



The Chicago Payments Forum

The TODA Note ('TDN') –
decentralized, commodity
backstopped, stable digital cash

- ASSET OWNERSHIP RIGHTS
- ASSET VALIDATION
- ASSET TRACEABILITY
- DATA ASSURANCE
- ACCOUNTABILITY
- CONVENIENCE



BEYOND BLOCKCHAIN: TDN IS CONTAINERISED DIGITAL CASH



TODAQ is providing the means for retail consumers to own and transact hard to access digitally containerized battery metals, commodities and assets like art and carbon credits using a **decentralised, commodity backstopped, digital cash** called the **TODA Note** or **TDN**.

TODAQ can digitally containerize assets (e.g., metal, money, goods, ID, documents).

- Verifiably unique & authentic
- Transferable P2P
- Self-tracking immutable chain of title
- Smart
- Compatible across any system or device

A **new P2P Web of Value** + **complete TDN ecosystem**

- ✓ Democratize market access
- ✓ Purchase verified battery metals, carbon credits, art, horses from Source
- ✓ TDN owners do not rely on intermediaries.
- ✓ P2P transactions completed in seconds



BEFORE THE DIGITAL AGE WE HAD THE GOLD STANDARD

The gold standard links a nation's currency value to a fixed amount of gold with a specific price per ounce.

BENEFITS:

- Control
- Simple
- Prevents inflation
- Good...if you can get your hands on physical gold

CHALLENGES TODAY:

- Scarce
- Hard to access
- Market manipulation
- Single commodity = volatile



2016

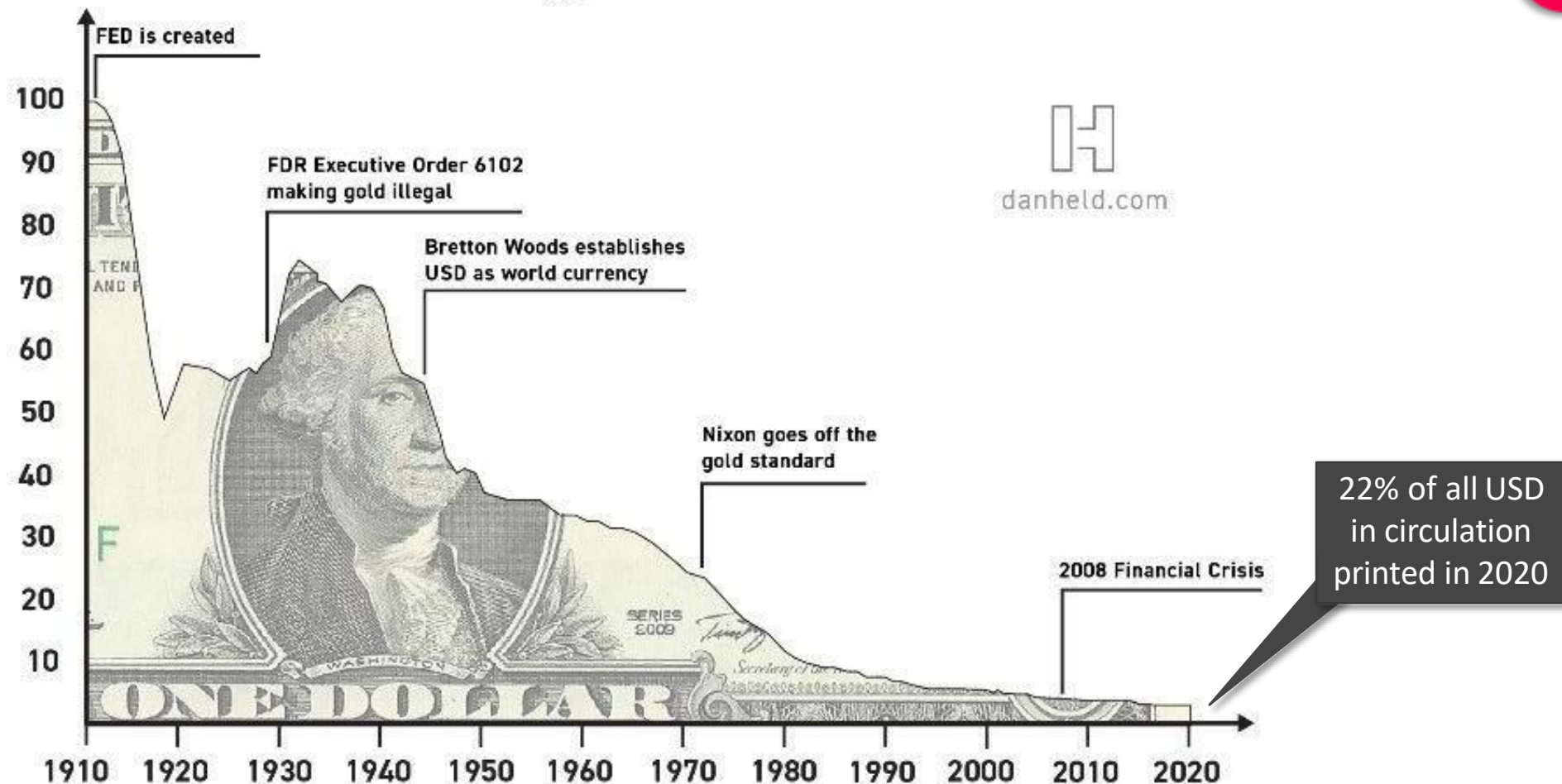
physical gold trading = \$42 billion
paper gold trading = \$9.8 trillion
233:1 ratio

