



BrightHub Finance

The First Hybrid Stablecoin Infrastructure Platform on XONE

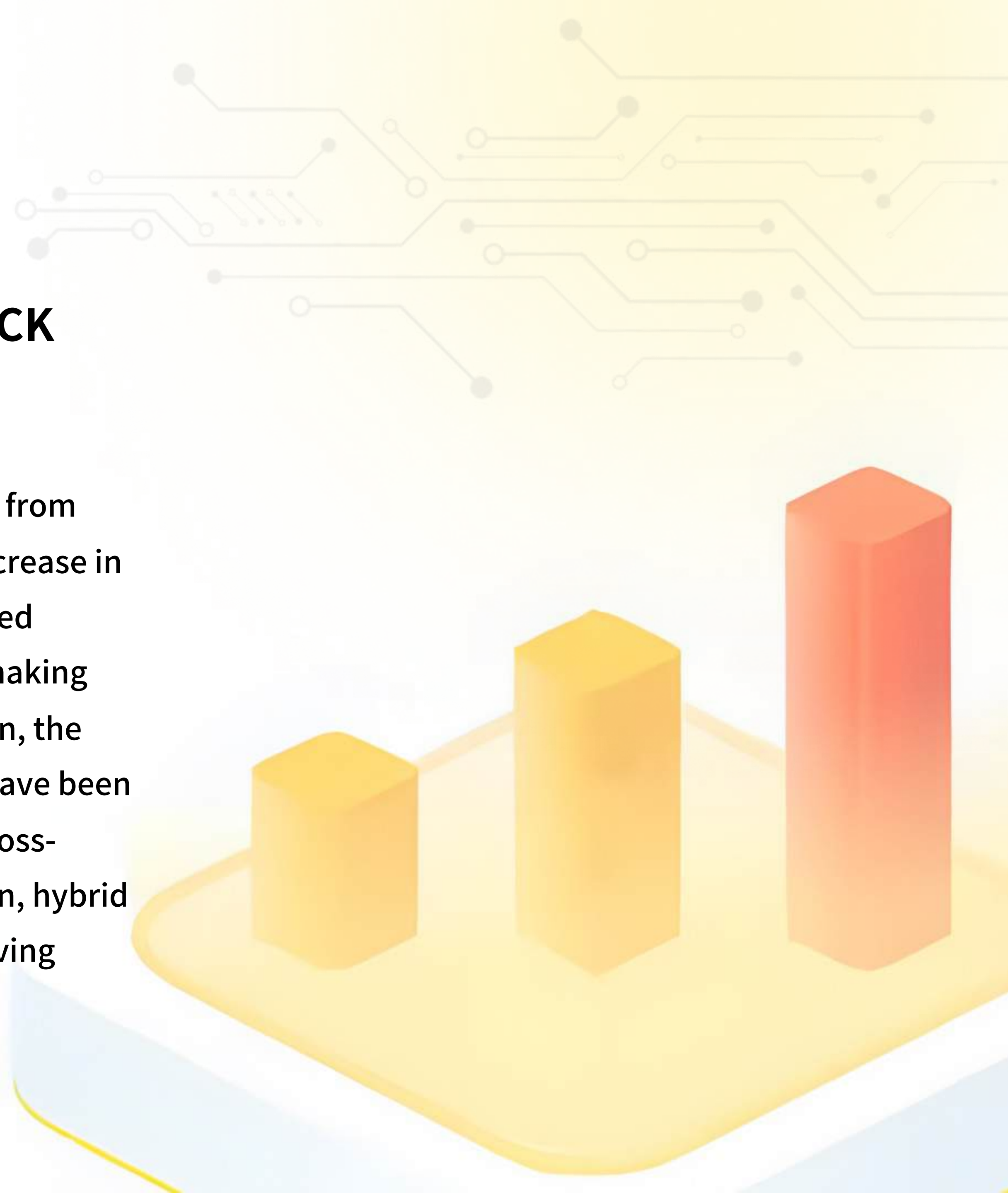
Company Deck



Reshape Global Economy | New Era of Stablecoins | Leading the Decentralized

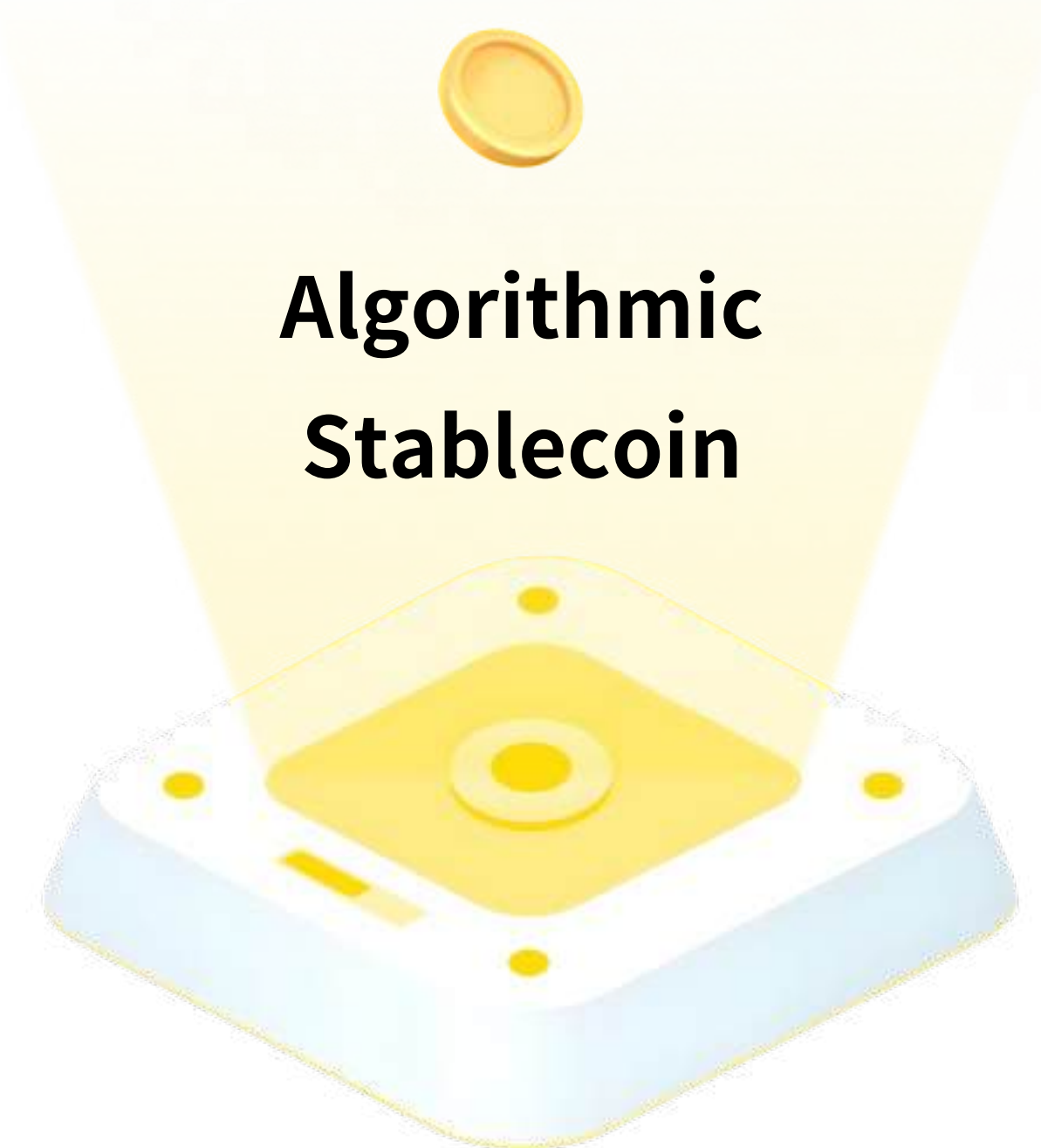
THE DEVELOPMENT TREND OF THE DECENTRALIZED STABLECOIN PROTOCOL TRACK INDUSTRY

The decentralized stablecoin protocol track is experiencing rapid development. In 2024, the total locked value (TVL) of DeFi increased from \$54.4 billion to \$94.1 billion, a growth of 72.8%, with a significant increase in user engagement. Compared to centralized stablecoins, decentralized stablecoins have advantages in transparency and anti censorship, making them the preferred choice for mainstream DeFi protocols. In addition, the application scenarios of stablecoins are constantly expanding and have been widely used for currency substitution, commodity payments, and cross-border payments. With the advancement of technological innovation, hybrid models and stablecoins linked to real-world assets (RWA) are improving stability and capital efficiency.

