CTOC

AI case matching system based on transparent user cases

WHITEPAPER VER 1.0

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01. Background

Project Background

The global digital healthcare market size is expected to grow at an average annual rate of 29.5% from USD 106.3 billion (approximately KRW 137.414 trillion) in 2019, reaching USD 639.4 billion (approximately KRW 826.5523 trillion) by 2026

As the world experiences aging and the COVID-19 pandemic, the integration of medical and ICT technologies is becoming more active. The global digital healthcare market size is expected to grow at an average annual rate of 29.5% from USD 106.3 billion (approximately KRW 137.414 trillion) in 2019, and it is expected to reach USD 639.4 billion (approximately KRW 826,5523 trillion) by 2026.

Digital healthcare, including wearable devices, telemedicine systems, and medical software, is expanding and developing widely, and due to advances in technology, medical technology that combines cutting edge technology as big data and artificial intelligence is also developing.This digitalization is becoming more widespread every year, and is evolving into a diverse range of healthcare industries, including cloud, AI, data, and personal information protection.
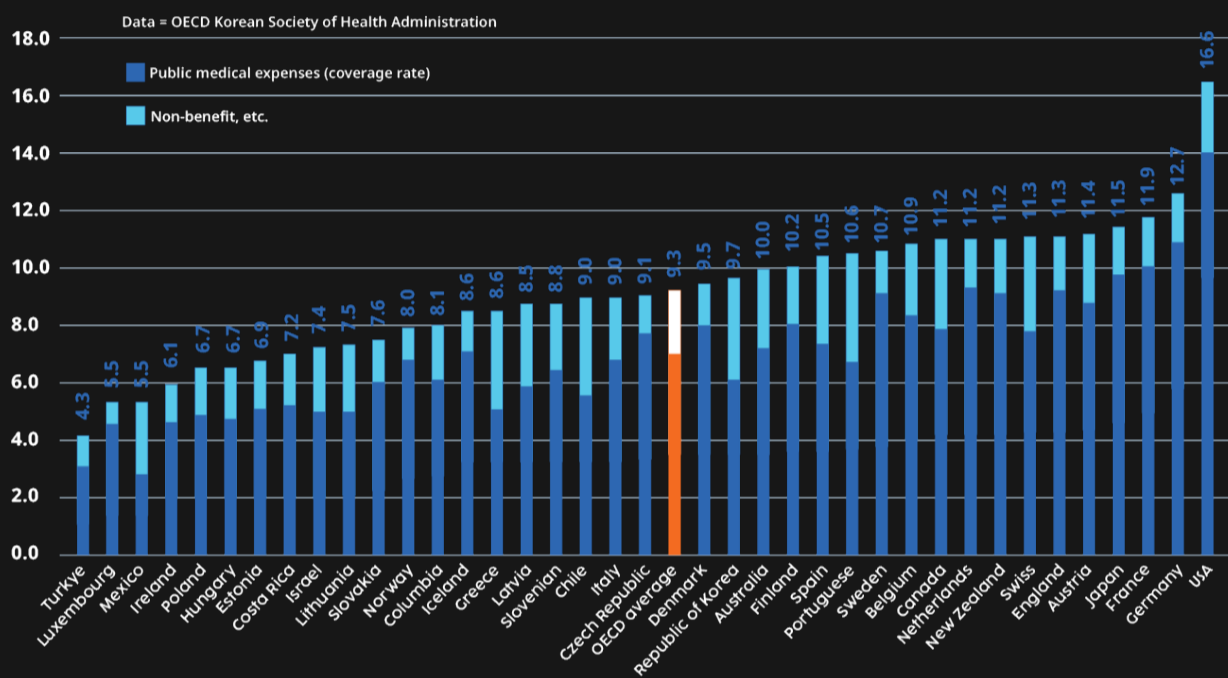
In addition, digital healthcare, which utilizes various ICT technologies such as computing platforms, connectivity, software, and sensors, is widely used from general health care applications to medical equipment and applied biology research and provide benefits , such as, improved treatment capabilities and improved medical service experience.

Key areas of digital healthcare

- Electronic Health Records (EHR): One of the major innovations in digital transformation in the healthcare field is the introduction of EHR system. The EHR system manages patients' medical records digitally, allowing medical staff to quickly search and share patient information and easily obtain the information necessary for medical decisions.

- Telemedicine and mobile medical applications: Telemedicine and mobile medical applications allow patients to consult with doctors and receive medical assistance from home, improve access to medicalcare regardless of physical location, and mange and prevent chronic diseases by continuously tracking their health status.

- AI-based medical image analysis and diagnosis: Deep learning and artificial intelligence (AI) technologies are used to analyze medical images to diagnose diseases.

- AI can create diagnostic results or reports using only X-ray photos or endoscopy images. Additionally, more accurate diagnosis and faster treatment are possible, reducing medical costs.

- Medical robotics and automation: Robotic technology is used for surgical assistance, medicine delivery,

 patient monitoring and physical therapy, and thus improve the efficiency of medical processes. Robots, such as surgical robots that assist doctors' hands in surgical operations and medical robot arms used in drug injections and physical examinations, can complement human limitations in precise work.

- Data analysis and predictive modeling: Analyze medical data to understand patient behavior and disease patterns and gain insight in diagnosis and treatment through predictive models. This allows preventive medical care and personalized treatment.

- Security and Privacy: Security and privacy of patient data are always important considerations, and healthcare systems must maintain strong security and compliance of rules. Although digital transformation has the advantage of improving medical quality, it needs to be implemented with careful consideration of strict laws and security issues

As the global elderly population increases, healthcare services for the elderly and chronically ill are diversifying.
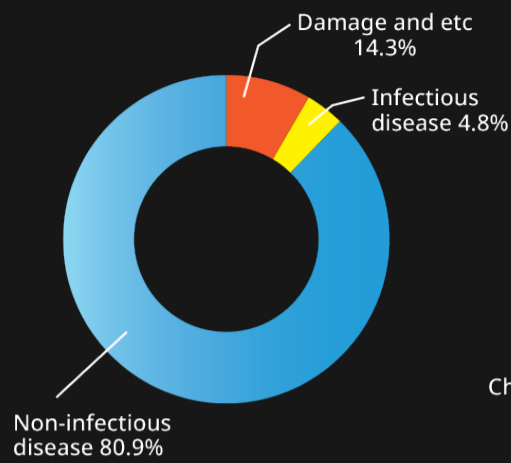
As life expectancy increases due to the development of medical technology around the world, and dietary habits change in developed countries due to economic development, the number of elderly people and chronic diseases is rapidly increasing. According to OECD and WHO surveys, more than 1.5 billion patients worldwide are suffering from chronic diseases, and people aged 60 or older are increasing rapidly. It is analyzed that more than 50% of disease outbreaks can be prevented through lifestyle changes.

Data = OECD Korean Society of Health Administration

■ Public medical expenses (coverage rate)

■ Non-benefit, etc.

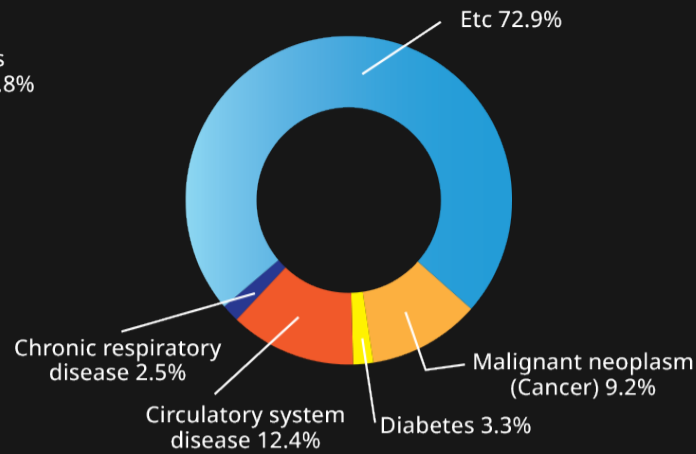< Ratio of current medical expenses to GDP. 2022 >

Accordingly, in the United States, medical expenses due to chronic diseases account for as much as 75% of national medical expenses, a new prevention-oriented health care policy centered on Obamacare is being implemented to resolve this. Chronic diseases are identified as major causes of disease due to inconsistent lifestyles such as unbalanced eating habits and lack of physical activity. Moreover, four types of diseases such as obesity, cardiovascular disease, cancer, and lung disease are caused by three types of behavior which includes physical insufficiency, malnutrition, and smoking. It is reported that chronic diseases account for 50% of deaths worldwide.