physical silver trading = \$4.4. billion
paper trading = 2.275 trillion
517:1 ratio

WE THEN INTRODUCED FIAT MONEY...



Purchasing power of the US Dollar



AND MODERN COMMODITIES, SECURITIES & GOODS MARKETS



PHYSICAL COMMODITIES FOR ALL, WITH VERIFIABILITY & LIQUIDITY IS THE GAP

BENEFITS:

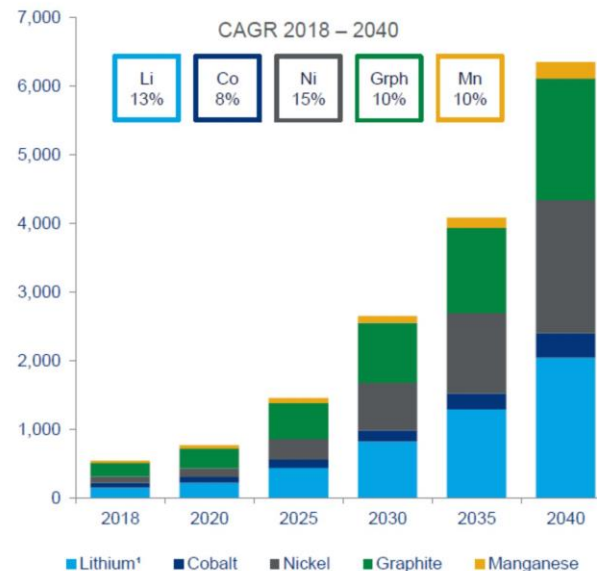
- Tangible value
- Target the next wave after gold and silver
- Digital economy metals, art, land, etc.

CHALLENGES:

- Junior Mining stocks risk
- Weak ownership & trading rights for retail
- Hard to access
- Limited liquidity

BATTERY METALS ARE NEXT WITH GLOBAL GROWTH FORECAST TO EXPLODE OVER NEXT 20 YEARS

Global battery sector demand by metal (kt)



Source: Wood Mackenzie

MASSIVE PRODUCTION COMING WITH 3 OF 10-12 PLANNED GIGAFACTORIES ONLINE NOW



THE TDN STANDARD COMBINES THE BEST OF OLD AND NEW



TODA NOTES (TDN) the new commodity backstopped digital cash.

Challenges of the OLD:

- **Fiat mentality** = more debt & money printing
- **Stock market mentality** = rigged game for Wall street
- **Crypto market mentality** = speculation and volatility

Value for all with the NEW:

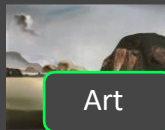
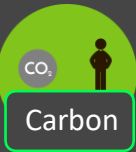
- **Replicates physical cash**, with digital speed and convenience
- **Verifiable Stable Value**, well managed physical commodity basket
- **Always Useful** with immutable ownership & transaction capability
- Containerization → TDN and any assets can transfer with integrity across any system
- An underlying omni-chain layer for blockchains



VERIFIED AUTHENTIC HIGH VALUE CLEAN COMMODITIES & FRACTIONAL GOODS PURCHASEABLE WITH TDN



2 Clean commodities + High value goods



Containerized assets for sale in ADOT Web storefronts

Purchased containerized assets go into TDN reserve

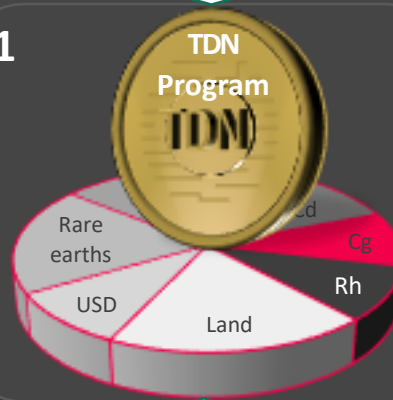
Containerized assets can be listed on exchanges

4



Buy direct + P2P trade

1



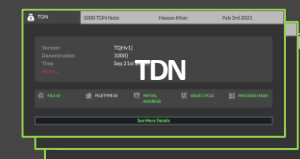
TDN purchased & redeemable for dollars

3

Retail owner



Containerized digital 'bearer certificates'



5

TDN, \$, Commodity, Goods Centralised exchange(s)

