needed in daily life will be sold.



Some examples of operation method are purchasing another product with saved Hamebi mileage points after saving a certain amount as Hamebi Token and using added services such as discount benefits.

Since local specialties of regions affiliated with smart city institutes and discount event of local festival tickets are possible, consumption for local community development can be done.

Since MobiCoins is based on P2B (peer to business) transmission method of making payment directly from user's wallet without having to go through exchange market, safety is guaranteed from hacking.

## 2.3 MobiCoins Platform Service

MobiCoins Platform Services, which have built-in Hamebi (HMB) coins, is an Integrated Wallet Platform through which diverse blockchain-based services are provided and it offers integrated solutions by associating with smart city, respective institutes, and enterprises.



Users can use cryptocurrency wallet, shopping mall, P2P, exchange market, and so on after registering once and users can expect to generate profits with regard to using respective services since MobiCoins will dominate the blockchain application market based on extensive financial transactions such as global integrated payment system, e-receipt, swap, loan, etc. and various chatting functions of built-in social messenger. MobiCoins Wallet also enables users to purchase Hamebi Token(HMB) directly on application. Also, in order for overseas payment to be possible, Hamebi Token can be charged on Master and Visa Card.

## 2.4 Blockchain Enterprise

Blockchain technology – a key element of the Fourth Industrial Revolution – will advance the technologies which are to transform future business paradigm. In order to keep abreast with such a change, preparations for a new future have to be made.

Hamebi team is comprised of next generation leaders who will lead the blockchain industry and is making ceaseless development and growth.

Owing to preparations made years in advance, the team possesses a number of various patents. Since the team has a foundation to expand business thanks to association and collaboration with respective countries and global enterprises, the possibility to secure safe position and make progress in blockchain and cryptocurrency market is very high.

# 03.Hamebi (HMB) Token Information

## 3.1 Blockchain & Issuance Information



Token Name: Hamebi Token

Token Symbol: HMB

Total Circulation Amount (CoinBene Exchange): 5,221,480,000 HMB

(\*Total Issuance Amount: Of 400,000,000,000 coins, the amount of coins, except 5,221,480,000, will be used for future policy support purposes only.

Decimal Points: 18

Market Price Policy: Flexible connection between fixed currency rate and fluctuating exchange rate