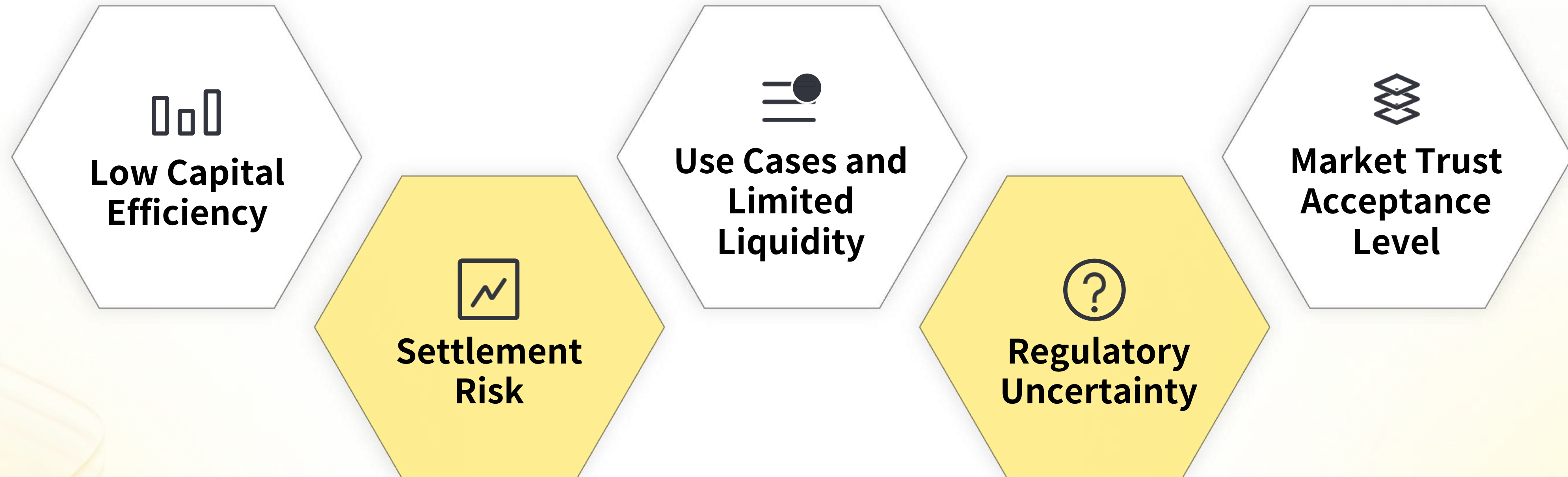


INDUSTRY BACKGROUND OF THE STABLECOIN PROTOCOL TRACK

As a key asset in the cryptocurrency market, stablecoins aim to provide price stability to address the challenges of cryptocurrency price fluctuations. According to the different mortgage methods and issuance mechanisms, stablecoins are mainly divided into the following categories:



CHALLENGES FACED BY THE DECENTRALIZED STABLECOIN PROTOCOL



THE MYTH OF SUDDEN WEALTH IN THE WORLD OF DIGITAL ASSETS

2010



Bitcoin

- Historical positioning: Digital Gold
- Market value: \$1.94 trillion
- 24-hour trading volume: \$73.19 billion
- Historical highest price: \$109,394.14
- Historical lowest price: \$0.003

32.6 Million Times

2015



USDT

- Historical positioning: stablecoin
- Market value: \$1.4 trillion
- 24-hour trading volume: \$9.025 billion
- Historical highest daily trading volume: \$168.53 billion
- Historical lowest daily trading volume: 202.34

83.3 Billion Times

2020



UNISWAP

- Historical positioning: Decentralized transaction protocol
- Market value: \$5.63 billion
- 24-hour trading volume: \$241 million
- Historical highest price: \$ forty-four point nine two
- Historical low price: 0.419

107 Times

BRIGHTHUB FINANCE HYBRID STABLECOIN INFRASTRUCTURE PLATFORM

Quadro Token Mechanism



Bitcoin

Disadvantages of competitors : high price fluctuations, difficult to gain market trust

Advantages: High increase in price

2010

32.6 million times

USDT

Disadvantages of competitors : stable prices, no incentive mechanism to leverage the market

Advantages: Global stable use

2015

83.3 billion times

UNISWAP

Disadvantages of competitors : high operational difficulty, requiring high-level teaching

Advantages: Decentralized transaction protocol

2020

107 times



BrightHub Finance is a hybrid stablecoin infrastructure platform carefully built by the Frax Finance core team, focusing on redefining the decentralized finance (DeFi) ecosystem using innovative hybrid algorithm stablecoin technology. Registered in the United States and Singapore in 2025, with a focus on incubation by HUIONE Group.

Based on the support of XONE technology, BrightHub has built a unique blockchain ecosystem. Relying on the Huiwang public chain, a stable, efficient, and sustainable financial ecosystem has been built around USDH and XOC, further driving the coordinated development of USDB and BHC tokens.

Its innovative 4TISO : four-tokens linkage mechanism and the world's first ISO Initial Split Offering model provide users with new decentralized financial investment opportunities and create a globally leading Web3 value reserve system.

BRIGHTHUB FINANCE SOLUTION

BrightHub Finance innovative hybrid algorithm stablecoin mechanisms and decentralized finance (DeFi) infrastructure have been effectively addressed, providing an efficient, secure, and transparent financial system

Capital Efficiency

4TISO Quadro Token Mechanism : The USDT and USDB dual stablecoin model, combined with the XOC and BHC dual incentive mechanisms, achieves efficient utilization of funds, balance between stability and capital efficiency.

Reduce Liquidation Risk

Partial intelligent mortgage + algorithm stable regulation and intelligent contract automatic regulation clearing mechanism, adjust mortgage rate, reduce excess mortgage, and lower clearing risk of market fluctuations.

Improve Liquidity and Application Scenarios

Through AMM transactions, decentralized lending, cross-border payments, and RWA asset access, we provide multi scenario applications such as high liquidity, low interest loans, and stablecoin cross-border payments.

Regulatory Friendly Model

On chain transparency, smart contract auditing, and decentralized governance (DAO) ensure compliance and market trust, in compliance with global anti money laundering (AML) and KYC standards.

OUR VISION

BrightHub Finance is not only a stablecoin protocol, but also a provider of decentralized finance (DeFi) infrastructure, committed to building the world's most influential decentralized financial ecosystem and creating long-term value for users.

**Global innovative
stablecoin ecosystem**

By utilizing the 4TISO Mechanism and ISO Initial Split Offering model, we aim to build a stable and growing DeFi ecosystem and promote global community growth.

**Promote the popularization
of Web3 economy**

Make decentralized stablecoins the core asset of the Web3 financial system and promote the integration of blockchain and traditional finance.