Status of chronic diseases worldwide : Approximately 220 million people with diabetes worldwide
Approximately 1 billion people with high blood pressure
Approximately 300 million asthma patients
Approximately 15 million people suffer from stroke symptoms every year.
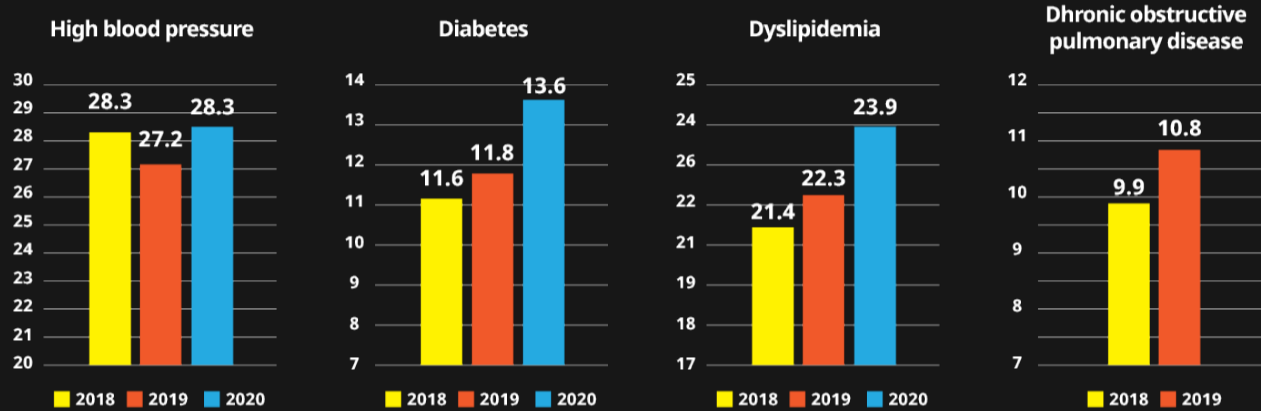(Above OECD and WHO survey data)

Damage and etc 14.3%

Infectious disease 4.8%

Etc 72.9%

Non-infectious disease 80.9%

Chronic respiratory disease 2.5%

Malignant neoplasm (Cancer) 9.2%

Circulatory system disease 12.4%

Diabetes 3.3%

Medical expenses composition

Chronic disease medical expenses composition

< Health Insurance Medical Expenses Composition 2022 >

High blood pressure

28.3   27.2   28.3

■ 2018 ■ 2019 ■ 2020

Diabetes

11.6   11.8   13.6

■ 2018 ■ 2019 ■ 2020

Dyslipidemia

21.4   22.3   23.9

■ 2018 ■ 2019 ■ 2020

Dhronic obstructive pulmonary disease

9.9   10.8

■ 2018 ■ 2019

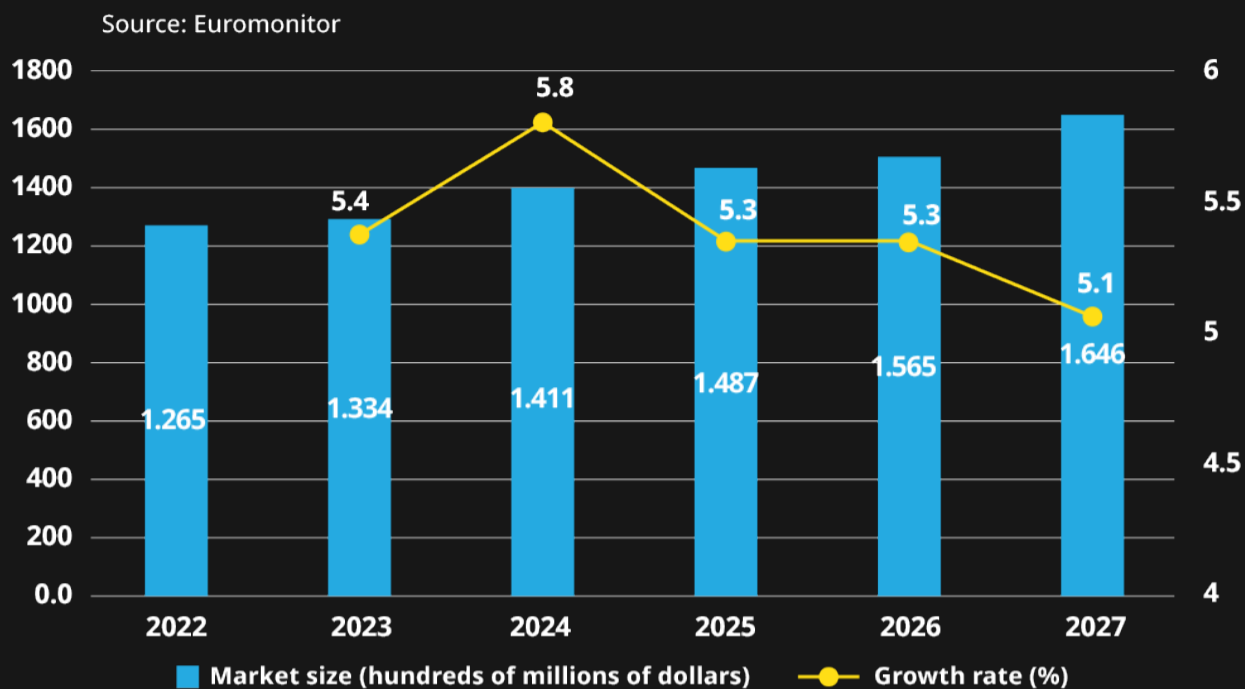< Prevalence (%) trends of major chronic diseases >

Source: National Health Insurance Corporation, Health Insurance Review and Assessment Service, 2022 health insurance statistics

The global health functional food market will grow from $133.4 billion this year to $141.1 billion in 2024.It is expected to grow by more than 5% each year to $148.7 billion in 2025, $156.5 billion in 2026, and $164.6 billion in 2027.

In line with this aging population and the era of personalized healthcare, we are seeking to expand the health functional food industry. Health functional foods are a type of food that provides health benefits in addition to basic nutrition. These foods contain certain substances or components known to have health benefits, such as vitamins, minerals, antioxidants, probiotics, and bioactive chemicals.

The purpose of these dietary supplements is to improve overall health condition, prevent disease or solve health issues, or address a variety of health issues, including immunological support, digestive health, cardiovascular function, and cognitive well-being. Supported by scientific research, nutraceuticals seek to maximize nutrition while contributing to an individual's overall health and vitality, and provide fortified foods, dietary supplements and products designed to address nutritional deficiencies or support specific health concerns. As understanding of the relationship between nutrition and health improves, the market for health functional foods is growing as people seek proactive measures to maintain and improve their well-being.

Source: Euromonitor

Year	2022	2023	2024	2025	2026	2027
Market size	1.265	1.334	1.411	1.487	1.565	1.646
Growth rate (%)		5.4	5.8	5.3	5.3	5.1

■ Market size (hundreds of millions of dollars) ── Growth rate (%)

< Global health functional food market outlook >

However, information on health functional foods currently relies heavily on videos and SNS, and cases of illegal and unfair advertising are spreading, which causes harm to consumers.

- Advertisements that mislead or confuse general foods as health functional foods.
- Advertisements that mislead or confuse people into believing that they are effective in or effective in preventing or treating diseases.
- Advertisements that mislead or confuse ordinary foods into medicine.
- Advertisements that deceive consumers through purchase reviews or experience stories.
- False or exaggerated advertising that expresses the function, action, efficacy, etc. of body tissues.

It is necessary to prevent the indiscriminate abuse of these health functional foods and provide customized services tailored to chronic disease health management and personal data.

As it is a key requirement in the healthcare market converged with new technology, there is a need to maintain motivation and sustainability by raising consumers' awareness of its utility and provide compensation through various services that encourage consumer participation.