	TDN	\$	Commodity	Goods
USD	0.0142	0.0142	0.0000	0.0000
GBP	0.5117	0.5117	0.5011	0.5011
EUR	0.6507	0.6507	0.6501	0.6501
JPY	1.0521	1.0521	1.0501	1.0501
AUD	0.7170	0.7170	0.7150	0.7150
CAD	0.7170	0.7170	0.7150	0.7150
CHF	0.7170	0.7170	0.7150	0.7150
HKD	0.7170	0.7170	0.7150	0.7150
SGD	0.7170	0.7170	0.7150	0.7150
THB	0.7170	0.7170	0.7150	0.7150
VND	0.7170	0.7170	0.7150	0.7150
PHP	0.7170	0.7170	0.7150	0.7150
MYR	0.7170	0.7170	0.7150	0.7150
INR	0.7170	0.7170	0.7150	0.7150
PKR	0.7170	0.7170	0.7150	0.7150
LKR	0.7170	0.7170	0.7150	0.7150
BDT	0.7170	0.7170	0.7150	0.7150
NGN	0.7170	0.7170	0.7150	0.7150
KES	0.7170	0.7170	0.7150	0.7150
UGX	0.7170	0.7170	0.7150	0.7150
EGP	0.7170	0.7170	0.7150	0.7150
TRY	0.7170	0.7170	0.7150	0.7150
ZAR	0.7170	0.7170	0.7150	0.7150
ILS	0.7170	0.7170	0.7150	0.7150
MXN	0.7170	0.7170	0.7150	0.7150
BRL	0.7170	0.7170	0.7150	0.7150
CLP	0.7170	0.7170	0.7150	0.7150
COL	0.7170	0.7170	0.7150	0.7150
COP	0.7170	0.7170	0.7150	0.7150
VEF	0.7170	0.7170	0.7150	0.7150
BOB	0.7170	0.7170	0.7150	0.7150
DOJ	0.7170	0.7170	0.7150	0.7150
GTQ	0.7170	0.7170	0.7150	0.7150
HNL	0.7170	0.7170	0.7150	0.7150
ISK	0.7170	0.7170	0.7150	0.7150
MMK	0.7170	0.7170	0.7150	0.7150
NIO	0.7170	0.7170	0.7150	0.7150
QAR	0.7170	0.7170	0.7150	0.7150
RON	0.7170	0.7170	0.7150	0.7150
SEK	0.7170	0.7170	0.7150	0.7150
SAR	0.7170	0.7170	0.7150	0.7150
SRD	0.7170	0.7170	0.7150	0.7150
TLX	0.7170	0.7170	0.7150	0.7150
UAH	0.7170	0.7170	0.7150	0.7150
UYU	0.7170	0.7170	0.7150	0.7150
WON	0.7170	0.7170	0.7150	0.7150
XAF	0.7170	0.7170	0.7150	0.7150
XOF	0.7170	0.7170	0.7150	0.7150
YER	0.7170	0.7170	0.7150	0.7150
ZMW	0.7170	0.7170	0.7150	0.7150
ZWL	0.7170	0.7170	0.7150	0.7150



