CIZVERSE

WHITE PAPER

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OVERVIEW

CIZ.VERSE is next generation Bitcoin powered internet protocol, structured in 5 layer dual blockchain ecosystem with asset traction as functional units in AI blockchain architecture. Next generation internet is characterized by user generated interactive virtual asset and environment creation. All in one platform for automated workflow of virtual asset and virtual environment creation powered by A.I to redefine concept of image and video with immersive, interactive volumetric assets and spaces with its applications not limited to webpages, social space, e commerce, art and games. Characteristics of asset traction in AI blockchain architecture combined with ZKP technology addresses, false identity, and false claim by providing quantitative score to identity and set true value for each statement provided in internet while maintaining privacy of data. Layered architecture with dimensional liquidity can functionally reverse fraud transactions in blockchain. Another launch product is metaverse bank which is advanced DeFi protocol which can access augmented intrinsic liquidity and lower loan rate for real world assets as better alternative to tokenization of assets(patent pending). Both virtual assets and tangible assets serve as collateral, offering enhanced liquidity and lower interest rates. Peer-to-peer currency transfers utilizing a dual-nature currency, as opposed to pegged currency, aim to eliminate the need for intermediaries in fiat-to-cryptocurrency conversions. This setup ensures seamless transfers with zero conversion losses, facilitated by a liquidity pool overseen by artificial intelligence to mitigate bottlenecks in third-party conversions.

spacing issue

Immutable, immersive and interactive 3D internet, which can handle identity, currency, assets, environments, contracts, finance.

- AI powered virtual asset, environment creation
- Replacement webpages with web environments
- Immutable Internet architecture (Bitcoin powered internet integrating AI, and asset traction within blockchain as functional units, instead of relying solely on blockchain technology. This innovative approach addresses issues such as identity theft, false

false claims, and fraudulent transaction and at same time maintaining privacy and validity with ZKP.

- Images and videos 2.0 (immersive, interactive, user generated)
- AI assisted p2p user generated smart contract ecosystem for secure deals
- Virtual asset signature in p2p smart contracts
- Metaverse Bank comprising
  - NFT 2.0 with true ownership of 'value' of assets
  - DeFi 2.0 augmented liquidity fuels intrinsic liquidity which can reduce interest rate and even be used for loan instead of relying on third party credit card, personal loan, RWA, p2p loans
  - Peer-to-peer currency

dual nature currency void of fiat/cryptocurrency conversion governed by A.I

void of third party fiat - crypto conversion with liquidity governed by A.I

50+ Novelties.... patents pending in Decentralized A.I, Illiquid asset, Metaverse

LIMITATIONS OF CURRENT INTERNET

Inherent Security Flaws of Internet

It has been four decades since the internet was made publicly accessible. Since then, the evolution from Web 1.0 to Web 2.0, and now the emergence of discussions around Web 3.0 and Web 4.0, has gained significant attention. Despite these advancements, many issues that plagued the early days of the internet persist today. Given this, after 40 years since the inception of the internet, would you place your trust in individuals you meet through social media or online platforms? The prevalence of scam accounts and incidents

spacing issue

l media account hacking serve as common occurrences in today's digital landscape. If you have made a payment for a product or service, what assurances exist regarding the delivery of said product or service? Is there a platform that facilitates secure financial

rest of notes are not seen

add this point

Bitcoin paved way for peer to peer transfer of electronic cash without trusted third party. In real case scenario, both parties who engage in cash transfer used to verify identity, confirm claims, maintaining privacy, have written agreement and and clause for refund prior to transfer of cash. There is no built in architecture in internet for peer to peer business without trusted third party

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Immersive Internet Experiences - What is Next to Replace Video

At present time users

In present time, users demonstrate a growing preference for utilizing YouTube and social media platforms as primary sources for product information, as opposed to traditional webpage services.

Nonetheless, it is essential to note that social media and YouTube platforms offer a predominantly passive viewing experience, lacking the interactive elements and in-depth exploration opportunities. Video content is restrictive in its presentation, offering a fixed viewpoint that may limit users from thoroughly examining products from different perspectives or focusing on specific features not highlighted in the content. This limitation can impede users from gaining a comprehensive understanding of all available options.

In light of these constraints, users often resort to watching multiple reviews before making purchasing decisions. This practice stems from the challenge of not being able to access all requisite product or service information within a single video. They lack the freedom to interact with the product or service to gain a deeper understanding. In essence, images or videos do not offer an immersive, interactive, user-controlled experience.

Virtual Asset Valuation Crisis

Virtual assets are inherently illiquid due to the absence of backup liquidity. The primary determinant of their value lies in their functionality within the ecosystem. This illiquidity not only undermines user confidence but also impedes the mainstream adoption of virtual assets. The prevailing perception among 75% of the U.S. population that cryptocurrency is risky and fraudulent stems from the lack of inherent value in these assets and the failure of 99% of projects to address tangible real-world issues.

Cizverse, with patented awaiting augmented liquidity, effectively addresses liquidity challenges for virtual assets and inherently illiquid real-world assets.