The CTOC project seeks to present a customized healthcare platform through transparent life log data.
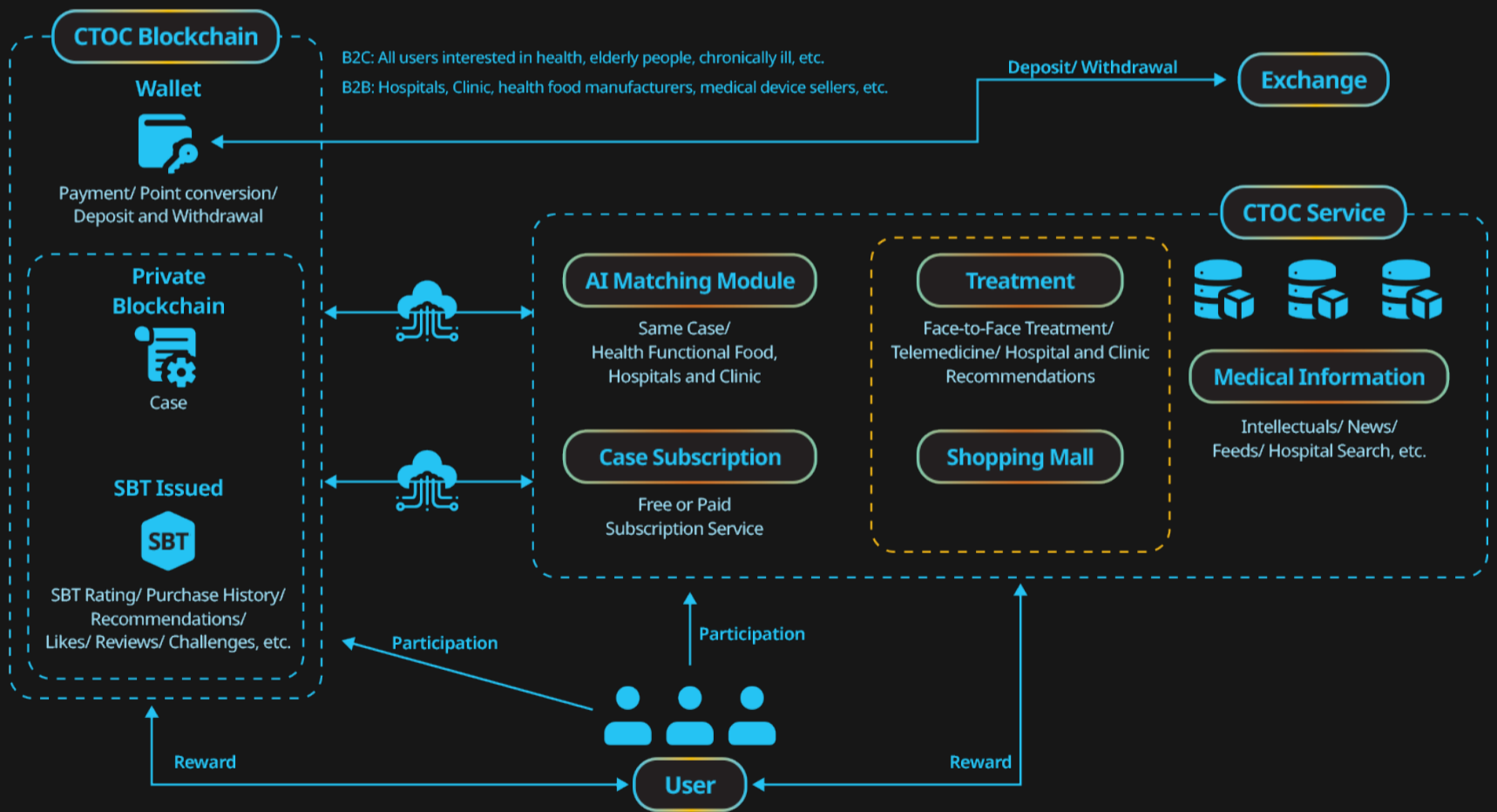
02. CTOC Blockchain Platform

AI case matching system based on transparent user cases

CTOC TOKEN aims to decentralize the big data and search (AI matching) industry by providing collective intelligence AI Case Matching services to users. The AI case matching system based on transparent user cases is a customized platform that matches the target (normal) value requirements of cases whose values are most similar to the keywords entered by the user in status registration among numerous case information stored in the blockchain.

Currently, the healthcare market is exposing indiscriminate false and exaggerated advertisements, which means that ingredients and result values can be modified for economic or other purposes. This is an act that violates the definition of healthcare and is a health functional food product that is unsuitable for the user's health status. By purchasing and consuming it, the damage caused continues.

To prevent the essence of healthcare from being damaged, CTOC uses private blockchain Hyperledger to transparently store and protect user cases. In addition, by issuing SBT (SoulBound Token), which issues non-transferable NFTs that are graded according to the user's contribution, we propose a differential compensation system according to the SBT grade, and present a blockchain platform for transparent data verification in a decentralized society.
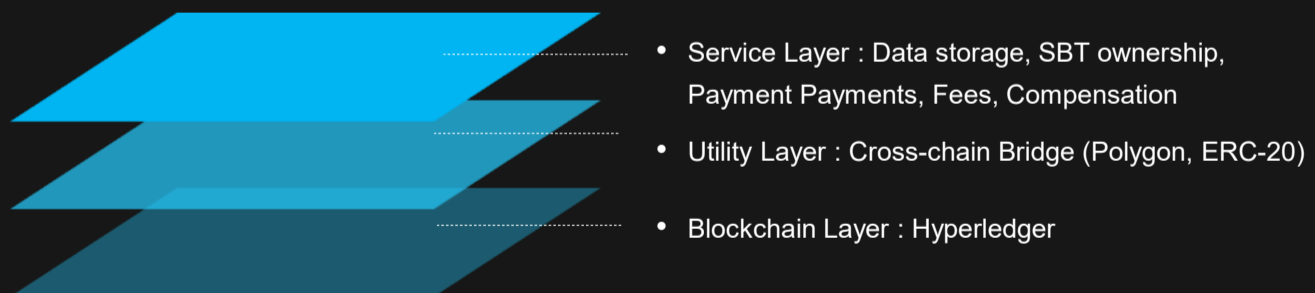

< CTOC Blockchain Ecosystem >

Key features of the CTOC blockchain platform

1. The private blockchain Hyperledger stores user cases without forgery or alteration based on transparency and openness.

2. AI matching based on cases ~~on~~ user health values and physical constitution that are saved in the blockchain.

3. Users directly evaluate matching results and participate in rankings by recommending matching results.

4. Cases you create are exposed to users with similar cases, and popular selection results are exposed to everyone.

5. List the history based on actual cases and evaluations by users.

6. Users can configure their own numbers and cases, and are compensated according to the cases and matching results that ~~they~~ actively participate in.

7. You can receive badges for each level based on SBT that is based on the number of recommendations (external link sharing, etc.), comments, and purchases, and receive rewards for each level.

8. Users who have acquired a certain level of SBT can launch their cases as paid/free subscription services.

9. Provide professional treatment services from hospitals/clinics and doctors through face-to-face and non-face-to-face treatment.

10. Utilizes users' cases to provide hospital/clinic recommendations, doctor recommendation services, medical information, etc. that based on the user's current situation.