**Empowering
global users**

Allow global users to enjoy the wealth growth opportunities brought by Web3 finance, connect with RWA through cross-border payments, and lower the threshold of traditional finance.

THE TECHNICAL ARCHITECTURE AND INTEGRATION OF BRIGHTHUB FINANCE

The architecture of BrightHub Finance covers the underlying blockchain, stablecoin mechanism, DeFi ecosystem, and AI intelligent optimization, forming a complete decentralized stablecoin infrastructure.

Layer	Core functions	Technical support
Blockchain Foundation	Cross chain interoperability and secure consensus	XONE Chain, PoS+DPoS
Stablecoin mechanism	Four currency linkage, intelligent algorithm adjustment	DeepSeek AI price prediction, AMM adjustment
DeFi Ecological	Borrowing, payment RWA	FraxLend 2.0、 Curve、 Uniswap、 PAIPAY
AI intelligent optimization	AI risk management and arbitrage optimization	DeepSeek AI trading strategy AML/KYC

INNOVATIVE TECHNOLOGIES AND APPLICATIONS OF BRIGHTHUB FINANCE

As a technological innovator in the DeFi 4.0 era, BrightHub Finance is integrating the 4TISO mechanism, AI intelligent risk control, ISO Initial Split Offering, and Real-World Assets (RWA), providing new technologies and application scenarios for the decentralized financial ecosystem.

01 4TISO : Quadro Token Mechanism

Through the four core tokens of **USDT**, **USDB**, **XOC**, and **BHC**, BrightHub Finance provides an efficient and stable asset management model

- **USDH** : Anchoring USD as the core payment and settlement medium
- **USDB** : Partial collateral and algorithmic adjustment, balancing stability and capital efficiency
- **XOC** : Liquidity incentives and community governance
- **BHC** : Platform incentive token, promoting market growth through ISO Initial Split Offering

02 AI Intelligent Algorithm Stability Mechanism

Integrates with DeepSeek AI to optimize market supply and demand regulation, intelligent arbitrage, and clearing mechanisms, enhancing market stability

03 ISO Initial Split Offering Model

Builds a long-term fund pool management, optimizes fund release and market growth

04 RWA Real World Assets Dock

Achieve linkage between on chain and traditional finance through RWA asset access, expanding the practical application of stablecoins

05 AMM + Smart Liquidity Management

Integrates Uniswap V3, Curve, and AI intelligent arbitrage to enhance the liquidity, trading depth, and capital utilization of stablecoins

BrightHub Finance Tokenomics

-- Dual Token Model --

BrightHub Coin

- Token : BHC
- Total Supply : 560,000,000
- Liquidity Mining : 460,000,000
- Foundation : 100,000,000