Credit Card Trap - Conversion of Income into EMI

individual utilize loans to procure assets subsequently converting income into installments. Ultimately, we amass a collection of assets that lack collateral value, necessitating reliance on personal and credit card loans for purchases. The burden of high-interest rates often ensnares individuals in a cycle of debt. Consider the prospect of leveraging these assets to secure loans. By addressing illiquidity of assets and extraction of liquidity post augmentation, and augmented liquidity serves to increase collateral liquidity value and which translates into reduced loan interest rate and even utilize liquidity itself in case of virtual assets thus reducing relying on third party providers.

NFT is Dollar in Blockchain

NFT is tagged as true ownership and intricate part of web 3.0 ecosystem. Popular notion of NFT as true ownership is false because if it was true why NFT which was bought for few thousand dollars is now valued at zero. It is because of fake ownership. Already there is no legal ownership by holding NFT in blockchain. NFTs can be compared best with dollars because even when individual possess currency notes, store the way one likes, value of it is decided by Government who prints money. Likewise even though we possess NFT, value is decided by someone else

In NFT there is no true ownership of "value" of assets.

DeFi and RWA

Any RWA adoption utilizes tokenization of assets. It is central authority with regional limitation in adoption, keeping assets in escrow, tokenization is for limited type of assets and there is transfer of ownership of assets. Ownership is tokenized. Question is how a user holding luxury watch token can be tagged owner if he is not able to use wear same

RWA, is essentially a form of peer-to-peer (P2P) lending notorious for its high delinquency rates and unmonitored lending practices. Elevated delinquency levels can precipitate a significant financial crisis, as the liquidation of illiquid assets becomes

exceedingly challenging. An illustrative example of this occurred during the 2008 financial crisis when American banks relaxed loan approval procedures, leading to an influx of loans being extended to ineligible borrowers. Consequently, this surge in lending flooded the real estate market, resulting in diminished property values. Extending loans to individuals not meeting the standard criteria significantly increased the default rates, rendering banks unable to recuperate their loans due to the oversaturated real estate market. This chain of events culminated in the collapse of numerous banks, with approximately 450 banks succumbing in the United States within a span of four years.

Peer to Peer Currency

The idea behind Bitcoin is to function as a peer-to-peer currency without intermediaries. While the Bitcoin ecosystem can transfer large sums with minimal fees, in practice, this is not entirely accurate. Converting fiat money to stable currency or Bitcoin often involves peer-to-peer or third-party mechanisms, which can incur fees of up to 2-5% when converting back to fiat money. The bottleneck lies in limited liquidity at these points. This contradicts the notion of direct money transfers without intermediaries, as peer-to-peer involvement in the blockchain introduces inefficiencies relying on centralized, decentralized exchanges hosted on websites and application stores. The cost of transferring a million dollars can amount to $10,000 to $30,000 due to these fees.

- Typically, converting between fiat and crypto incurs a 2-5% fee.
- The substantial middlemen fees make cryptocurrency less efficient for cross-border transfers.
- The concept of Bitcoin as a direct transfer system without intermediaries is not entirely accurate due to fiat/crypto conversions with associated fees.
- Acquiring USDT, a stable coin, often involves purchasing at a premium from third parties, incurring a 2-5% expense fee, significantly higher than the standard 0.5% for institutional transfers.
- The payment aggregator sector faces a similar middlemen dilemma, charging facilitator fees ranging from 2-4% of the purchase amount.

CIZ.VERSE NEXT GENERATION INTERNET

CIZVERSE is a user-built galaxy of interactive virtual spaces where users can share, explore, trade in secure and scalable immersive internet platform powered by bitcoin. Users have the ability to generate virtual assets and environments without any prior experience with AI, as well as import real-world assets. Users have the ability to establish web spaces akin to webpages for various purposes such as e-commerce, social interactions, interactive immersive art, and gaming. Additionally, platform provide tools for users to securely engage in peer-to-peer custom smart contracts with other users. The platform can prevent fraudulent transactions, fraud claims, identity theft problems, and even reverse fraudulent transactions. Virtual assets function as financial tools within smart contracts and low-interest collateral loans. Patent pending financial tool for augmented liquidity aims to provide competitive rates surpassing those of high-interest credit card, personal loans, and the existing tokenization of assets. Peer-to-Peer-to-peer cryptocurrency transfer, merchant payment without intermediaries at the lowest cost worldwide.

Bitcoin Powered Internet Protocol

Bitcoin's architecture is immutable. The key to Bitcoin's widespread adoption lies not in expecting everyone worldwide to transact in Bitcoin, but in integrating its immutable architecture into everyday activities. An ideal example is the internet. By leveraging this uniquearchitecture,whichisunparalleled,Bitcoincanofferanundeniablevalueproposition beyond mere investment, paving the way for mass adoption beyond institutional investors.

User Generated Interactive Virtual World

Current landscape of internet comprises of interconnected webpages facilitating exchange of information among network of users usually in form of image, text, video. Cizverse is next generation decentralized internet build by users comprising of immersive, interactive virtual environments. This innovative approach aims to democratize content creation by streamlining and automating the entire virtual environment workflow with the assistance of artificial intelligence, thereby providing an accessible and cost-effective solution for crafting immersive virtual experiences. Cizverse takes one step ahead to replace conventional video, image form of content creation with user generated immersive interactive volumetric image and videos.