Trade assets Verify + inspect

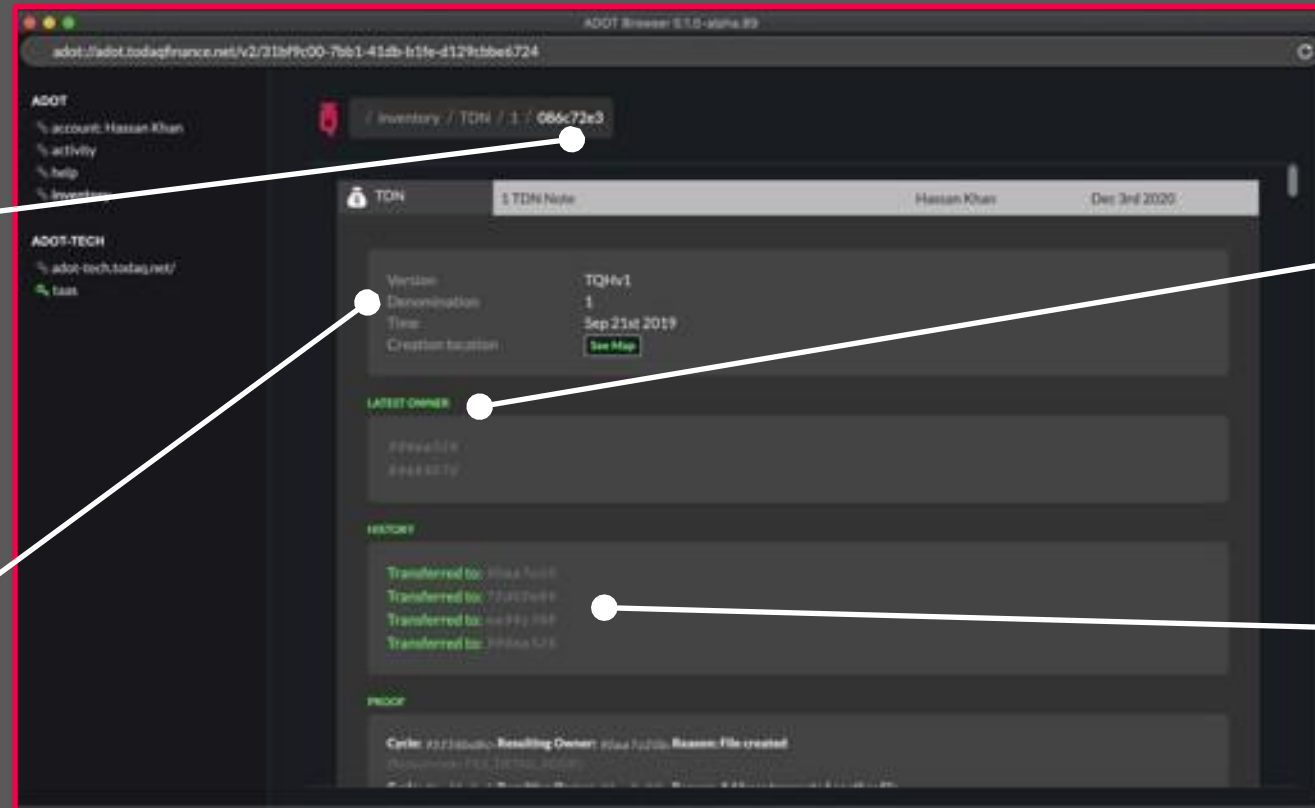
1. TDN = PURE DIGITAL CASH



A form of money the world has never seen before, TDN is containerized digital cash and looks and behaves like physical cash with digital benefits of speed and convenience.

Each TDN is verifiably unique and authentic

TDN comes in denominations of 10K, 1K, 100, 10, 1, 0.1, 0.01 and is also fractionable



Each TDN has an immutable record of its current authentic owner

TDN is self-tracking, maintaining its own immutable chain of title

A view of a 1 TDN bill held in the inventory of TODAQ ADOT Agent prototype

1 ASSURANCE AND TRACEABILITY OF UNDERLYING TDN COMMODITY BACKSTOP



STAR^Q Foundation

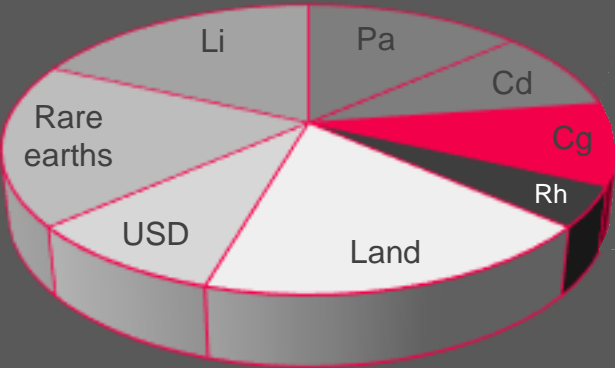
(Strategic TDN Asset Reserve)

137,438,953,472 TDN (2³⁷)
capped max cryptographic supply

90% of TDN is released in exchange for
reserve assets, goods & services

10% founder allocation, released as
royalty distribution as main market grows

Starting backstop of USD 0.01 per TDN
will be increased as mixed basket reserve
grows



Inventory

Totaled File | Bag 123001 | 2,000 kg | Aukam Graphite concentrate | Product Code SG 14 | Armando Farhate | Jan 18th 2021

Bag 123001 2,000 kg Aukam Graphite concentrate Product Code SG 14			
description	Bag 123001 2,000 kg Aukam Graphite concentrate Product Code SG 14		
Linked Files			
Totaled File	Gratomic Inc Incorporation.pdf	Hassan Khan	Jan 18th 2021
Totaled File	Mining License - Aukam mine.pdf	Hassan Khan	Jan 18th 2021
Totaled File	Operation Permit - Aukam mine.docx	Hassan Khan	Jan 18th 2021
Totaled File	Environmental Permit - Aukam mine.pdf	Hassan Khan	Jan 18th 2021
Totaled File	Ni 43-101 Technical Report - Aukam mine.pdf	Hassan Khan	Jan 18th 2021
Totaled File	Aukam Warehouse Storage Receipt - Bag 123001.pdf	Hassan Khan	Jan 18th 2021
Totaled File	Photo - Bag 123001 - 26.90202, +16.79450 - 31 Mar 20	Hassan Khan	Jan 18th 2021
Totaled File	QR Code - Bag 123001 - Aukam Graphite concentrate	Hassan Khan	Jan 18th 2021
Totaled File	Specs & ESG analysis Bags 123001-123500 Aukam G	Hassan Khan	Jan 18th 2021

FILE ID **FILE TYPE ID** **INITIAL ADDRESS** **BIOM CYCLE** **WORLDWIDE HASH**

[See More Details](#)

TDN	1 TDN Note	Armando Farhate	Jan 17th 2021
TDN	1 TDN Note	Armando Farhate	Jan 17th 2021
TDN	1 TDN Note	Armando Farhate	Jan 17th 2021

Graphite example: containerized backstop assets can be immediately verified by anyone for authenticity, quality, ESG and custody status.