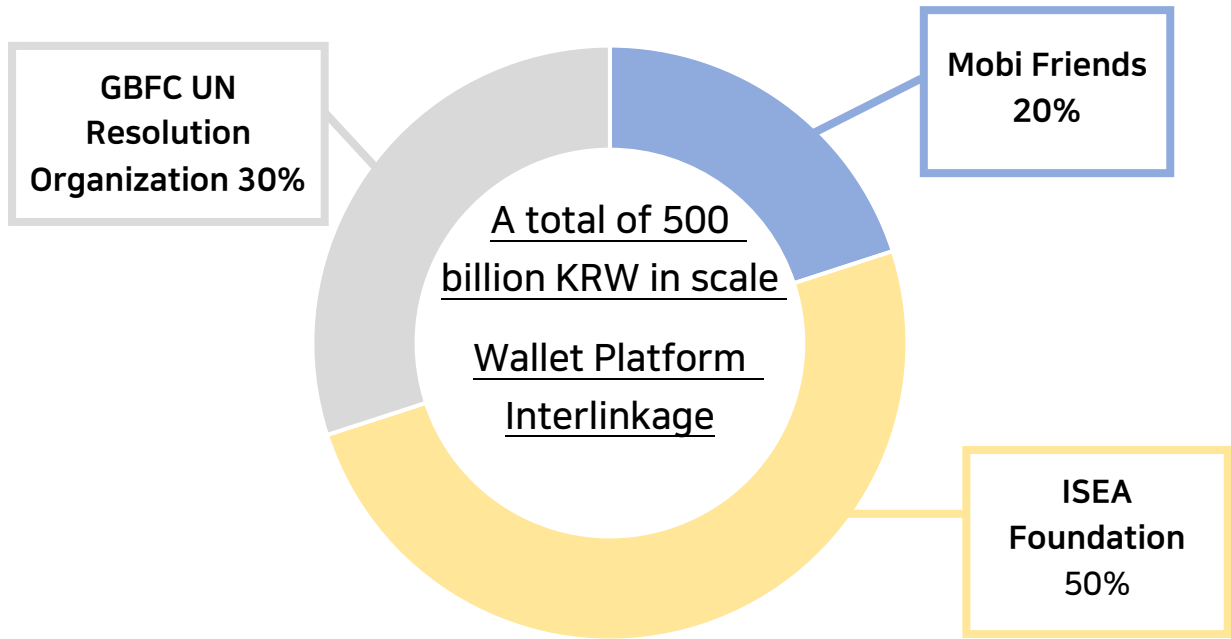
Token base: ERC 20

Compatible Cash: MCH, HRO Charge, Withdrawal, Currency Exchange

Contract: 0xC3b2140aC3E95EdFea220681EeCA127fC81E4929



## 3.2 Fund Allocation Plan



**MobiFriends is 100 billion KRW in scale (KRW)**

**(400 million HMB in scale)**

Classification	Name of Business	Business Expenses	Note
Total		354 billion	3-year business expenses
Expansion of office and management team	Asia (Korea) 50 personnel 300~500 pyeong	46 billion	
	North America (USA) 50 personnel 300~500 pyeong	46 billion	
	Interior, cost of equipment including server maintenance, etc.	18 billion	
	Personnel expenses for 100 personnel	144 billion	
	Middle East / Africa Business Management Team	50 billion	
	Europe Business Management Team	50 billion	

※ No problem in fulfillment so long as budget is secured by core team which

completed policy and planning.

Classification	Name of Business	Business Expenses	Note
Total		180 billion	3-year business expenses
Development and establishment tasks	Development and connection of MobiCoins Integrated Wallet Platform	20 billion	6 months
	Development and connection of home payment setup box	30 billion	6 months
	Development and establishment of integrated chatting application	30 billion	6 months
	Establishment of IoT network	50 billion	6 months
	Development fee associated with adjacent businesses	50 billion	

※ Able to overcome legal barriers after preoccupying patent registration and securing development direction.

Classification	Name of Business	Business Expenses	Note
Total		330 billion	3-year business expenses
MobiDollar business launching projects in 510 major cities	Launching business in 5 cities in second half of year 2021	10 billion	24 months
	Launching business in 10 cities in first half of year 2022	20 billion	24 months
	Launching business in 50 cities in second half of year 2022	100 billion	24 months
	Launching business in 50 cities in first half of year 2023	100 billion	24 months
	Launching business in 50 cities in second half of year 2023	100 billion	24 months

※ It can be used as a practical currency in real economy around the world.

Classification	Name of Business	Business Expenses	Note
Total		136 billion	3-year business expenses
UN project development	Year 2021 policy development and 17 Sustainable Development goal projects support	10 billion	
	Year 2022 policy development and 17 Sustainable Development goal projects support	40 billion	
	Year 2023 policy development and 17 Sustainable Development goal projects support	50 billion	
Other		36 billion	

※ By developing UN policy which the entire world acknowledges and cooperates and giving support for voted UN Agenda 2030, Hamebi will come to manage real economy infrastructure all around the world.

※ Due to the COVID-19 Pandemic, all plans will be postponed 2 years.

# 04 Hamebi(HMB) Patents

Hamebi has come to possess exclusive right by registering multiple patents for the first time in Korea and has completed applying for global patent (PCT).