(Image @.), Video @.) - Immersive, Interactive, User Generated

User-generated interactive immersive volumetric content production holds a pivotal role in the metaverse ecosystem by adeptly conveying information within digital twins and facilitating the integration of real-world assets. This form of content creation streamlines communication, replacing extensive textual descriptions, multiple images, and numerous video presentations. It elevates interactivity, effectively optimizing the efficacy of information dissemination within a digital twin framework. Bring mass adoption of user generated interactive, immersive volumetric image and space to replace widely prevalent image and video based communication

Automated workflow with AI

Users have the capability to craft their virtual realm utilizing revolutionary in-house 3D generation tool. 3D model generation is accessible with AI powered prompts or a 2D image input. Additionally, users can seamlessly integrate real world assets (RWA) into the web environment. Crafting these virtual spaces is a meticulous and time-intensive process, demanding extensive weeks/ months for each asset/ environment creation. Given the intricate nature of this undertaking, it typically falls within the purview of skilled professionals, consequently contributing to the elevated costs associated with such endeavors. As a result, numerous metaverse encounters often evoke gaming experiences reminiscent of the 1990s.

STAKING ECOSYSTEM

Staking isn't just staking coins in the ecosystem— Beyond the usual staking perks, you can dive into a world of fun like playing games, grabbing airdrops, joining events, referrals, and more. By getting in on the action and collecting unique NFTs, you'll unlock a treasure trove of cookies🍪. So, get ready to level up and unlock new adventures!

Staking and Avatar Creation - DOGE, PEPE... Bring NFT. Memes into Virtual Reality

Stake your favorite meme coin, create your meme avatar, play, earn rewards, watch your unique avatar gain new abilities and features. in metaverse

Join a vibrant community of like-minded individuals who share your passion for innovation and creativity in the digital world. For both seasoned enthusiasts and curious newcomers, a multitude of discoveries are just waiting to be found. As your avatar evolves and changes, you will not only be gaming but also becoming a vital element in a lively and growing universe. Prepare for an adventure filled with infinite opportunities where your creativity can thrive.

[redacted]

Scope Of User Generated Virtual Worlds

- Stake CIZ to generate virtual assets, characters, and environments Insert text here
- Design virtual scenes and assets using A.I.
- User-friendly platform for building virtual environments with zero learning curve.
- Enhance assets with animations and incorporate real-world elements.
- Develop 3D avatars, meme coin avatars, and games with customizable kits.

- Revolutionize traditional webpages by empowering users to craft interactive environments
- Create dynamic volumetric images and videos to elevate user engagement.
- Foster community interaction through immersive experiences, offering a new era of user-driven content.
- Integrate real-world assets to establish virtual stores and facilitate payment transactions.
- Empower users to design interactive games, from scavenger hunts to MMORPGs, engaging Gen Z in exciting activities.
- The new approach to social space development emphasizes active engagement and fostering community through immersive, interactive experiences. This stands in contrast to the passive scrolling and third-person view commonly found in current social media platforms.

CUSTOM SMART CONTRACT DEVELOPMENT

Bitcoin powered AI p2p architecture is ideal for smart contract deployment. Users can develop own smart contracts by giving input to oracle powered by A.I to deploy custom smart contracts or selecting prebuilt smart contract commands from library. It function as global decentralized infrastructure to monitor identity protocol, facilitate trade by deploying custom smart contracts.

Zero Knowledge Proof

ZKP enables privacy for on-chain, off-chain data without revealing data itself. it conceals actual data, provides cryptographic proof and enables validation of existence of data. It is pivotal in ensures confidential transaction, verification of identity and assets, smart contract execution without revealing sensitive information.

METAVERSE BANK

Continuously evolving advanced DeFi protocol, with its revolutionary products like

NFT 2.0
DeFi 2.0
True Peer-to-Peer Currency

Provide protocol for valuation of assets. to stabilize future value of assets. Increase liquidity of assets beyond real world assets, also increase liquidity of real world assets linked to blockchain. Liquidity of illiquid assets is through decentralized A.I and dimensional liquidity is adopted instead of tokenization of RWA. Tokenization of real world assets requires transfer of ownership of illiquid asset. First of all liquidity of illiquid asset is always unpredictable affected by geography, political situation. Cizverse offers novel mechanism based on decentralized A.I without transfer of asset, also reduced interest rate compared to existing mechanism of lending protocol and credit, personal loans.

Cizverse unlocks RWA with patent pending augmented liquidity protocol via Dimensional liquidity unlike tokenization of assets prescribed by institutions.

Prescribed method augments and extends liquidity of illiquid asset which translates into lower interest rate compared to competitors. Further details are omitted due to ongoing patent homologation process.

NFT 2.0 - True Ownership of "Value' of Assets

NFT 2.0 is revised form of NFT where user owns "value" of asset unlike traditional NFTs where value of NFTs are derived merely from function in the ecosystem where devaluation of ecosystem shrinks NFT value. It is crucial in web 3.0 ecosystem since it prevents financial erosion of web 3.0 ecosystem. NFT 2.0 unlike traditional NFT is linked to bitcoin layer and face value is kept at zero and it derives value from virtually inaccessible liquid asset layer.

DeFi 2.0

Patent pending neo lending protocol using dimensional liquidity of assets creates augmented liquidity and extended liquidity of assets. So instead of personal, credit card loan, augmented liquidity is used as collateral to issue loan

No ownership transfer is involved. Augmented liquidity translates into in increase in lenders confidence leading to lower interest rates for collateral loans.