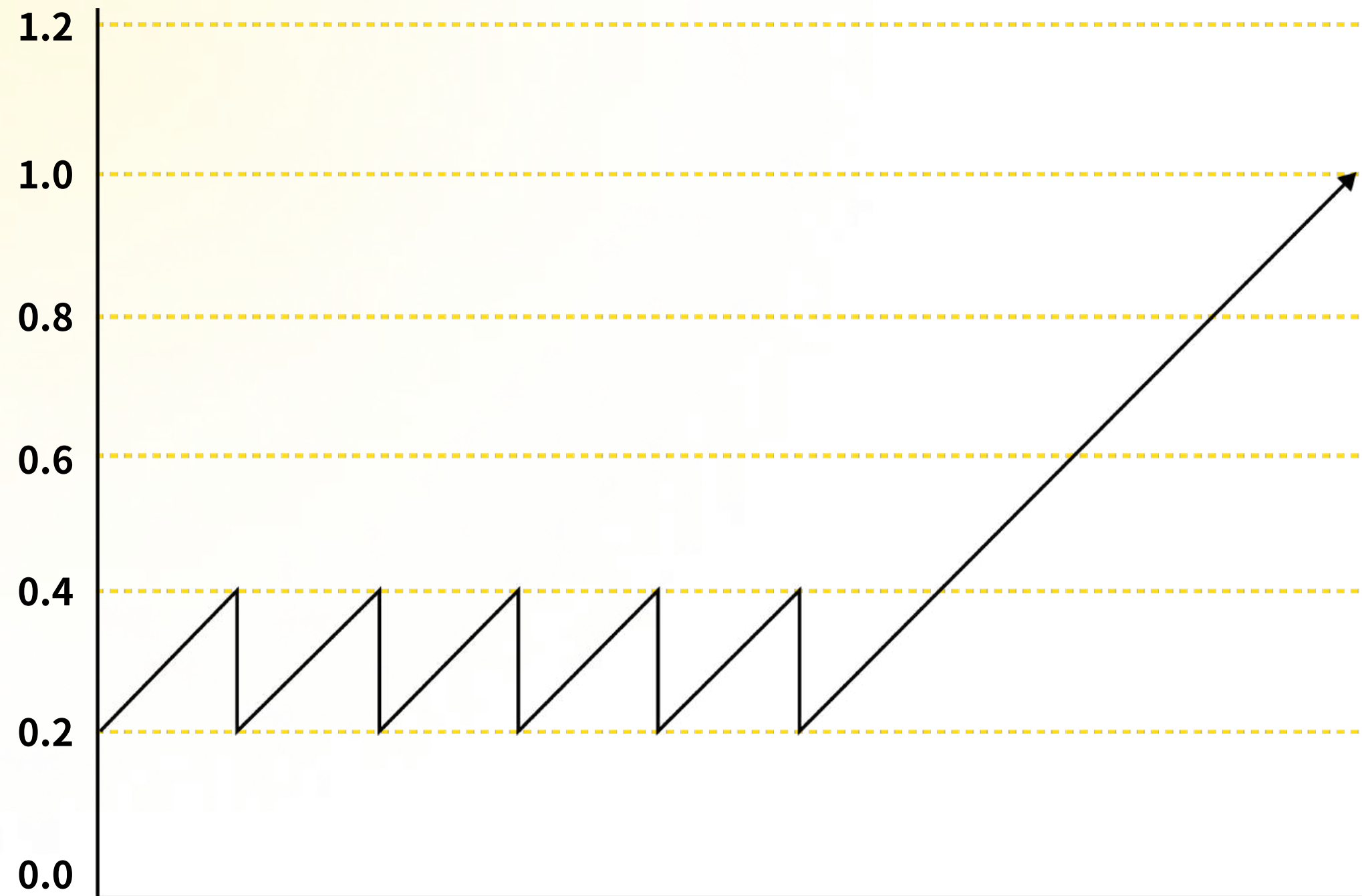
Output Method

- Liquidity Mining : Pledge USDT output, \$0.2 - \$0.4 price
- INO Initial Node Offering : Limited time output of \$0.2

Proof-of-Burn

- BHC swap USDB
50% Destruction : 50% Sharing reward
for 360 duration contract staking

-- ISO Initial Split Offering --



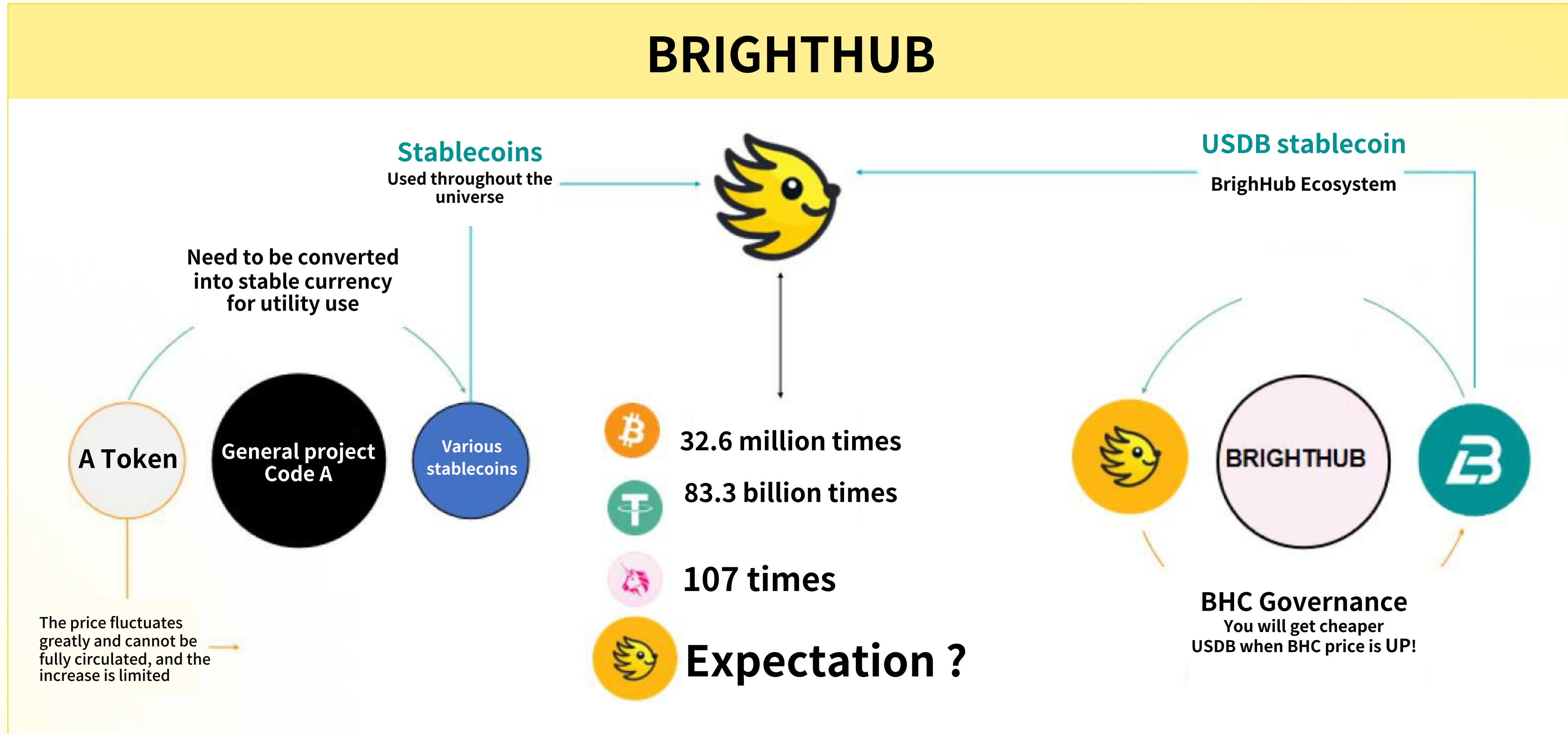
ISO	Initial Price	ISO Price	BHC Increase \$0.01 (Base on pledged USDT)	ISO Distribution
1	0.2	0.4	0.11%	2
2	0.2	0.4	0.22%	2
3	0.2	0.4	0.43%	2
4	0.2	0.4	0.87%	2
5	0.2	0.4	1.74%	2
			Total Distribution	460,000,000