## 4.1 Financial related Patents

- ① Investment mediation system for implementing bond transfer function based on block chain technology
- ② Investment mediation system for mediating financial services between users who matched investment and loan conditions
- ③ Peer to peer investment matching system
- ④ Financial system for matching suitable investors based on the user's loan conditions
- ⑤ Online investment mediation system for providing suitable investor matching service according to condition selection
- ⑥ P2P mediation system providing investor connection service
- ⑦ Investment mediation system for performing bond verification using virtual money
- ⑧ Peer To Peer Investment Matching Mediating System
- ⑨ Online loan system using virtual currency
- ⑩ Investment mediation system for selecting investors who meet loan condition
- ⑪ Investment mediation system for providing mediation function between individual users using loan and investment condition matching technology
- ⑫ P2P mediation system for providing investor mediation service based on online credit review and lending condition judgment
- ⑬ Investment mediation system performing group matching between debtor and investor

## 4.2 Messenger related Patents

- ① DEVICE AND METHOD FOR EXECUTING MULTI MESSENGER BASED ON INTEGRATED AUTHENTICATION
- ② METHOD AND APPARATUS FOR INTEGRATING AND EXECUTING MULTIPLE MESSENGERS
- ③ METHOD AND APPARATUS FOR COMBINING AND PROVIDING COMMUNICATION LISTS PERFORMED IN MULTIPLE INSTANT MESSENGER
- ④ METHOD AND APPARATUS FOR INTEGRATED MANAGEMENT OF MEESSAGES AND FILES RECEIVED FROM MULTIPLE MESSENGERS
- ⑤ METHOD AND APPARATUS FOR INTEGRATED MANAGEMENT OF MESSENGER RELATED DATA
- ⑥ METHOD AND APPARATUS FOR AUTOMATICALLY SELECTING SUITABLE MESSENGER IN INTEGRATED MESSENGER APPLICATION TO TRANSMIT MESSAGE
- ⑦ METHOD AND APPARATUS FOR ADDITIONAL REGISTRATION SUPPORT OF MESSENGER IN INTEGRATED MESSENGER APPLICATION

## 4.3 Logistic Field related Patents

- ① Commodities and cryptocurrency exchange support system
- ② SYSTEM FOR EVALUATING OF COMMODITIES AND SUPPORTING TRANSACTIONS OF CRYPTOCURRENCY
- ③ System for investment mediation using electronic money as a certificate of bond

## 4.4 Applicable Business Fields

- ① Real time networking between midair drone and driverless vehicle
- ② Simultaneous access system for multiple delivery task
- ③ Materializing big data with regard to respective channels and processing contents task
- ④ Distinguishing whether financial support is necessary task (urgent financial support)
- ⑤ Application for asset risk dispersion task (insurance, etc.)

# 05 Hamebi (HMB) Token Roadmap

## 5.1 Beginning to Present (2015 ~ 2019.2Q)

### 2015 | Planning and Launching

- Planning and developing Android application and launching by Indian developer and Korean developer (participation by Current BOScoin developer) [Contributed]

### 2016 | MobiDollar Public Policy

- Participation in world's joint currency project MobiDollar policy planning (public policy sector such as how to release in existing basic policy) [Contributed]

### 2017 | Overseas Developer Launching and UN Announcement

#### First half

- Launching by American & Russian developer and Blockchain financial subject UN announcement (officially announced under the theme 'cryptocurrency' within UN twice) [Completed]

#### Second half

- Invitation to UN high-level political forum (four masters and doctors had approval for dispatching to the forum under the theme "Eradicating poverty and promoting prosperity in a changing world") [Completed]

### 2018 | MobiDollar Authority Delegation & Patent Registration

#### First half

- Participation in UN Headquarters parallel summit as a member (completed delegated authority toward MobiDollar project to ISEA Foundation during conference) [Completed]

#### Second half

- Patents planning and registration completed (possesses approximately 20 patents and completed applying for international patent) [Completed]

## Year 2019

### 1Q 2019 | Dispatch Representatives to U.N.

- Select delegation to UN Non-governmental Organization Regular Session Conference [Completed]

### 2Q 2019 | UN Geneva Conference GBFC Establishment & HMB Announcement

- Making resolutions regarding GBFC organization at UN Geneva and hold HMB announcement conference [Completed]

### 3Q 2019 | Exchange Market List Test & Wallet Platform Setup

- One of the world top 10 Exchange Market Listing Test and P2P Module set-up on Wallet Platform [Completed]

### 4Q 2019 | Organize Additional Development Team

- Organize additional development team for additional development, improvement, and service update of Hamebi Token [In progress]

## 5.2 Present to Future plans (2020 ~)

## Year 2020

### 1Q 2020 | Shopping Mall Launching and Marketing

- Additional marketing for overseas expansion and launching and invigoration of shopping mall [In progress]

### 2Q 2020 | Reinforcement of Wallet Platform Business

- Reinforcement of MobiCoins Integrated Wallet Platform Development [Partly Completed]

### 3Q 2020 | UN Human Rights Council Linkage

- Due to the COVID-19 Pandemic, Visual meetings were proceeded and written statements have been submitted.