Virtual assets can serve as collateral, offering higher liquidity and sustained value compared to real-world assets. Augmented liquidity for real-world assets can result in reduced loan rates compared to basic asset tokenization.

Peer-to-Peer Currency

Cizverse is redefining cryptocurrency ecosystem by introducing true peer to peer currency. utilizing dual nature of currency and liquidity governed by A.I, unlike traditional pegged currency which depend on third party for fiat to crypto conversion, it eliminates third party conversion premium fees of 2-5%. e conversion is independent of middleman, centralized or decentralized exchanges which usually runs on websites.

ARCHITECURE

Asset function in smart contracts

Asset and its value is integral part of ecosystem since it is the asset traction in AI- blockchain which determines identity rather than blockchain itself. Quantitative value and signature traction exerted by asset in ecosystem creates identity in ecosystem. Collateral value of asset possessed by user determines upper limit for peer trading and smart contract deployment.

Virtual asset creation

V[redacted]

w[redacted]n.

AI can be brought to virtual asset creation using tokens with 2D image input or via AI prompt which gives output as game ready asset.

AI also enables modification of asset. Multiple workflow involved in creating game ready asset, character development is streamlined

Building Environments

Environments can be easily crafted using a drag-and-drop system from a library. The majority of environments can be generated from a vast and continuously expanding collection of high-quality animated assets.

Direct import of assets provide unparalleled experience to incorporate real world asset to environment. An in-house tool guarantees a user-friendly platform for creating lifelike environments.

ASSET VALUE DETERMINATION

Asset value = backup value in liquid asset + developer charge + assumed utility value + potential baseline value

developer charge is the fee for creating asset either by using 3D sculpting or using AI image/ prompt

Utility value - overall demand of asset based on its functionality in the ecosystem

Liquid asset backup value - NFT with backup value linked to liquid asset

potential baseline value - value of asset derived from future use case.

Definitions

- **NFT**: Non-Fungible Token
- V_{NFT}: Face value of the NFT
- A_{NFT}: Asset value of the NFT
- B_{NFT}: Backup value in liquid assets
- D_{NFT}: Developer charge
- U_{NFT}: Utility value
- P_{NFT}: Potential baseline value

Conditions

1. **Face Value of NFT is Null:**

$$V_{\text{NFT}} = 0$$

2. **Asset Value of NFT:**

$$A_{\text{NFT}} = B_{\text{NFT}} + D_{\text{NFT}} + U_{\text{NFT}} + P_{\text{NFT}}$$

Components

1. **Backup Value in Liquid Assets:**

$$B_{\text{NFT}} = \text{Liquid asset value backing the NFT}$$

2. **Developer Charge:**

$$D_{\text{NFT}} = \text{Fee for creating the asset (3D sculpting or AI prompt)}$$

3. **Utility Value:**

$$U_{\text{NFT}} = \text{Overall demand of the asset based on its functionality}$$

$$U_{\text{NFT}} = \text{Overall demand of the asset based on its functionality}$$

4. **Potential Baseline Value:**

$$P_{\text{NFT}} = \text{Value derived from future use case}$$

LIQUIDITY AS NFTS PEGGED TO VIRTUALLY INACCESSIBLE LIQUID ASSETS

Integration of an asset standardization process that secures assets using liquidity-backed NFTs. These assets will function as collateral in peer-to-peer transactions within the network. Users will have the ability to engage in contractual agreements with one another, utilizing virtual assets as collateral. Should a dispute arise, the collateral liquidity will be promptly returned to the corresponding user. Our approach deviates from traditional contractual practices reliant on escrow services. Instead, we opt to temporarily transfer an equivalent asset in a locked state to the purchasing party's account. The

commencement of each contract involves the user transferring a specified amount to the escrow. In instances where the agreed milestone is not met, the user may opt to terminate the project and contest the escrowed amount. Our protocol involves segmenting the contract into two parts. When a user contributes to a milestone, the vendor is required to temporarily transfer an equivalent virtual asset collateral, in an inaccessible format, to the user's account. If the contract progresses smoothly, the locked virtual asset is reverted to the vendor's account, and the user receives the product. Conversely, if complications arise during the contract, the invested amount in the milestone is reimbursed following mutual consent, the virtual asset collateral is unlocked for the user, or liquidity value is provided.

This structured approach ensures efficient resolution of disputes and mitigates fraudulent practices by facilitating an initial mutual exchange within the split contract's first section. In the event of a disagreement, the resolution mechanism entails the exchange of the actual amount and corresponding collateral asset among the involved parties, simplifying contract dispute resolutions. By circumventing the traditional escrow model, which may unsettle customers, our system imparts tangible value to assets in the virtual domain. The inclusion of liquidity backing ensures transparency and stability within the virtual asset ecosystem.

NFTS ARE USUALLY UNLOADED OF BACKUP VALUE

Face value of NFT is zero, it has backup value of liquid asset stored in virtually inaccessible form.

NFTs are representative of asset functions to initiate contract. Since contract will be divided into milestones and during each milestone specific amount need to be transferred, during completion of each milestone, merchant will be receiving liquid amount from user for milestone completion and equivalent amount in backup value will be temporarily deducted from merchant receiving amount and same amount will be temporarily credited to users account.