11. Provides a marketplace where health functional foods can be purchased and a wallet for payment.

CTOC Blackchain

The technical composition of CTOC blockchain consists of Blockchain Layer, Interface Layer, and Service Layer, and the Blockchain Layer consists of Hyperledger technology.
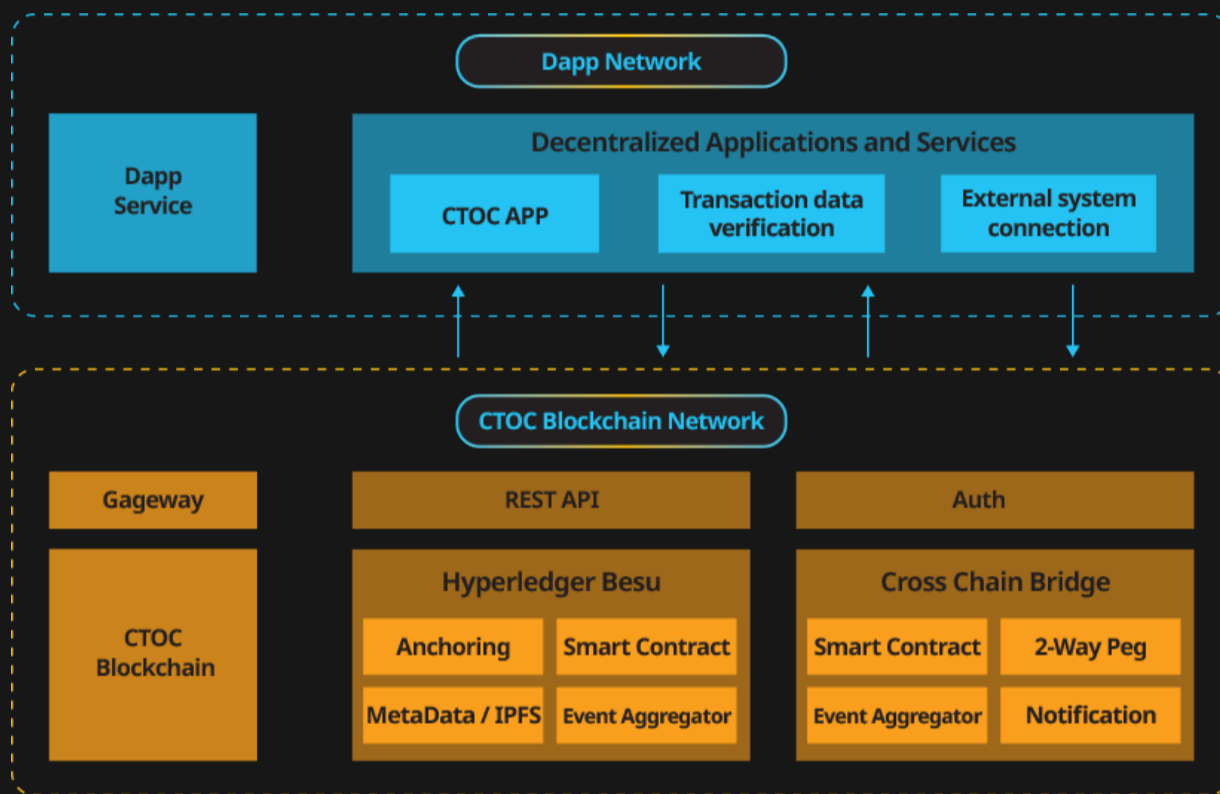
- Service Layer : Data storage, SBT ownership, Payment Payments, Fees, Compensation
- Utility Layer : Cross-chain Bridge (Polygon, ERC-20)
- Blockchain Layer : Hyperledger

< CTOC Blockchain Architecture >

Private Blockchain Hyperledger

Hyperledger is a blockchain technology developed with the participation of global IT companies and the Linux Foundation. In particular, since it was developed as open source, it has higher versatility and stability than blockchains developed by specific companies, and includes a management system that can limit participants and control authority unlike public blockchains. In addition, it has the advantage of being able to build services or internal corporate projects according to the level of information protection and information disclosure by taking advantage of the characteristics of private blockchain.

It is easy to program by using programming languages as NodeJS, Golang, and Java. It is structured in a modular way so ~~one~~ can use as many functions is necessary. Because various functions such as consensus algorithms, smart contracts, and cryptocurrency issuance can be connected, modified, and used, transaction processing speed is fast and efficiency is high compared to other blockchains.

Since a pre-designated Endorsed Peer executes the chaincode transmitted from the network, theoretically no transmission fee is incurred. In addition, the key is to maintain data without forgery or falsification based on transparency and openness, which can protect the cases of users using CTOC.

Dapp Network

Decentralized Applications and Services

Dapp Service	CTOC APP	Transaction data verification	External system connection

CTOC Blockchain Network

Gageway	REST API	Auth

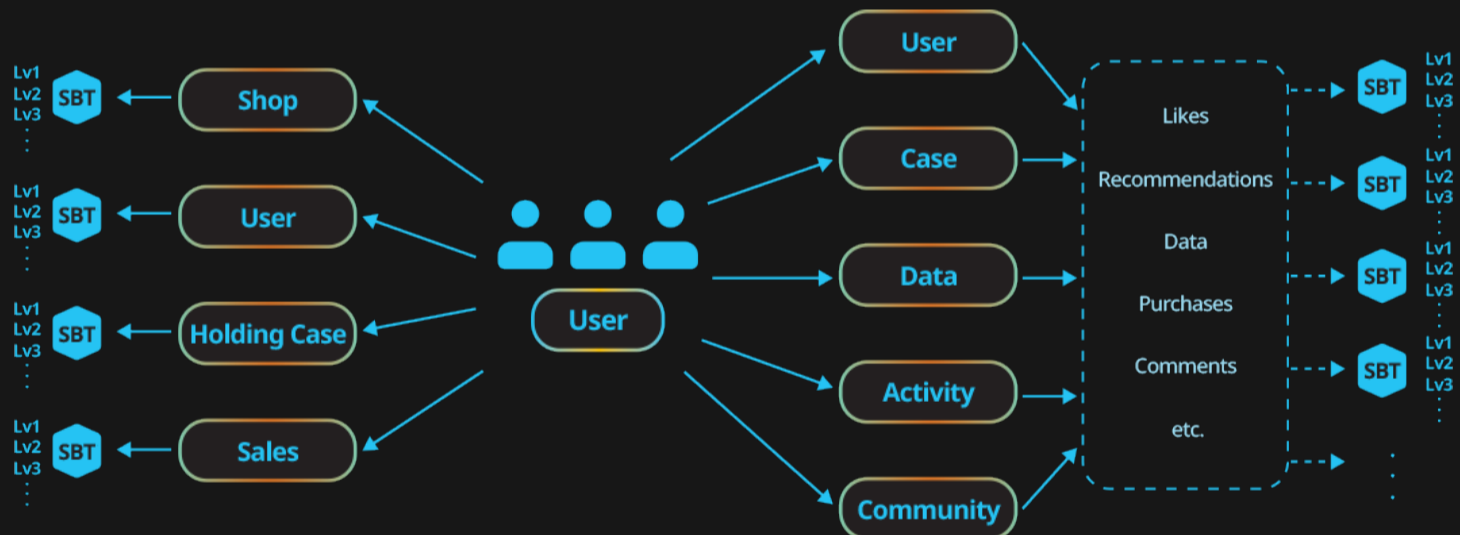| CTOC Blockchain	Hyperledger Besu		Cross Chain Bridge	
	Anchoring	Smart Contract	Smart Contract	2-Way Peg
	MetaData / IPFS	Event Aggregator	Event Aggregator	Notification

SBT issuance and rating system

CTOC issues SBT for accurate data verification, authentication and participant activation,
which defines the user's history and level. Issued SBT is compensated differentially according to the
frequency and grade of recommended data use.

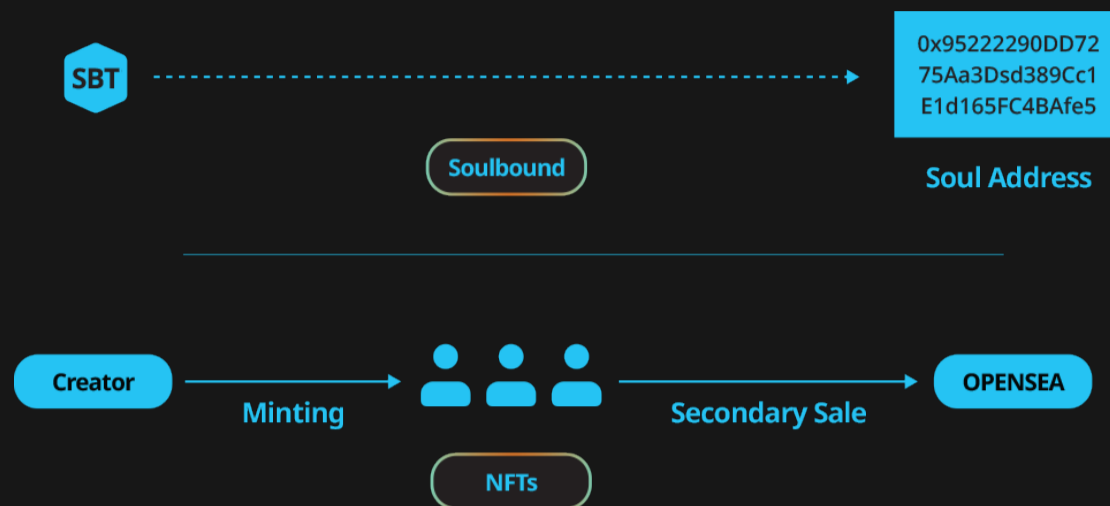- The issuance targets and standards for SBT are as follows.