- If the output of BHC reaches 0.11%, the price will increase by \$0.01, for example, from \$0.20 to \$0.21. When the price hit \$0.4, the output will be 0.11%, the output will be distributed and become 0.22%.
- For example, if you use 500 USD to buy BHC tokens at a price of \$0.21, $500 / \$0.21 = 2380$ BHC

- Initial Price : \$0.2 ■ ISO Price : \$0.4
- After 5 x ISOs, BHC will be listed on the world's top exchanges



BrightHub Finance Stablecoin Valuation



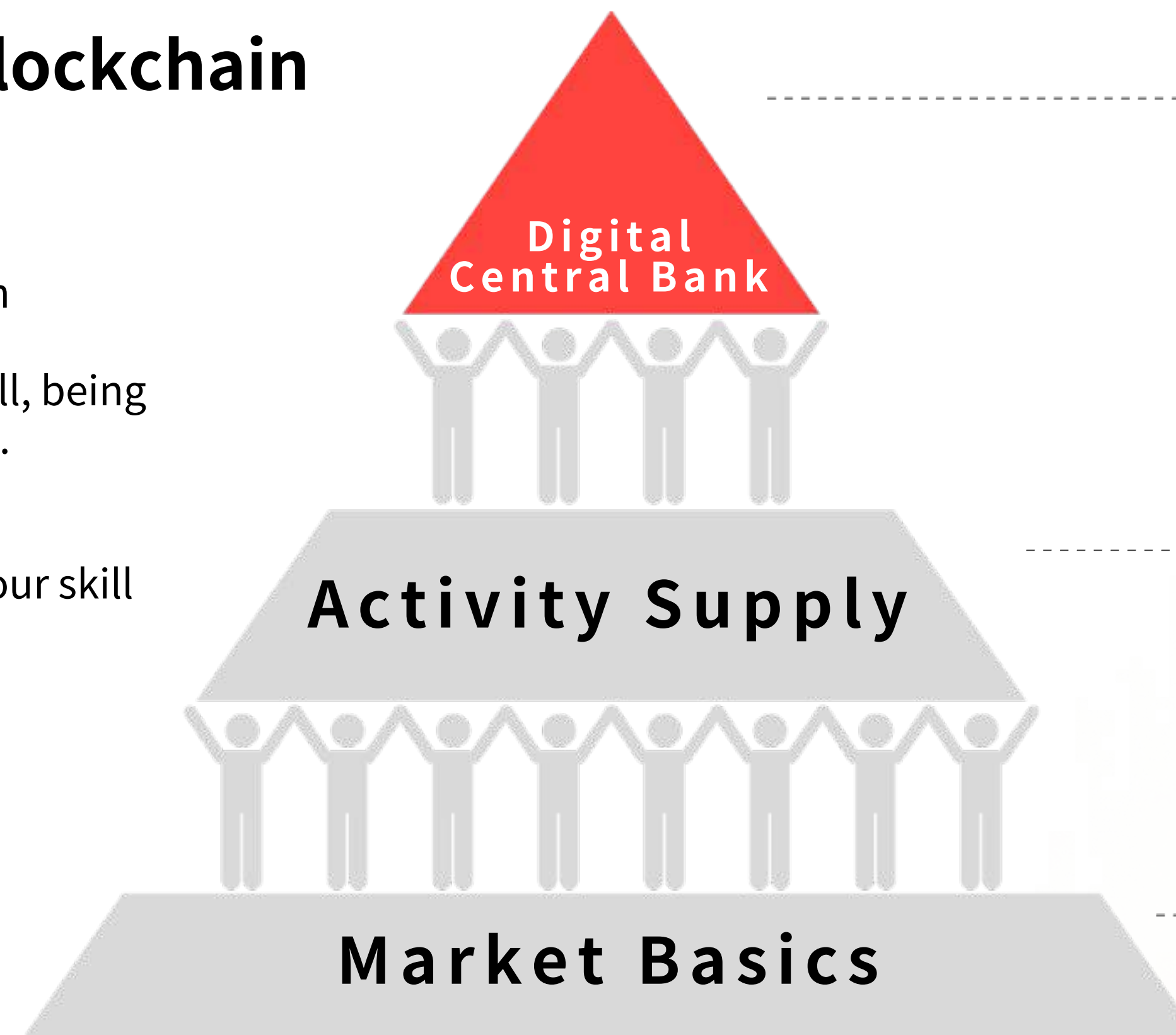
WHERE ARE OUR OPPORTUNITIES?