Definitions

- **NFT**: Non-Fungible Token
- V_{NFT}: Face value of the NFT
- A_{NFT}: Liquid asset backing the NFT
- P_{NFT}: Price or market value of the NFT

Conditions

1. **Face Value of NFT is Null:**

$$V_{\text{NFT}} = 0$$

2. **NFT is Backed by Liquid Assets:**
   Let A_{NFT} represent the value of the liquid assets backing the NFT.

$$A_{\text{NFT}} = \text{Value of Liquid Assets}$$

3. **Price or Market Value of NFT:**
   The market value of the NFT, P_{NFT}, is derived from the value of the liquid assets backing it. This can be expressed as:

$$P_{\text{NFT}} = k \times A_{\text{NFT}}$$

   where k is a constant that may depend on market perception, rarity, and other factors influencing the NFT's value.

Example

1. **Face Value:**

$$V_{\text{NFT}} = 0$$

2. **Liquid Assets**:
   Assume the liquid assets backing the NFT have a value of $10,000.

$$A_{\text{NFT}} = 10,000$$

3. **Market Value**:
   If the constant k is 1 (assuming the market value directly reflects the asset value):

$$P_{\text{NFT}} = 1 \times 10,000 = 10,000$$

Representation in Contract

When representing this in a contract, it can be stated as:

1. The face value of the NFT (V_{NFT}) is null:

$$V_{\text{NFT}} = 0$$

2. The NFT is backed by liquid assets valued at A_{NFT}:

$$A_{\text{NFT}} = \text{Value of Liquid Assets}$$

3. The market value of the NFT (P_{NFT}) is a function of the value of the liquid assets:

$$P_{\text{NFT}} = k \times A_{\text{NFT}}$$

   where k is determined by market factors.

CONTRACT AGREEMENT BETWEEN USER AND MERCHANT

Introduction

This contract outlines the terms and conditions for a series of milestone payments from the User (U) to the Merchant (M), monitored by an Oracle (O) powered by AI. Upon completion of each milestone, the User will transfer the milestone payment to the Merchant, and the Merchant will transfer an equivalent asset value to a non-utilizable form in the User's account.

Definitions

- **User (U)**: The party making payments for completed milestones.
- **Merchant (M)**: The party completing milestones and receiving payments.
- **Oracle (O)**: The AI-powered entity confirming milestone completion.
- **Payment (P_i)**: The payment amount for the i-th milestone.
- **Asset (A_i)**: The equivalent asset value for the i-th milestone transferred in non-utilisable form.
- **Milestones (M_i)**: The series of tasks or objectives to be completed by the Merchant.

Terms and Conditions

1. **Milestone Completion and Confirmation**

   For each milestone i from 1 to n:

   $$\mathcal{O}(M_i) = \text{True} \quad \text{if the milestone is completed.}$$

2. **Payment by User**

   When the Oracle confirms the milestone completion:

   $$U \xrightarrow{P_i} M$$

   $$P_i = f(M_i)$$

   where $f(M_i)$ is a function that determines the payment amount for the i-th milestone.

3. **Asset Transfer by Merchant**

   Upon receiving the payment, the Merchant will transfer the equivalent asset value to the User's account in a non-utilisable form:

$$M \xrightarrow{A_i} U$$

$$A_i = g(P_i)$$

   where $g(P_i)$ is a function that determines the equivalent asset value based on the payment amount.

Example

Milestone Details

1. **Milestone 1**
   - Payment: P_1 = \$1000
   - Asset: A_1 = 100 tokens
2. **Milestone 2**
   - Payment: P_2 = \$1500
   - Asset: A_2 = 150 tokens
3. **Milestone 3**
   - Payment: P_3 = \$2000
   - Asset: A_3 = 200 tokens

Functions

Assume linear functions for simplicity:

$$f(M_i) = P_i \quad \text{(constant for each milestone)}$$

g(P_i) = \frac{P_i}{10} \quad \text{(assuming 1 token = $10)}

Process

For each milestone i from 1 to n:

$$\text{If} \quad \mathcal{O}(M_i) = \text{True} \quad \text{then} \begin{cases} U \xrightarrow{P_i} M & \text{(User transfers milestone payment to merchan} \\ M \xrightarrow{A_i} U & \text{(Merchant transfers equivalent asset value to r} \end{cases}$$

Conclusion

This contract ensures that payments and asset transfers are executed upon confirmation of milestone completion by the Oracle. Both parties agree to the terms and conditions outlined above.

During contractual agreements, users are required to transfer actual funds to merchants to facilitate work completion, which is often segmented into milestones as stipulated by the Cizverse contract terms. Notably, for each financial transfer, an equivalent value in liquid asset is temporarily allocated to the user. This practice ensures a balanced transfer at every contract stage, serving to uphold stability and enable contract reversibility in the event of contract dissolution. Given the inherent complexities in contract execution, particularly the challenges associated with fund retrieval, maintaining this equilibrium is essential.

In instances where a contract is terminated prematurely, the refund proportion is predetermined as per the contract terms to fairly account for the merchant's labor input and expenses incurred since the contract's initiation.

To safeguard users' assets from potential theft, the NFT value is intentionally set at zero, with the backup value linked to liquid asset. This strategic measure mitigates the risk of hackers accessing and misappropriating user-held assets.