### 4Q 2020 | Collaboration with Financial Institutions and Cryptocurrency ATM Manufacture

- Cryptocurrency Loan Financial Institution Collaboration [Possessed]

Patents]

## **2021 | Smart City Proposal of Recommendation Announcement**

- Smart City Collateral Asset Policy Completion
- Integrated Messenger Application Development [Possessed Patents]



# 06 Development Consortium

## - Chief Policy Director



**KIM Sion**

- Chief of Hamebi Token(HMB) project
- Master's degree in International Development in Public Policy Management, Tsinghua University, Beijing, China
- Bachelor's degree in Business Administration, State University of New York at Stony Brook, New York, U.S.
- CEO of Mobi Friends. Co., Ltd.
- MobiDollar Project Policy Director

## - Chief Director of Technology and Development



**KANG Hyeug**

- Technology Development Team Director
- Master's degree in Computer Science, Korea University, Republic of Korea
- Chief Director of Blockchain Wallet Development
- 20-year experience in computer science and application technology and development
- General Team Director of Dream Security (Server and Security)

## Development of Hamebi (HMB) blockchain and platform technology

In this platform and token development and policy, executives and developers of professional institutes in multiple blockchain fields are participating in the form of consortium.

Please understand that we are not leaking any personal information of participants until development is complete for the sake of project security.

- Arab-Middle East Advisor



**Hamad Emad Tareq**

- President of AACID



**Adam Soluit**

- Business Development  
Manager  
- CEO of Rad Econ,  
Engineering inspection of

- Asia Advisor



**LEE Sungjae**

- CEO of MBank



**KIM Insuk**

- President of ISEA  
Foundation

- North America Advisor



**Taft T. Fettiford**

- Co-CEO of Thefor. Inc.,



**PARK Seohyun**

- CEO of Thefor. Inc.,

- Europe Advisor



**Henry Sejong  
Keonho KIM**

- President and  
Chairperson of  
GBFC



**Hammouda  
Ben Alaya**

- Committee member  
of GBFC

During the UN Conference where 219 NGO representatives who received participation approval and 20 voters who participated, the resolution that HMB will work with MobiDollar has been made.

# 07 Appendix

## Explanation of jargons

Decentralization: being autonomously run in small scale dispersed units after straying from centralization

Platform: service allowing users to access and use system easily by establishing information system environment

Smart city: latest city which reinforced city's major functions and created a network by using advanced technologies

IoT: system collecting, controlling, and managing information by attaching sensor and processor on object

Algorithm: a series of fixed procedures, methods, and formulas to resolve problems

Prosumer: a compound word of producer and consumer used for the first time by futurist late Alvin Toffler

Gold standard: currency system calculating value of currency based on value of certain amount of gold

Key currency: basic currency in global payment or financial transactions

## Hamebi (HMB) part

[UN Announcement by KIM Sion Policy Director]

<https://www.youtube.com/watch?v=0CSWADiunio> (4 minutes 15 seconds)

<https://www.youtube.com/watch?v=Xhfhjndv6oQ>

<https://www.youtube.com/watch?v=kqf4X5DBRbA>

[YouTube MobiDollar videos (English, Japanese, Korean, Spanish, etc.)]

[https://www.youtube.com/results?search\\_query=mobidollar](https://www.youtube.com/results?search_query=mobidollar)

[Policy Director confirmed in the video on voting GBFC at UN Convention]

<https://www.youtube.com/watch?v=cFcrZBS5ggg>

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**This White Paper can be  
modified by the policy of  
ISEA Foundation.**

**Thank You**

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