1. Case: SBT is issued by level based on the number of likes, recommendations, and
frequency of data exposure.
2. Activity: SBT is issued for each level depending on the number of participation such as
purchases, recommendations, comments, etc.
3. Store: SBT is issued for each level based on the number of members, cases held, and
sales.
4. Community: SBT is issued by grade according to the number of intellectual answers
and recommendations.
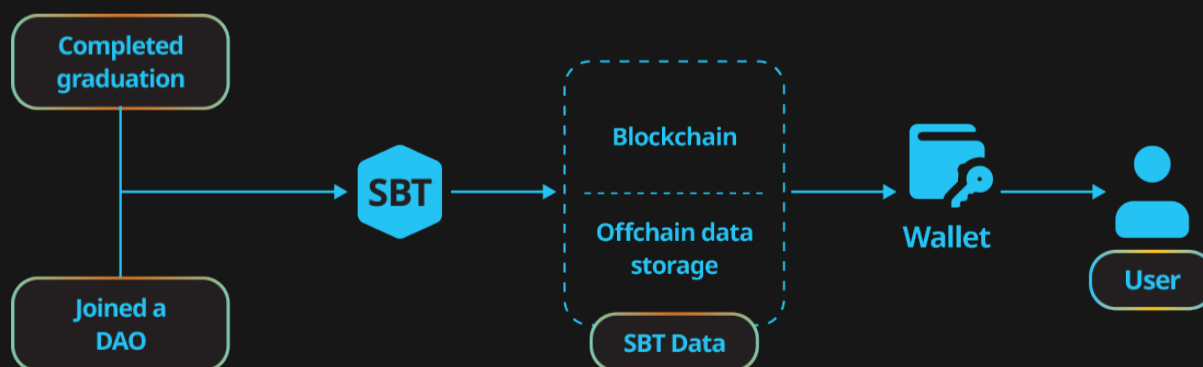
* Each issued SBT is compensated differentially by grade.

Stores are granted additional benefits, such as discounts on entry fees.

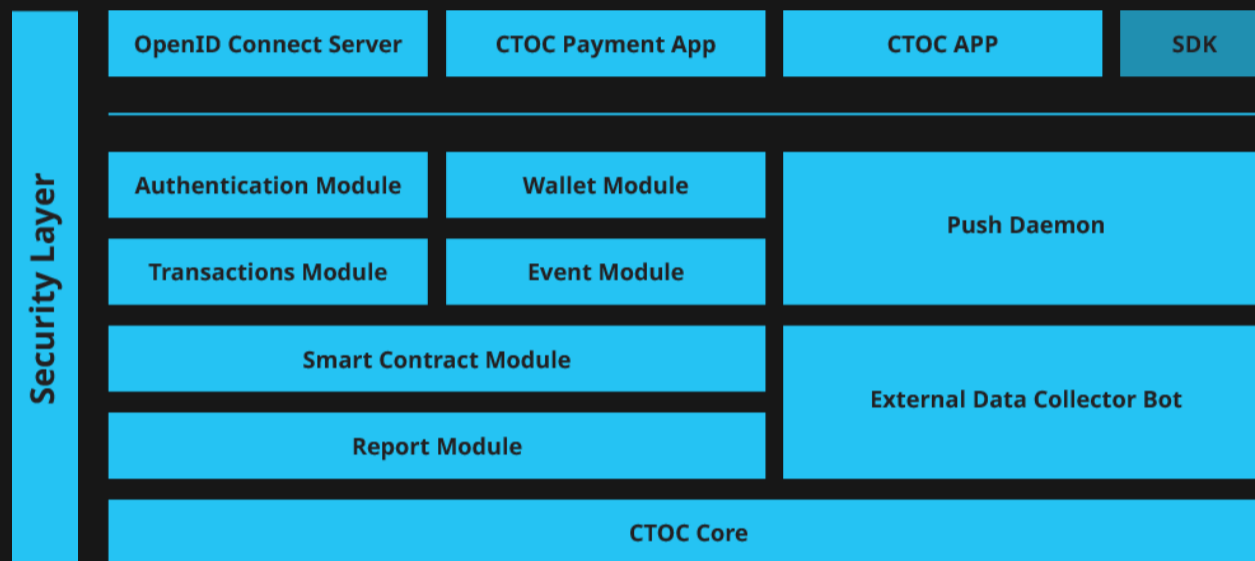**User and data authentication system using SBT**

< Comparison of SBT and NFT >

1. Create an SBT ecosystem based on a highly reliable offline community
2. If there is a possibility of potential abuse, SBT that can measure the social context to which each participant belongs is required as a qualification.

3. Inappropriate behavior such as abuse can be punished by utilizing the openness and analysis potential of SBT.
4. Using zero-knowledge proof technology, it prevents others from verifying the contents of the SBT proof, thereby suppressing buying and selling of the proof.

5. Cultivate whistleblowers and suppress the occurrence of abuse by uncovering patterns of abuse and punishing them.

6. Peer Prediction Mechanism (related article), that is, a method where each participant proves the other party about a certain fact, is used to increase the cost of abuse.

7. The use of correlation scores between SBTs is designed to encourage participants to act honestly.
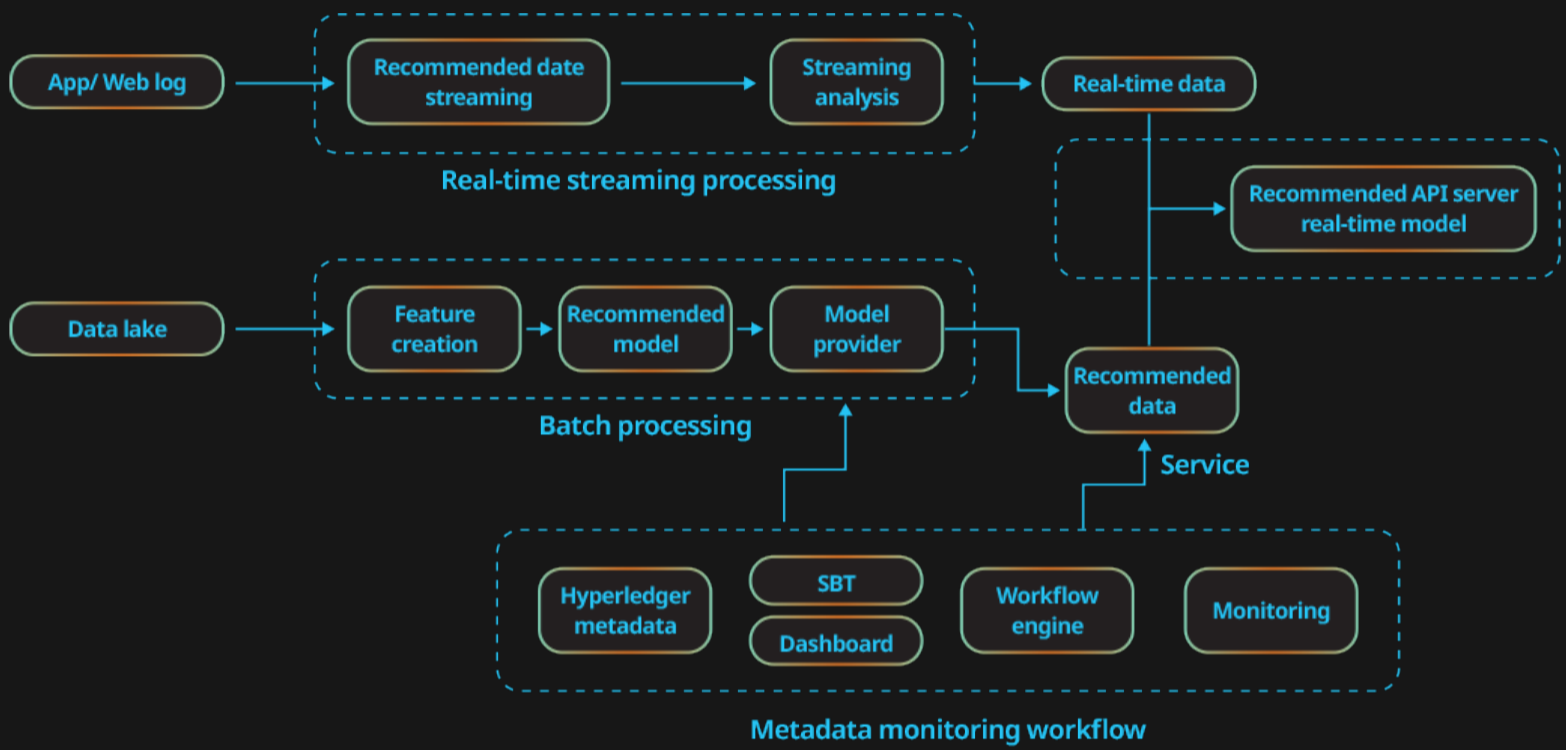
Wallet & Payment