Typically, asset theft is swiftly followed by fund dispersal to centralized exchanges. However, the unique structure of valuing the NFT at zero and ensuring an ongoing equivalent wealth exchange at each stage effectively deters theft attempts, thereby bolstering asset security.

Decentralization alone cant prevent theft, it is dimensional liquidity of assets which is more important

The fundamental principle involves storing the value of virtual assets in a liquid and virtually inaccessible format. Additionally,

for each value transfer within a contract, an equivalent temporary transfer of the recipient's value to the sender's account is executed.

The total value of virtual assets determines an individual's transaction and trading capacity.

Within a 48-hour timeframe, these transactions are ultimately settled, and the asset transfer is documented on the Bitcoin [redacted]

ARCHITECTURE

1. User Layer (Layer 5)

Data Storage Decision:

- Let U be the set of users.
- Each user $u \in U$ can choose to store data on-chain (D_{on}) or off-chain (D_{off}):

$$D_u = \begin{cases} D_{on} & \text{if stored on-chain} \\ D_{off} & \text{if stored off-chain} \end{cases}$$

- Users can modify or delete D_{off}:

$$\text{Modify}(D_{off}) \quad \text{or} \quad \text{Delete}(D_{off})$$

2. Contract Layer (Layer 4)

Contract Terms and Milestones:

- For each contract c, let T_c be the terms and M_c be the set of milestones.
- Validation function V checks milestones:

$$V(M_{ci}) \rightarrow \text{True if } M_{ci} \text{ is met, otherwise False}$$

3. Asset Layer (Layer 3)

Asset Storage:

- Let A be the set of assets stored as NFTs with backup values V_{backup}:

$$A_{nft} = \{a \mid a \text{ is an NFT}\}$$

$$V_{backup}(a) \text{ for } a \in A_{nft}$$

4. AI Agent Layer (Layer 2)

Monitoring and Fraud Detection:

- Real-time monitoring function M:

$$M(C) = \{S_c \mid c \in C\}$$

- Fraud detection function F:

$$F(D) \rightarrow \{F_d \mid F_d \text{ is a flag indicating potential fraud for data point } d \in D\}$$

- Integrity check function I:

$$I(c) = \begin{cases} \text{Record to Bitcoin layer} & \text{if } A(c) = \text{True and } F_d \leq \theta \\ \text{Reject} & \text{otherwise} \end{cases}$$

5. Bitcoin Layer (Layer 1)

Data Recording:

- Immutable recording of user IDs, assets, and contracts:

$$\text{Record}(ID_u, A_u, C_u) \text{ where } \Delta_{data} = 0$$

- Handling large data with ZKP:

$$\text{Hash}(ZKP_{proof}) \rightarrow \text{stored in Bitcoin layer}$$

Layer - 5

add here

Ensuring data ownership, privacy, and protection to comply with different jurisdictions and regulations is crucial. This not only helps in reaching a broader audience but also in expanding the use cases for a wider population.

- Data ownership stands as a cornerstone of user rights, granting individuals autonomy, privacy, and authority over their personal data.

Layer 5 is the application layer designed to facilitate user interaction with the ecosystem, built on top of other layers, focusing on delivering an enhanced ser experience, ensuring scalability, interoperability and maintaining compliance with relevant regulations.This layer provides the user interface through which users engage with the ecosystem, including features for seamless interaction, robust performance and adherence to regulatory standards

- Empowering users with the ability to determine the storage and removal of data underscores the criticality of data ownership.
- Users are afforded the option to select between off-chain or on-chain solutions.
- By utilizing Zero-Knowledge Proofs (ZKPs), we can generate cryptographic evidence for both on-chain and off-chain data transactions, ensuring data privacy is upheld.

interaction point of users with ecosystem

contract initiation - Users can initiate peer to peer contracts with users/ merchants

Asset management - includes virtual asset generation, virtual environment development, management of currency, NFT and other digital assets

Asset Linkage and Traction

Users and assets are interconnected, leading to asset traction. The quantitative value will be secured through Zero-Knowledge Proof (ZKP) technology.

Layer - 4

Users have the ability to create peer-to-peer contracts with the help of A.I. This facilitates secure cross-border agreements without the need for a third party. AI agents combined with ZKP technology, agreements can be monitored and the accuracy of statements verified, including data from counterparties off the chain. Introducing ZKP with asset-traction as functional units in AI blockchain architecture ensures the validation of information and the quantitative assessment of its true value while upholding data privacy. A high transaction throughput EVM-compatible chain is chosen for executing user-generated smart contracts, with the aim of integrating smoothly existing DApps ecosystem.

User-generated smart contract is groundbreaking as it enables users to create contracts with one another on the blockchain while upholding security, privacy, and ensuring the accuracy of information. The contract development process has opted for the ERC20 standard. Failure by the counterparty to meet this requirement will result in the contract becoming void, and the NFT ownership will return to the initial holder. The protocol will follow the agreed-upon terms and be supervised by artificial intelligence to ensure compliance.. Every contract mandates an asset backup value to guarantee secure transactions. Consequently, possessing virtual assets becomes a crucial aspect of the ecosystem for facilitating transactions and serving as a virtual asset signature in tailored smart contracts. For instance, an individual owning 0.005 BTC would be unable to accept a transfer of 1 BTC. As combined asset traction validated by ZKP does not meet criteria. This strategy aids in thwarting fraudulent activities by setting transaction limits according to asset value, thereby serving as a safeguard against significant fraudulent behaviors.