2. TODAQ–GRATOMIC PURCHASE AGREEMENT

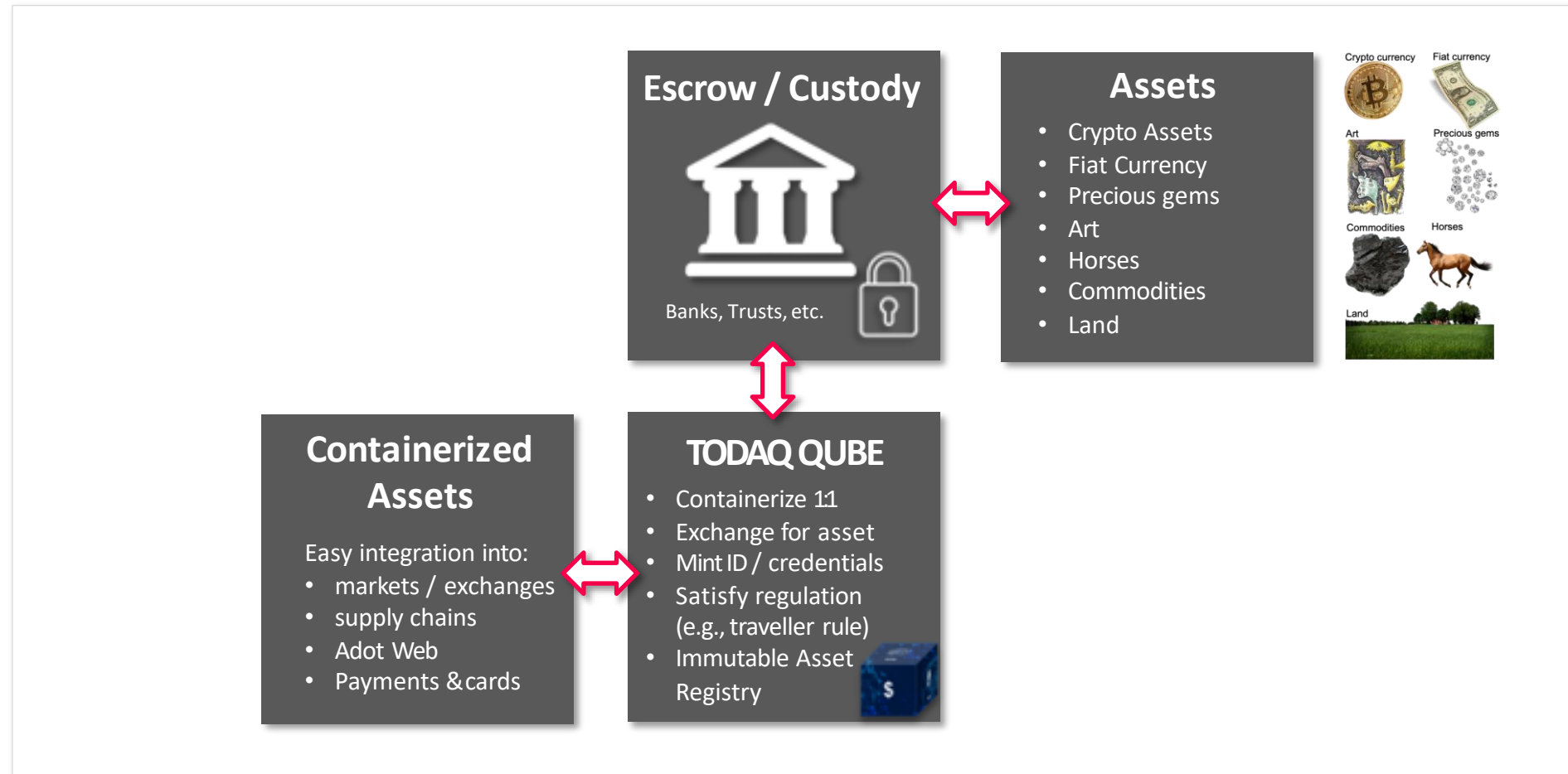
Gratomic Inc. is a Canadian resource company offering to bring environmentally-friendly, high grade vein graphite to the Global electric vehicle market.

- their Aukam Graphite mine is reaching production in Q1 2021
- planning to institutionalize graphite through digital currency and metals exchanges
- continued R&D of value-added graphene manufacturing opportunities



Gratomic will supply TODAQ with battery grade Aukam graphite in a USD \$25 million contract (payable in TDN) for the asset reserve backstop. TODAQ USA, the solutions provider of TODAQ, will provide the graphite tracking & tracing from mine to market.