The Interface Layer expands the functionality of the CTOC platform and consists of the functions necessary to meet requirements. It expands the basic functions of blockchain that connect blockchain to actual services, maintains the stability of the main-net, and provides an environment for components. Real-life contracts require various information such as coin prices on exchanges and SBT data information. do. When retrieving data from outside the blockchain, the accuracy of the information must be checked, and exceptional processing is required when the information is judged to be incorrect. CTOC Wallet is provided to Dapp users using the CTOC blockchain and the CTOC's multi-wallet which is connected when purchasing a product. With the support for smart contract swap with other coins, transactions of various coins can be supported.

Security Layer	OpenID Connect Server	CTOC Payment App	CTOC APP	SDK
	Authentication Module	Wallet Module	Push Daemon	
	Transactions Module	Event Module		
	Smart Contract Module		External Data Collector Bot	
	Report Module			
	CTOC Core			

• Authentication Module: A module that supports Single Sign On and supports single user authentication within the ecosystem.

• Wallet Module: A module that creates and manages blockchain wallets supported by the CTOC Platform.

• External Data Collector Bot: Collects data such as external exchange rates and coin prices and delivers it to the system.

• Push Daemon: Alarm, notification server

AI Case Matching System

Analyze patterns in SBT-based data and user behavior data. Additionally, it improves the accuracy of recommendations by generating feature data based on analysis of feedback produced through interactions between users. Matching recommendations are made according to recorded cases such as user cases, products, stores, and hospital medical personnel.

<AI Case Matching System Architecture>

CTOC Service

- Case subscription service and health functional food subscription service through AI case matching system

In modern society, subscription to medical services is becoming more important. Medical service subscription is a form of payment of a regular fee while enjoying various benefits. It provides online non-face-to-face consultation with a doctor, health monitoring, preventive checkups, and introduction of healthy foods. In particular, it provides many benefits to patients with chronic diseases, and helps find accurate and effective solutions by combining artificial intelligence technology based on medical records and physical data. It provides effective response even in urgent medical situations and emphasizes patient-centered health care. This medical subscription model is expected to develop further.

Accordingly, we would like to provide the following subscription services in the form of medical subscription services.
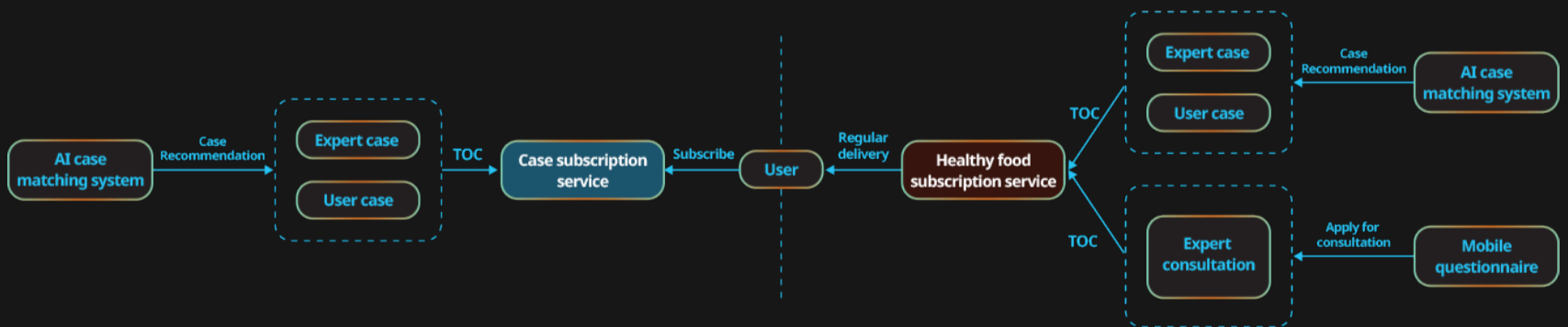
1. CTOC Medical Case Subscription Service
Medical cases are divided into expert (doctor) cases and general user cases, and you can search and confirm the case that suits you through the AI case matching system. Users can select the case that suits them from among the searched cases and subscribe, and CTOC medical case subscription service can be provided through TOC payment.

2. CTOC health functional food subscription service
The CTOC health functional food subscription service is a system that subscribes to health functional foods that suit the user based on cases recommended through an AI case matching system and is based on an online questionnaire about the user's overall health condition and recommends the product after consultation with an expert (doctor). It consists of a system for subscribing to health functional foods.

Service users can receive detailed information on the ingredients, effects, and side effects of the health food they have subscribed to and receive it in small packaged portions so that they can take the prescribed amount every day according to their health condition.

CTOC health functional food subscription service can be provided through TOC payment in addition to general payment methods.
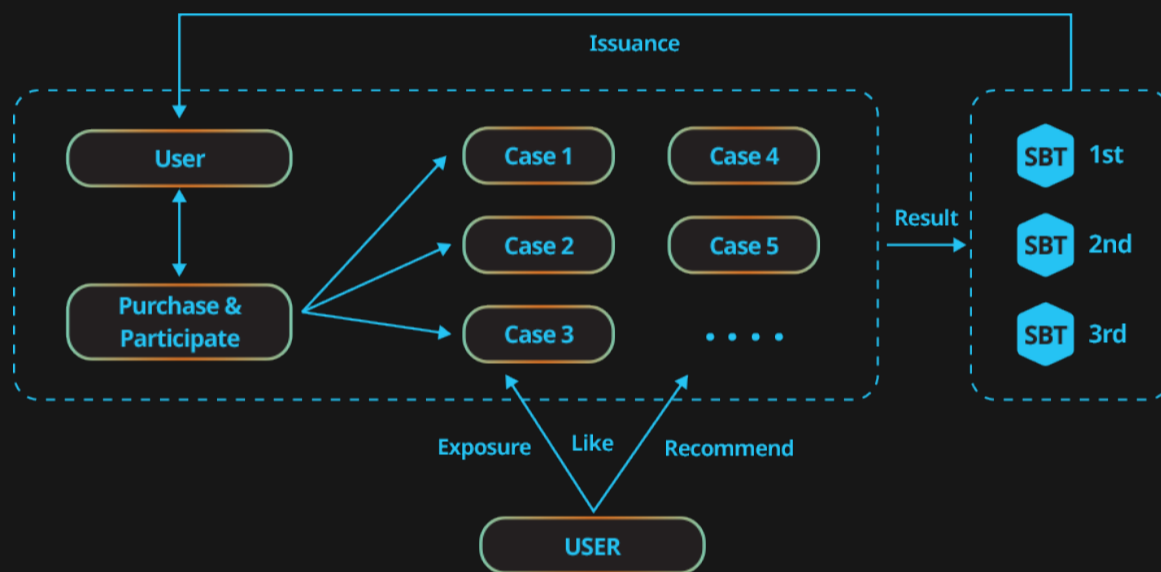

< CTOC case subscription service >   < CTOC health functional food subscription service >

CTOC Service

- Healthcare Case Challenge

The CTOC platform provides regular challenges to encourage active participation from users, secure data for various cases, and provide clear data accordingly.