Layer - 3

Assets are identified within the Bitcoin layer, and their valuation is determined in layer 3. The value of an asset is calculated based on factors, backup value in liquid assets, developer fees, utility value, and potential baseline value. The total value of the asset is stored in layer 3, with the backup value in a liquid state that is virtually inaccessible in its form. This setup ensures that each asset's value remains distinct within the ecosystem, maintaining its liquidity and connected to demand of ecosystem. NFT 2.0, which represents assets, is groundbreaking as it introduces backup value to each asset while being resistant to devaluation or theft due to its isolated and inaccessible nature...

Layer - 2

AI is inevitable part in blockchain ecosystem which runs on decentralized ecosystem where user trusts unregulated third party. AI overcomes third-party neck bottle with its user generated smart contracts which can bypass third-party. AI agent ensures monitoring of contracts, fraud pattern recognition and execution

AI with ZKP technology provide cryptographic proofs from on chain and off-chain data and asset traction provides quantitative score and true value to claims made by third party upon which cryptographic proof is issued.

Real time Monitoring

Continuous contract monitoring with status updates

Fraud Pattern Detection

Monitors patterns of transaction to spot unusual patterns or fraudulent transactions

Automated Actions

In case of fraud detection or unmet milestones, contracts will be voided, and any asset transfers will be reverted to their original state.

Layer 1

Bitcoin layer is the final settlement layer and serves as tamper proof recording layer of encrypted data for identity, assets, asset transfers. ZKP is leveraged to produce cryptographic proof of on-chain / off-chain data and hash of the proof is stored in the Bitcoin layer to ensure the immutability and privacy of data.

The current system architecture represents a foundational framework and is designed to serve as a base for further development. it is important to note that this is not the final version of the system. We anticipate that additional optimizations and technology add-ons will be implemented during the testing and development phases to enhance performance and functionality. This includes

Segregated Witness (SegWit)
Improves block capacity and minimize data size for transactions, to enhance transaction efficiency and reduce fees

Zero Knowledge Succinct Non Interactive Arguments of Knowledge(SNARKS)
Improved privacy and data

Layer 2 Scaling Solutions
To facilitate faster and more cost effective transactions by operating off-chain

CIZ token - Utility token

The CIZ token acts as a utility token that enables users to

Generate and modify virtual assets

Import assets

Access AI-driven asset creation,

Personalize meme avatars through staking meme coins, and

Generation of P2P contracts

Transfer of contract milestones using CIZ coins.

Transactions within the CIZ ecosystem are exclusively done in CIZ coins

Value of the asset supported will include portion of CIZ tokens.

Fee collection method

CIZ serves as the primary staking token necessary for ecosystem operations.

Voting and governance

The key functions of the CIZ token encompass purchasing, vending, and staking.

- **Early Access:** Token holders can access products, features, or events ahead of the general public.
- **Governance:** Holders have voting rights on critical ecosystem decisions.
- **Staking Rewards:** Users can stake their tokens to receive rewards, promoting long-term holding and ecosystem stability.

ROADMAP

Q3 2023

Conceptualization of project

Market survey

Patent submission in fields of decentralized A.I. illiquid asset, metaverse

Q4 2023

Legal and Regulatory Review to ensure compliance with laws and regulations.

Input from serial entrepreneurs and Unicorn team members on product development.

Development of concept models

Q1 2024

Identification of Target audience and revision of model

Competitive Analysis

Validation of Market Demand

Q2 2024

Partnership with Internationally Renowned Development Studio

Technical Feasibility study

Financial Analysis of project

Development and Documentation of the Final

Q3 2024

Marketing and outreach

Legal framework and regulations

Community Development

Advisory and Team expansion

Q4 2024

Staking platform
Partnerships and collaborations
On-going marketing and outreach
Community development

Q1 2025

Launch of reward platform on Telegram
Meme coin staking platform development
Testing on A.I assisted 3D avatar creation
Marketing campaign prior to listing on exchanges
DEX listings

Q2 2025

Testing on core features - virtual asset generation, import of real world assets
Smart contracts testing
NFT 2.0 launch
Listing on CEX exchanges

Q3 2025

Testing of user generated virtual environment
Peer-to-peer currency
Blockchain layer testing

Q4 2025

Alpha version
User generated smart contracts powered by A.I
Extensive testing
User onboarding

Q1 2026

- Launch of reward platform on Telegram
- Meme coin staking platform development
- Testing on A.I assisted 3D avatar creation
- Marketing campaign prior to listing on exchanges
- DEX listings