2. TDN & END USER CUSTODY ON-RAMP / OFF-RAMP FOR ALL ASSET TYPES



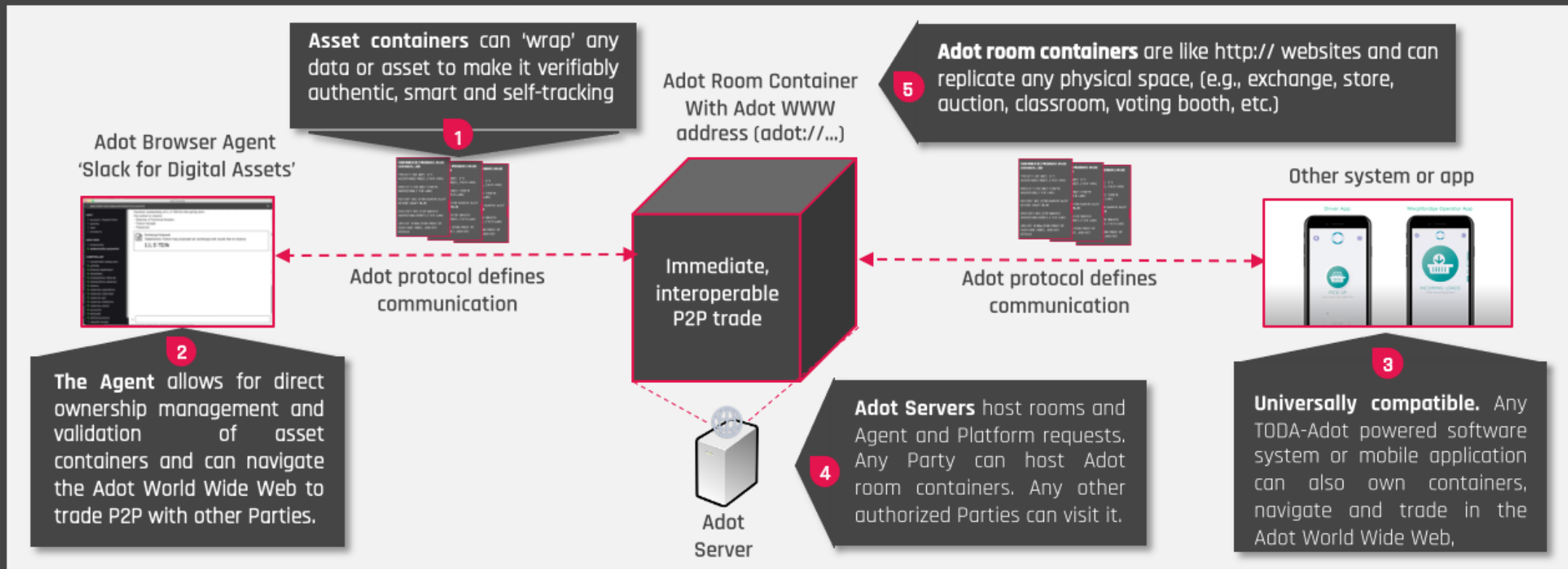
3. BEYOND BLOCKCHAIN –A NEW P2P ‘ADOT’ WEB MAKES THIS POSSIBLE



In 1990, the 1st **HTTP World Wide Web** was created with just 3 components: 1) **web browser agents** to surf 2) **web servers** to host websites, and 3) a hypertext transfer **HTTP protocol** (http://...) to relay browser to server requests.

Now...

The **P2P ADOT Web** was architected by TODAQ with new components: 1) **TODA containerised assets like TDN 2&3) ADOT powered browser agents, wallets & apps** that can own TDN & other assets 4) **ADOT servers** host digital rooms where trading parties meet 5) an **ADOT protocol** to enable efficient P2P transfer of containers.



3. THE 3 TYPES OF CONTAINERS THAT POWER A NEW P2P WEB



TODA asset container— Files that are containerized or ‘TODAized’ become unique, smart, immutably authentic, self-tracking and interoperable.

Adot transaction container— Any combination of file containers can be placed in transaction containers that provide transaction assurance and can have embedded smart rules (e.g., trade insurance, credentialed access, two way ‘atomic swap’ transactions).