The challenge is grouped by each disease name and allows users to participate in various ways such as diet and exercise in addition to the use of health functional foods for a specific period, and the users who complete the healthiest numbers are ranked. An SBT acknowledging this is issued to the upper group.

However, purchasing health functional foods is required when participating, and there is no separate participation fee.
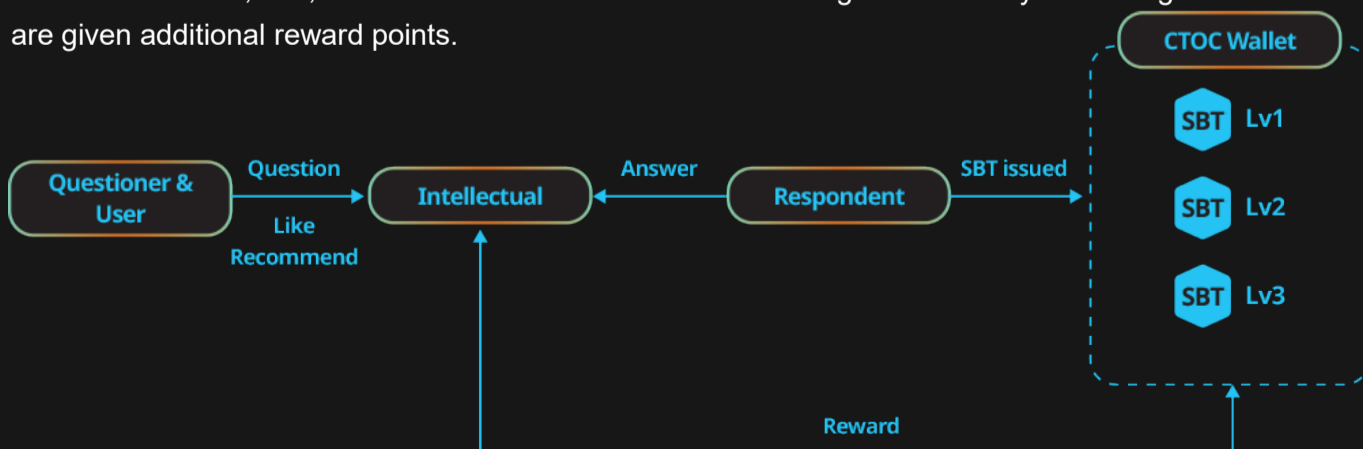

- Functional medicine information service

CTOC provides information services centered on functional medicine.
It provides the latest feeds and news, including health care information, hospitals, and insurance for improving/promoting health, and also provides a Q&A-based community intellectual service.

The community-type intellectual service allows you to receive rewards based on answers, recommendations, etc., and issues SBT for each level according to the activity index. Higher-level SBTs are given additional reward points.
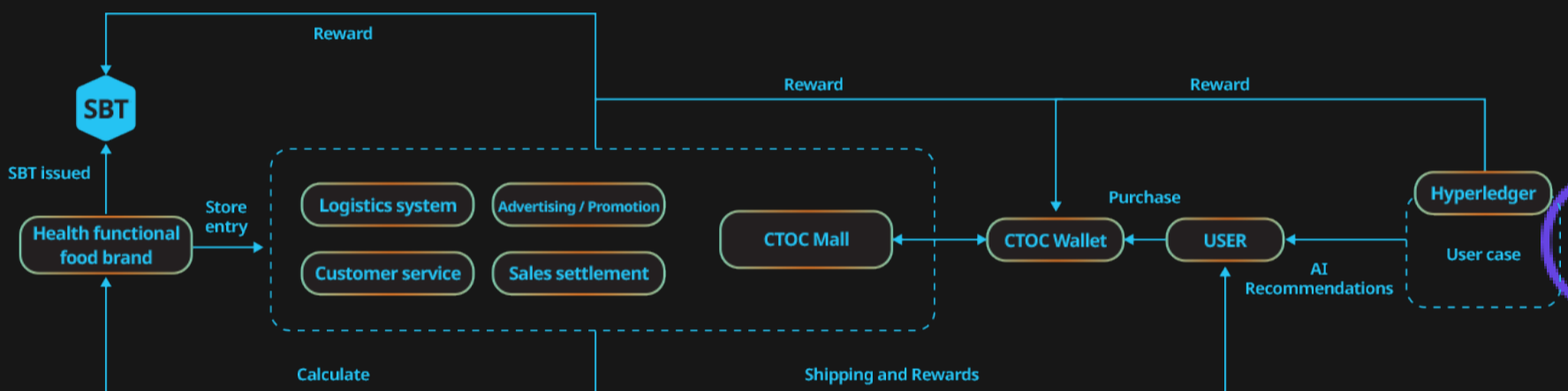
- Operation and sales of health functional food shopping mall

The CTOC platform provides AI-recommended matching of health functional foods with cases created by users. Users decide to purchase by looking at the SBT rating and reviews of the matched case.

The CTOC platform provides overall e-commerce solutions, including logistics systems, advertising, customer service, and settlement, so that brands and manufacturers can sell in stores.

When a user's case is sold through recommendation, a reward of a portion of the sales amount is paid. Additionally, users who purchase the product are paid a certain number of rewards.

Stores pay SBT for each level based on the number of cases connected to the product, cumulative sales, number of subscriptions, etc. Depending on the SBT level provided, you can receive benefits such as differential compensation for sales and discounts on entry fees.
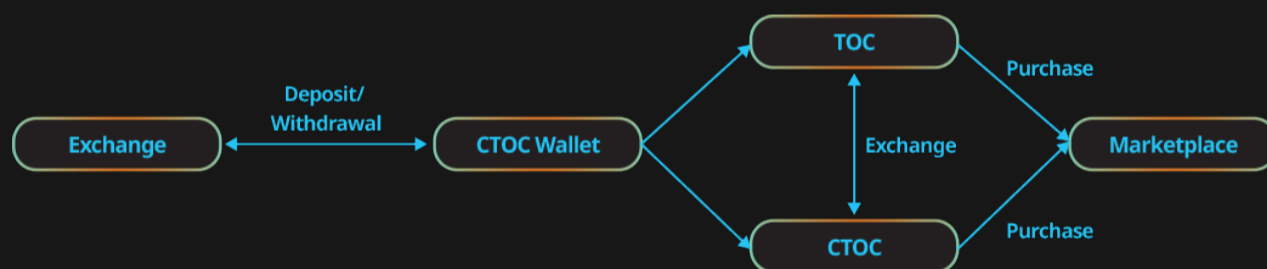
Token Economy

SBTs that attract a lot of attention and popularity from users increase in value, and rewards are paid differently depending on the level of the SBT. On the CTOC platform, TOC points are paid as reward points, and the paid TOC can be used to purchase digital products within the platform and can be exchanged for CTOC using a wallet.

Users can receive TOC Reward points in the following cases:

Earning TOC

1. Payment upon case registration.
2. Compensation is paid based on the number of case likes, views, and recommendations.
3. Purchase after case recommendation and differential payment based on cumulative purchase quantity.
4. Payment is different depending on the case SBT grade.
5. After participating in the challenge, differential payments are made according to ranks.
6. Payment based on participation and exposure in providing medical information.
7. Payment when expanding the ecosystem, such as recommending a friend.
8. Payment when purchasing health food.
9. Payment when purchasing case subscription service and health food subscription service.

* The standards are subject to change during service.

Using TOC, CTOC

TOC points and CTOC tokens can be used for various services within the ecosystem, and as services expand, the number of uses will increase.

TOC reward points and CTOC tokens can be used in the following cases:

1. Used when purchasing health food.
2. Used when purchasing digital products within the ecosystem.
3. Used when applying for expert consultation.
4. Used when purchasing case subscription service and health food subscription service.
5. Used when entering a shopping mall.
6. Used when entering health food stores.
7. Used when entering an advertising store.
8. Used when using delivery service.

* The standards are subject to change during service.