Entering the Top Level of Blockchain Stablecoin Ecosystem

Cryptocurrency is exploding. So is the stablecoin industry. But if you're not an experienced programmer, or just don't have a knack for it all, being a part of the crypto boom can seem out of reach.

At BrightHub, our mission is to help anyone get involved in this fast-growing scene, no matter your skill level.

- The more people use USDB
- The higher the platform currency BHC rises



BRIGHTHUB Algorithmic Stablecoins

- BTC
- USDT
- UNISWAP
- BHC + USDB All of the above features



Digital Asset Project

- Enterprise chain reform, digital financial management
- Digital funds, Internet finance
- Foreign exchange, traditional finance, media



Mining and Cryptocurrency

- Miners, KOLs, general cryptocurrency traders, stock investors, etc.

THE CORE TEAM



Troy Michael (Co-Founder & CEO)

Responsible for blockchain technology architecture & smart contract security. Former DeFi ecosystem architect of Binance Smart Chain (BSC), deeply engaged in blockchain underlying technology and EVM compatibility optimization. With 7 years of blockchain R&D experience, he has led the R&D of Layer 2 expansion and cross-chain interoperability technology. Designed smart contracts for the four-coin linkage mechanism and optimized the minting/destruction of stablecoins.



Pavel Lucifer (CTO & Head of R&D)

Responsible for platform strategic decision-making & ecological development, former core team member of Frax Finance, has led the ecological construction of FraxLend and frxETH, and has in-depth research on algorithmic stablecoins and RWA (real world assets). He is good at DeFi economic model design and designed a complete economic system for Beihu to build a four-currency linkage mechanism + ISO model.



Sophia Zhang (CFO & Economic model design)

Responsible for token economics & risk control. Former MakerDAO economic model consultant. With a background in financial engineering & token economics, proficient in stablecoin risk control and decentralized financial regulatory strategies. Designed Beihu's token economic model and optimized the market incentive mechanism of XOC & BHC. Responsible for ISO model fund pool management to improve the efficiency of ecological fund circulation.

THE CORE TEAM



Kevin Wu (CAS & Risk Control Manager)

Responsible for AI trading optimization and DeFi risk management, a senior algorithm engineer at DeepSeek AI, specializing in blockchain data analysis and DeFi risk modeling. Previously responsible for intelligent risk control algorithms at Google AI Research Institute. Design intelligent arbitrage strategies and AMM liquidity management to promote AI trading optimization.



Eason Leong (CMO & Global Business Expansion)

Responsible for global market promotion and ecological growth, former global market leader of Circle (USDC issuer), with experience in stablecoin market promotion and Web3 ecological growth. Has led multiple L2 ecological collaborations such as TON, BSC, and Arbitrarum. Responsible for promoting cross-border payments, GameFi, and RWA ecosystems to enable stablecoins to be implemented in more application scenarios.



Dennis Zhang (COO & Ecological Construction)

Responsible for DeFi ecosystem construction and partner expansion, formerly served as AAVE operations leader, focusing on decentralized lending, liquidity mining, and stablecoin protocol ecosystem construction. Conduct in-depth research on the DeFi lending market and provide efficient liquidity management strategies for Beihu stablecoin. Responsible for DAO ecological governance, enabling community consensus to drive ecological expansion.

STRATEGIC PARTNER OF BRIGHTHUB FINANCE



XONE Chain :

As the technical backing of BrightHub Finance, XONE Chain provides cutting-edge blockchain technology support, providing a solid foundation for hybrid algorithm stablecoins and cross chain transactions.



Jinbei Group :

Deeply cultivating the entertainment and tourism market in Southeast Asia, Jinbei Group's extensive business territory and profound market insights in the region will help Beihu Finance quickly occupy the Southeast Asian market.



PAIPAY Payment :

PAIPAY Payment is an international payment solution provider that collaborates with BrightHub Finance to provide efficient digital payment and cross-border settlement services. PAIPAY offers multiple payment methods, including QR code payment and online payment, aiming to provide users with a convenient and secure payment experience.

STRATEGIC PARTNER OF BRIGHTHUB FINANCE



Love World :

Love World Travel is an important participant in the global tourism industry, partnering with BrightHub Finance to promote innovative applications of blockchain technology in travel payments and point redemption. Love World Tourism integrates multiple classic travel routes, providing comprehensive services such as hotel booking, flight ticket inquiry and purchase, and is committed to creating high-quality travel experiences for users.



DeepSeek AI :

DeepSeek AI is a leading global provider of AI and blockchain technology, partnering with BrightHub Finance to empower the intelligent upgrade of the DeFi ecosystem. DeepSeek AI enhances the security and capital efficiency of stablecoin mechanisms through AI driven risk control, liquidity optimization, and intelligent arbitrage strategies, helping Beihu Finance build a more stable and efficient Web3 financial system.