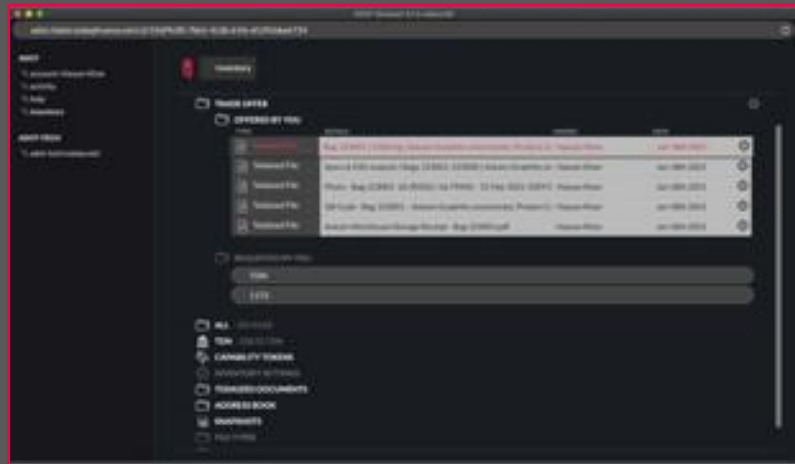
Adot room container— Adot rooms can containerize markets or portions of markets (e.g., trade room, store, exchange, polling booth, etc.) and allow ubiquitous interoperability and smart TODA protocol enforced rules.

4. THE ADOTWEB - P2P ATOMIC SWAP SETTLEMENT OF ANY ASSET IN SECONDS

Any amount of TDN & other asset container types can be put into smart transaction containers that can execute atomic swaps.

Each counterparty can verify incoming transactions in seconds, and simultaneous two-way settlement is guaranteed.

Gratomic



Example transaction

Instant transaction
confirmation

Under a minute for
definitive, simultaneous
settlement

TDN Reserve Backstop



Graphite
Asset
linked file

Technical
Specs
sheet

Photo

QR Code

Storage
Report

ADOT transaction container

1x
10,000
TDN Bill

1x
1,000
TDN Bill

7x
10
TDN Bill

6x
10
TDN Bill

5x
1
TDN Bill

ADOT transaction container

Containerized digital ownership of a 2 tonne
bag of spherical graphite concentrate

11,175 TDN (10,000 USD)

5. TDN & END-USER TRADING CAPABILITIES



TDN AND CONTAINERIZED COMMODITIES LISTED ON EXCHANGES

Buy and Sell on currency and
commodity exchange markets

	USD	GBP	EUR	NZD	JPY	HKD	SGD
SELL	0.8142	0.5117	0.6527	1.0623	93.1470	6.3284	1.0456
CHQ BUY	0.8146	0.5121	0.6531	1.0634	93.4230	6.3330	1.0567
NOTE BUY	0.8886	0.5611	0.7225	1.1498	103.700	6.8680	1.1558
	0.8894	0.5674	0.7291	1.1704	106.560	6.9416	1.2196



Live Feed - Day old LME - (USD) Delayed CME - (USD) Edit prices								08 Jan 201
LME	Contract	Last	Change	High	Low	Bid	Ask	
Aluminium	Cash	1866.25	21.75	1866.25	1866.25	1866.50	1868.50	
Aluminium	3 month	1878.65	43.65	1878.65	1878.65	1878.50	1879.00	
Aluminium	3 month Select	1878.00	43.00	1878.00	1878.00	1878.00	1878.50	
Al alloy	Cash	1406.00	8.50	1406.00	1406.00	1406.00	1416.00	
Al alloy	3 month	1435.00	10.00	1435.00	1435.00	1430.00	1435.00	
Al alloy	3 month Select	1400.00	-25.00	1400.00	1400.00	1425.00	1450.00	
Al NASAAC	Cash	1380.00	48.00	1380.00	1380.00	1361.50	1371.50	
Al NASAAC	3 month	1410.00	30.00	1410.00	1410.00	1400.00	1410.00	
Al NASAAC	3 month Select	1400.00	20.00	1400.00	1400.00	1392.00	1410.00	
Copper	Cash	5904.25	190.50	5904.25	5904.25	5921.00	5923.00	
Copper	3 month	5922.85	186.85	5922.85	5922.85	5922.00	5923.00	
Copper	3 month Select	5914.00	178.00	5914.00	5914.00	5911.50	5913.00	
Nickel	Cash	11081.00	285.00	11081.00	11081.00	11080.00	11090.00	
Nickel	3 month	11156.00	281.00	11156.00	11156.00	11150.00	11155.00	
Nickel	3 month Select	11150.00	275.00	11150.00	11150.00	11150.00	11155.00	
Lead	Cash	1940.00	19.00	1940.00	1940.00	1939.50	1941.50	
Lead	3 month	1953.15	20.15	1953.15	1953.00	1953.00	1955.00	
Lead	3 month Select	1948.00	15.00	1948.00	1948.00	1948.00	1950.50	
Tin	Cash	19789.00	188.00	19789.00	19789.00	19760.00	19810.00	
Tin	3 month	19750.00	180.00	19750.00	19750.00	19750.00	19800.00	
Tin	3 month Select	19730.00	160.00	19730.00	19730.00	19735.00	19780.00	
Zinc	Cash	2575.00	121.00	2575.00	2575.00	2556.00	2558.00	
Zinc	3 month	2498.00	119.00	2498.00	2498.00	2497.50	2498.50	