03. Token Summary

Token utility

1. Used for e-commerce purchase rewards and participant contribution rewards
2. Use of tokens in advertising/marketing business
3. Transaction fees incurred from CTOC platform transactions
4. Used for CTOC blockchain change and expansion of each DApp

Token Name	CTOC
Platform	Ethereum
Type	ERC-20
Symbol	CTOC
Total Supply	5,000,000,000

Token Distribution

항목	비율	수량
Ecosystem	35%	1,750,000,000
Token Sale	20%	1,000,000,000
Marketing	10%	500,000,000
Operations	10%	500,000,000
Partner	10%	500,000,000
Team & Adviser	15%	750,000,000
Total	100%	5,000,000,000

Token contract address

- Contract Address :
- Etherscan :

04. Team and Advisors

◆ **Team**

Retinol
CEO/ Project Leader

- Pharmaceutical and bio industry expert
- CEO of Labswisenet Co., Ltd.
- Konkuk University Graduate School of Medicine, Master's degree from Kookmin University

Thiamine
COO/Project management

- 25 years of product development experience + e-commerce expert
- COO of Labswisenet Co., Ltd.
- TAFE Business Course, Konkuk University

Biotin
CSO/Business Planning

- Online business and business planning expert
- Samsung Electronics, Arthur Anderson, GS Home Shopping and Daisom Mall
- UT MBA, Yonsei University Master's

Folic Acid
Product Development

Ascorbic Acid
Brand Management

Calciferol
Sales & Category Management

Tocophenol
Sales & Operating Management

Melatonin
UI / UX

Menacquion
IT Operating Development

◆ Advisors

Calcium

MKT, Communication

- Business establishment expert
- Rehab Corporation, China Media and
NFT Magazine Publisher
- K-POP center and white forum
operation

Quercetin

Functional medicine consultation

- Functional medicine expert
- Doctor of Medicine, Graduated from Inje University
School of Medicine at the top of the class
- Full member of the Korean Dermatological
Association

Fat

Skin Functional Medicine Consultation

- Dermatologist
- Representative of Model Line hospital
- Graduated from Hanyang University Medical center.
- full member the academy of the Korean Obesity
Medicine and Cosmetic Therapy.
- full member of the American AACS

05. Partners

06. Roadmap

2023	1Q ~2Q	- Caretoc Edge Operation
		- Hospital sales mall opens 200th branch, number of members exceeds 20,000
		- Nutrition Prescription MDS Functional Medicine Partnership
	3Q ~4Q	- Approved for health functional food fraction business
2024	1Q ~2Q	- E-commerce platform development
		- Branding and sales plan
		- Development of our own mall
	3Q	- Health functional food partnership
		- Launch our own mall
	4Q	- Launch of CTOC Wallet
		- Development of our own PB brand
		- Add health functional food partnership
		- Expansion of hospital-linked business
2025	1Q	- PB brand development and launch
	2Q	- CTOC DApp Ver 1.0 launched : Healthcare case matching and reward system opened
	3Q	- CTOC DApp Ver 2.0 launched : Healthcare case challenge service opened
2026	1Q	- CTOC DApp Ver 3.0 launched : Subscription service opened
	4Q	- CTOC DApp Ver 4.0 launched : Launch of functional medicine community service

07. Exemption Clause

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1. Distribution or dissemination of all or part of this white paper may be prohibited or restricted by the laws or regulatory requirements of any jurisdiction. If restrictions apply, you must familiarize yourself with the restrictions that may apply due to possession of this white paper, seek legal advice, and comply with them. CTOC's executives, employees, agents, affiliates, etc. We are not responsible for this.

2. If you have read or possessed this white paper due to distribution and dissemination, you must not share this white paper or its contents with others through distribution, reproduction, or any other means for any purpose, or allow or cause such a situation to occur.

Exclusion of Legal Liability

1. Related services provided by 'CTOC and its affiliates' are provided 'as is' and 'as available'. 'CTOC and its affiliates' do not explicitly or implicitly guarantee or describe the accessibility, quality, suitability, accuracy, adequacy, completeness, etc. of tokens and related services, and do not provide any explicit or implied guarantees or descriptions regarding errors, delays, omissions, or actions taken in reliance thereon. We expressly disclaim any responsibility whatsoever.

2. To the maximum extent permitted by applicable laws, regulations and rules, CTOC and its affiliates are liable in any jurisdiction for any loss of any kind, including but not limited to loss of revenue, income or profits arising from the purchase of CTOC. does not support

3. 'CTOC and its affiliates' are not responsible for customers who violate the ICO-related laws, regulations and rules of their respective countries..

4. Exclusion of Liability: All claims, compensation, losses, and all costs, including attorneys' fees.

Forward-Looking Statements

1. This white paper contains forward-looking statements based on current estimates and assumptions. However, 'CTOC' assumes no obligation to update forward-looking statements regarding risks, uncertainties and other factors that may affect actual results, changes or future events through the website and other materials produced by CTOC. It does not work, and we are not responsible.

2. Forward-looking statements involve various risks and uncertainties. These statements are not guarantees of future performance and should not be unduly relied upon.

3. As of the date this white paper was written, the 'CTOC' platform is not complete or fully operational. Although it is written on the assumption that the platform will be fully completed and operational in the future, this should not be construed as a guarantee or promise of the completion and full operation of the platform.

Potential risk

Before deciding to purchase or participate in 'CTOC', we recommend that you carefully read the contents below and fully analyze and understand the related factors and risks.

Risks include, but are not limited to:

1. Risk of buyer negligence related to storage, such as restricted access to 'CTOC' due to loss of identification information and loss of essential private keys related to the digital wallet storing 'CTOC'.

2. Changes in the political, social, and economic environment, changes in the stock or cryptocurrency market environment, changes in the regulatory environment of the country in which 'CTOC and its affiliates' operate, and the ability of 'CTOC and its affiliates' to survive or compete in these environments. Risks related to changes in ability to operate, existing/new regulations related to blockchain technology that are unfavorable to 'CTOC' may be applied in certain jurisdictions, which may result in significant changes to the 'CTOC' ecosystem and projects, such as the abolition/loss of 'CTOC'. can.

3. Changes in the future capital needs of 'CTOC and its affiliates', changes in capital and capital raising possibilities to meet them, risks related to the lack of funds, which may affect the development of the platform of 'CTOC' and the use and potential value of 'CTOC'. can.

4. Various reasons, such as unfavorable changes in the value of 'CTOC', failure of business relationships, and competitors' intellectual property rights claims during development/operation, may lead to cessation of 'CTOC' activities, dissolution, or suspension of launch plans, which may result in the 'CTOC' ecosystem, This may have a negative impact on the token and its potential use.

5. No decision-making authority is granted to any other entity regarding the 'CTOC' project, ecosystem, etc. All decisions, including the suspension of 'CTOC' services, platforms, and ecosystems, the additional creation and sale of 'CTOC' used in the ecosystem, and sale and liquidation, are made at CTOC's discretion.

6. 'CTOC' tax and accounting methods may vary by jurisdiction. Purchasing a 'CTOC' may have negative tax implications and we recommend that you seek independent tax advice in this regard. In addition to the risks specified above, there are other risks that 'CTOC and its affiliates' cannot predict. Additionally, risks of unexpected combinations and transformations may arise. If the above risks and uncertainties develop into actual situations, the business, financial status, outlook, and operating results of 'CTOC and its affiliates' may be substantially and negatively affected. In this case, you may lose some or all of the token value of 'CTOC'.

No additional information or updates

Regarding 'CTOC and its affiliates' and its related businesses and operations, no one has the authority to provide information/explanations other than those contained in this white paper, and even if such information/explanations are provided, the authority has been granted by 'CTOC and its affiliates'. It should not be considered representative of these people.

No consultation

Any information in this white paper is not regarded as business, legal, financial, or tax advice for 'CTOC and its affiliates.' We recommend that you seek advice from legal, financial, tax, and other experts regarding 'CTOC and its affiliates and related businesses and operations.
The financial risk of purchasing 'CTOC' may apply indefinitely.

KYC Compliance Matters

Customers participating in CTOC's sales must comply with the KYC regulations and all other applicable regulations after the crowd sale to verify their identity. Therefore, CTOC will do its best to provide convenience and stability to customers based on mutual trust as follows.

'CTOC' complies with ICO-related laws such as KYC and Anti-Money Laundering Act (AML).

'CTOC' complies with the Personal Information Protection Act to protect customers' personal information, including user registration information.

'CTOC' uses KYC personal information collected only as information for token sales, and discards documents submitted for KYC after the ICO ends. Detailed information about KYC procedures will be updated through the website or other materials.