OUR ROADMAP

2024 Q4 - Project Launch and Core Architecture

- Frax Finance & DeepSeek AI Strategic Collaboration
- Design of 4TISO mechanism with XONE chain
- Smart contract development
- Release White Paper V1.0
- BHC tokenomics, ready for ISO fundraising

2025 Q1 - ISO Launch & Liquidity

- ISO Initial Split Offering launching
- Launch USDH & USDB liquidity mining
- AMM transaction pool deployment
- DeepSeek AI empowers AI risk control system
- DAO governance mechanism launched
- Collaborate with DeFi ecosystem partners



Q2 2025 - Ecological Expansion & RWA Asset Support

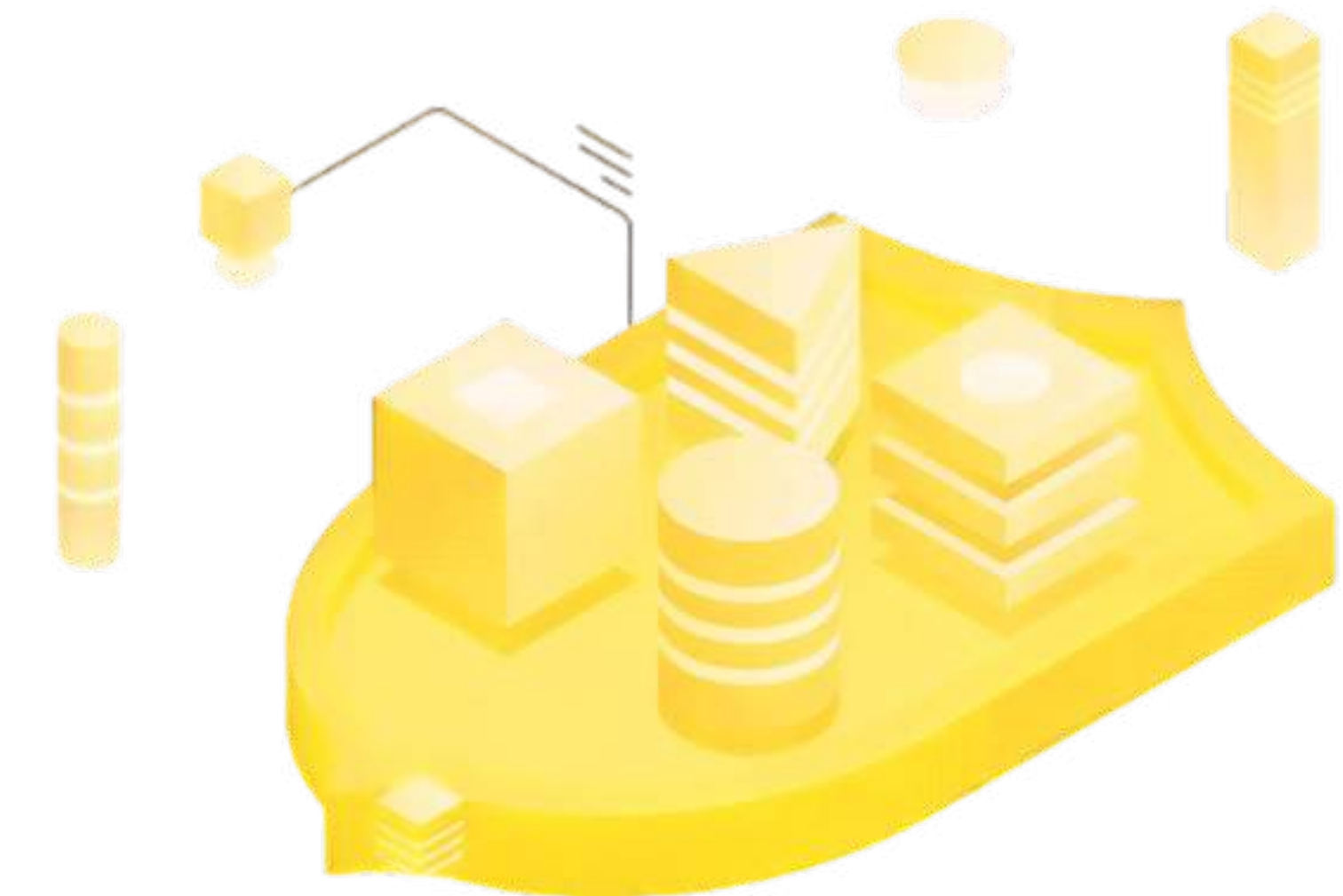
- RWA docking, support treasury bond, real estate, supply chain
- USDH access to cross-border payment system
- USDB Cross Chan Integration
- DeFi lending platform launched
- Intelligent clearing system online

2025 Q4 - BrightHub Ecological Comprehensive Landing

- RWA asset lock up exceeds \$500 million
- AI trading strategy enhances DeFi yield and risk management capabilities
- The daily transaction exceeded 100 million USD, and USDB has become the mainstream settlement method for Web3
- BHC listed on top 5 global exchanges
- DAO community voting determines future development

Q3 2025 - Multi-Chain Expansion & Global Application

- Third round of ISO, BHC token market value exceeds \$200 million
- EVM compatibility optimization
- USDH & USDB compatible with more DeFi ecosystems
- Smart arbitrage strategy upgrade, optimizing AMM liquidity pool
- USDH supports GameFi & NFT ecosystem
- Global Exchange (CEX & DEX) Listing Plan





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