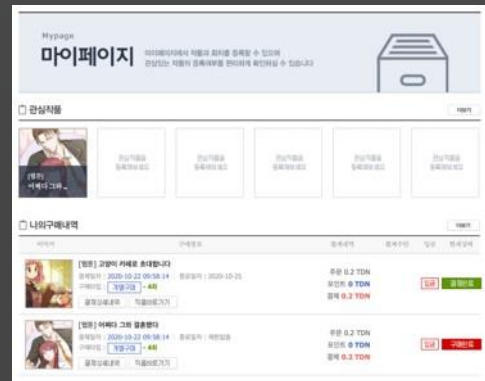
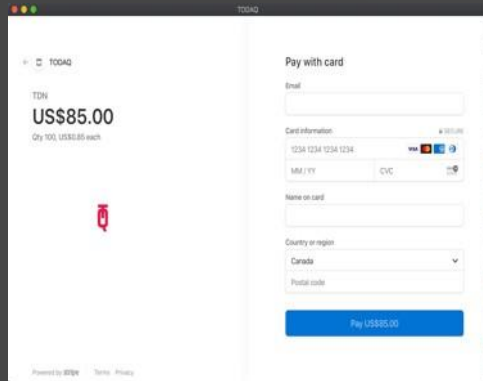
Purchase commodities &
currencies with TDN

Purchase TDN with
commodities/currencies

6. COMING SOON -TDN & END-USER PURCHASING



MAKE PURCHASES SOON online at e-commerce sites, or in-person and online using TDN ‘Wallet’ or ADOT Agent just as you would using the tap and pay to purchase everyday goods and services with credit and debit.



ALSO PLANNED: EXCHANGE TDN & CASH – load TDN on prepaid cards for purchases and cash withdrawals



Distributed cloud native and edge compatible Infrastructure as a service (IaaS)



Customers



End users



Business solutions

TODA  **USA**

THE PLATFORMISTS
BASE
ALPHA

Tech Services Companies
and multinationals,
Corporate + Public Sector
Tech teams

Cloud & edge
computing
services (IaaS)

Hybrid Cloud Providers
(e.g., RedHat, IBM)

TODA 

Privacy & security
by design. TODAQ's
container services
do not require
accessing, knowing
or storing
customer data or
other sensitive
information.

Accessible & verifiable
science and software

TODA-ADOT open source
technology base

ROADMAP PRIORITIES FOR 2021



2021 TARGETS

DESCRIPTION

Decentralisation

Backstop

Utility

Trading

Open-source

- Implement the final technology components to allow anyone to directly own TDN and trade it P2P without requiring 3rd party platform support, including TODAQ.
- Place the TDN Program under a non-profit STAR Foundation, complete the first graphite for TDN transaction, build and execute on the larger commodity pipeline.
- Build and launch the required custody and payment solutions and establish TDN as the native digital cash of the ADOT Web. ContExecute on commercial pipeline.
- List TDN with Americas / Europe based Exchanges and OTC desks and release the ability for any other party to do the same
- Put the core TODA and ADOT technologies under the non-profit TRIE Foundation and start open sourcing (e.g, verify any TDN or other TODA container or host their own ADOT Servers and Rooms.

MILESTONES ACHIEVED OVER 4 YEARS OF BUILDING A NEW P2P WEB



- TODA protocol 1st research paper released
- TaaS API platform & TDN wallet created
- Creation & 1st use of TDN 'alpha'

2018

- Concept of TODA protocol created
- Development of 1st software & 1st file transfer
- TDN currency designed

2020

- Cambridge University R&D
- Work begins on ADOT protocol
- 1st TDN contracts
- 1st Asia listing for TDN 'beta'

- TODAQ USA founded
- National waste recycling program
- Carbon credit P2P market project
- 1st TDN graphite backstop deal
- TDN IMSA GT Daytona sponsorship

2021

- First TDN OTC & Exchange listings
- TDN exchangeable for any asset
- Non-profit TDN foundation set up
- ADOT custody solution for all assets
- ADOT P2P World Wide Web release

MANAGEMENT TEAM



HON. BIJAN KIAN

Chair, Co-Founder

- Chairman & CEO of GreenZone Systems Inc.
- Chairman of EXIM Bank Audit Committee



ADAM LOVINGER

V-Chair, Co-Founder

- Adjunct Professor at George Washington University,
- Former Strategist at US Office of Net Assessment



HASSAN KHAN

CEO, Co-Founder

- Chairman of Quantius
- Consultant, McKinsey & Company,
- Major (retired) Canadian Army



ADAM GRAVITIS

CTO

- Co-author Adot protocol
- Built multiple tech platforms and banking systems
- Naval Officer



DANN TOLIVER

Chief Science Officer

- Co-author of TODA & Adot Protocols
- Built mission critical applications for NASA



SHERMINEH S.E.

VP of Growth
Co-Founder

- Open Source Data Committee Treasury Board of Canada Secretariat
- Technical Advisor CIO Strategy Council



NICK MUMFORD

CFO

- Founded first credit derivatives team with Citi
- Canadian Army

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