Q2 2026

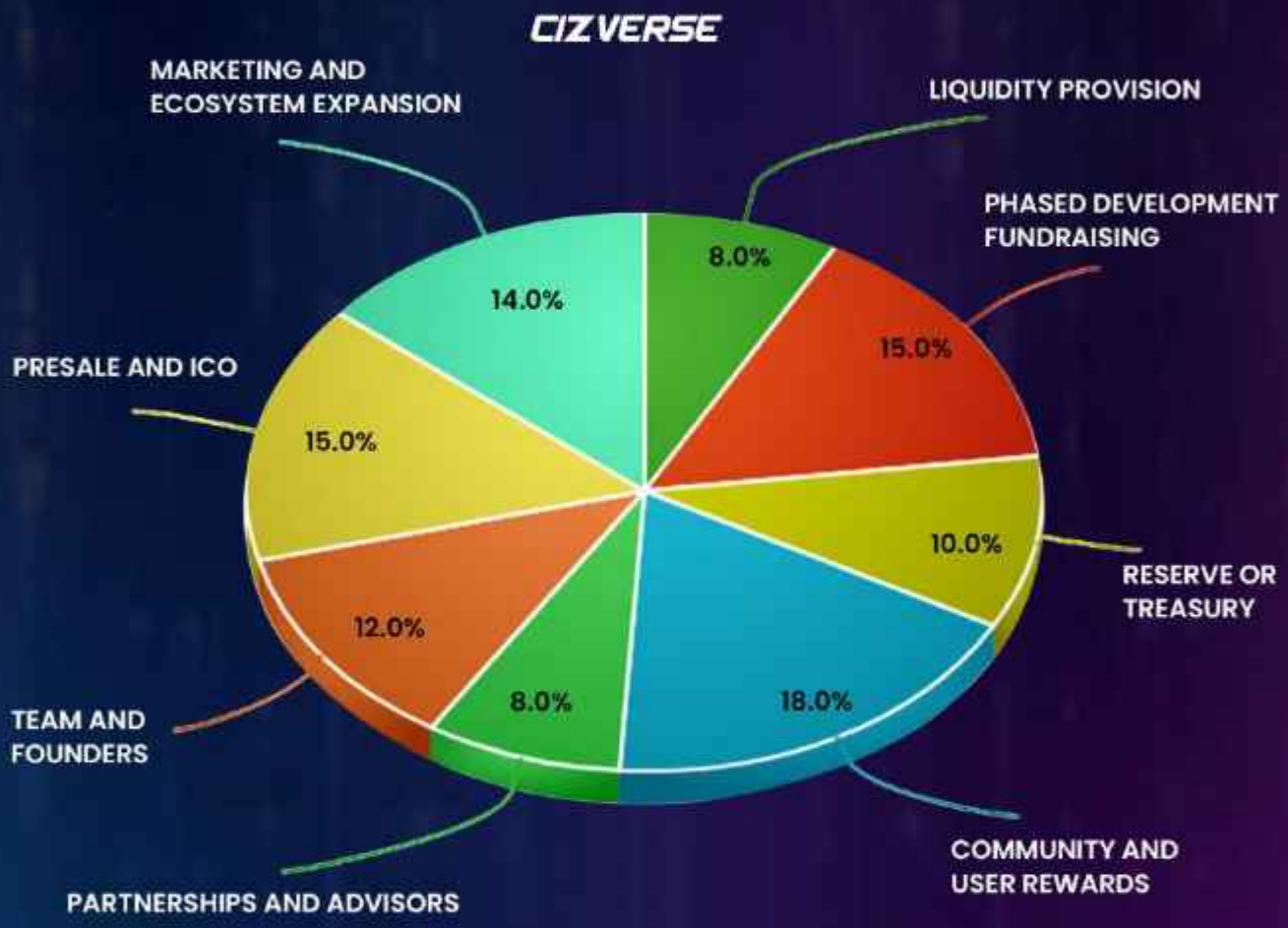
- Official Public Launch
- Marketing and outreach campaigns
- Ongoing updates
- User feedback and support
- Ongoing research and development in A.I, smart contracts

there are corrections in roadmap chart. please check and confirm

TOKENOMICS

Cizverse Token Specifications and Utilities

TOKENOMICS GIVEN IN WEBSITE AND PAPER IS DIFFERENT. HOW IS IT ACCORDING TO SMART CONTRACT



NEED BETTER LOOOING PIE DIAGRAM. COLORS DOESNT LOOK GOOD ALSO

Insert text here

Token Specifications

- Token Name: Cizverse
- Token Symbol: CIZ
- Total Supply: 1,000,000,000 CIZ
- Decimals: 18
- Chain (Network): Polygon
- Token Type: Utility Token

Token Distribution

TOEKNOMICS GIVEN IN WEBSITE AND WHITE PAPER ISS DIFFERENT. How is it according to contract

Presale and ICO: 15% (150 million tokens) - Funds initial development and operational activities.

Team and Founders: 12% (120 million tokens) - Allocated with a vesting period to align team incentives with long-term goals.

Partnerships and Advisors: 8% (80 million tokens) - For securing strategic advice and partnerships.

Community and User Rewards: 15% (150 million tokens) - Rewards community engagement and participation.

Reserve or Treasury: 10% (100 million tokens) - For unforeseen expenses and future developments.

Phased Development Fundraising: 15% (150 million tokens) - Supports additional fundraising during subsequent phases.

Liquidity Provision: 10% (100 million tokens) - Ensures sufficient liquidity on exchanges.

Marketing and Ecosystem Expansion: 15% (150 million tokens) - Funds marketing campaigns, user acquisition, and ecosystem growth.

[redacted]

[redacted]:

- [redacted] of the [redacted]
- [redacted]
- [redacted] ting [redacted]