



SYBAL

# **WHITEPAPER**

**Powering Blockchain with AI**

**The World's 1st Proof-of-Governance Protocol with Digital Identification**

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# TABLE OF CONTENTS

Introduction .....	3,4,5
1.0 The Sybal Blockchain   Proof-of-Governance.....	6
2.0 Sybal’s Robust Offering.....	9
3.0 Tokenomics .....	10
4.0 Sybal’s Social Responsibility Marketplace .....	11
5.0 Auditing   Compliance   Regulation .....	12
6.0 Development and Deployment at A Glance .....	13
7.0 The Team.....	14
8.0 Conclusion.....	15
DEFINITIONS.....	17
DISCLAIMER.....	18

# INTRODUCTION

## OUR BELIEF

Financial Inclusion, Identification, and Equitable Access are basic human rights. Technology should be used to empower every human being to thrive, now and in the future, irrespective of status, geography, religion, gender, or race.

## THE PROBLEM

Inequality is the greatest challenge of our time. We identify other issues by their relation to inequality and by their ability to exacerbate it. It is how we define the battleground in every struggle. Every institution grapples with the question of how to address it. For over 20 years, lack of financial inclusion has been widely recognized as being at the root of greater inequality. Yet despite significant progress, too many remain on the outside looking in. It is estimated that 1.7 billion human beings remain unbanked and excluded from basic financial services.<sup>1</sup>

In 2020 we witnessed yet another crisis as COVID-19 struck the world by storm, taking with it the lives of loved ones, friends, colleagues, and frontline workers across all borders without regard for status, geography, religion, gender, or race. It has been a fatal blow to those on the margins for individuals and businesses alike. But humanity is strong. The silver lining to any tragedy is that shared loss is a galvanizing force, and just like the zinc coating that protects a steel ladder from rust, we will refortify our society to be better than ever. The pandemic has ignited a digital transformation, and businesses now have fire under their feet to adopt digital solutions while their doors remain closed. Thus far it has not been pretty. In the U.S. it is estimated that 7.8 million people have moved into poverty due to the pandemic.<sup>2</sup> For those who have lost so much, we at the Sybal team ask ourselves, how will we serve all people, and protect the most vulnerable from falling even further behind?

In conceiving our platform, we knew we could not bridge the gap to 1.7 billion unbanked people without a deep understanding of the obstacles they faced. Our research uncovered 6

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[https://globalindex.worldbank.org/sites/globalindex/files/chapters/2017%20Index%20full%20report\\_chapter2.pdf](https://globalindex.worldbank.org/sites/globalindex/files/chapters/2017%20Index%20full%20report_chapter2.pdf)

2

<https://static1.squarespace.com/static/5743308460b5e922a25a6dc7/t/5f87c59e4cd0011fabd38973/1602733471158/COVID-Projecting-Poverty-Monthly-CPSP-2020.pdf>

basic impediments: lack of a valid form of ID; high and unpredictable bank fees; low trust; insufficient funds to maintain account minimums; poor access to service locations; and lack of product and services needed.<sup>3</sup>

The numbers stunned us. We found that [beyond the 1.7 billion unbanked, a further] 1 billion people lack a valid form of ID. 3.4 billion have some form of ID but lack access to the digital trail. Another 3.2 billion have a form of ID but lack efficiency in transfer of value within their digital trail.<sup>4</sup> Charting statistics like these paints a noticeably clear picture. Over half of the world's population sits at a disadvantage or has no seat at all. If left to subsist, they will never have the tools to thrive in a modern economy. These populations would in fact lose any remnant of social mobility in an increasingly entrenched digital hierarchy.

## OUR SOLUTION

Sybal Corp is a progressive Blockchain as a Service (BaaS) Innovation Company. Our namesake, Sybal, is our oracle. She is a predictive AI trained to augment key blockchain activities. Her qualifications include speed of learning, speed of security, speed of scale, and validator of truth. Unfettered by human bias for financial gain, she is unconstrained and unrelenting in her pursuit of fairness, inclusion, and consumer protection. We are honored to join the efforts of companies around the world in tackling the issue of financial inclusion, with human focus and innovation as our winning edge. With Sybal Digital ID, our consumer-focused blockchain ecosystem will thrive, as we become not only the safest access point to the digital world but the leading connector for global change. This is the world's first Proof-of-Governance Blockchain Protocol, with Digital ID.

## WHY BLOCKCHAIN? AI? DIGITAL ID?

Blockchain technology has emerged as the most sophisticated means for peer-to-peer transactions where trust has not been established. Our offering brings to market the most advanced approach to validating these transactions, one that is robust, and unbiased. Our patent-pending blockchain methodology was designed to put consumers first, be they individuals or institutions. But it would not be enough for us to be just another blockchain protocol or FinTech touting financial inclusion without also being a true embodiment of our values. It is by design that our improvements to the overall method by which digital assets are transacted go hand in hand with addressing the needs of the most vulnerable.

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<sup>3</sup> <https://www.fdic.gov/analysis/household-survey/2019report.pdf>  
<https://docfinder.bnpparibas-am.com/api/files/14ACDCD2-4091-42DF-80B6-677B433775CF>

<sup>4</sup> <https://www.mckinsey.com/business-functions/mckinsey-digital/our-insights/digital-identification-a-key-to-inclusive-growth#>

To look ahead, we first looked behind, and could not help but notice pervasive issues with previous generation blockchain protocols and exchanges at the hands of bad actors. Since inception, hackers and scammers of all stripes have exploited on-chain vulnerabilities and wreaked quiet havoc on the industry. Bitcoin may appear secure, but on Aug 25th, 2010 block 74,638 was hard forked after a hacker discovered an integer overflow bug and created 184 billion BTCs.<sup>5</sup> Since 2011, over \$7.6 billion dollars in crypto have been stolen.<sup>6</sup> The vast majority of attacks have happened on U.S. soil. When asked why hackers and scammers hack and scam, Sybal provides a simple answer [Financial incentive, Bias, and the Opportunity to do so]. As more institutions turn to digital assets and blockchain technology both for investment and as a means for investment, it becomes the highest responsibility of any platform to proactively govern over reactive incentivized governance. By continuously innovating, increasing transparency, and collaborating with regulators, we are ultimately working to protect consumers so that potential security breaches are proactively neutralized. It is for this reason that we are proud to stand at the confluence of blockchain and an ethical AI which will augment key chain activities and remove human bias from an environment known to foster bad behavior.

Sybal also brings to market a Digital ID solution that will be issued to our customers, establishing KYC, eliminating information gaps, and creating an access point for new entrants on the digital trail. Sybal Digital ID is positioned to take the lead in digital ID adoption worldwide. Research by McKinsey shows that an expansion of the magnitude we seek to create could increase GDP in emerging markets by 6%, equating to \$3.7 trillion dollars. 95 million new jobs could be created leading to \$4.7 trillion dollars in new deposits and \$2.1 trillion dollars in new credit issued. In addition to economic stimulation, organizations stand to also benefit from this upgrade. Digital ID could save organizations up to 90% in onboarding costs producing savings of up to \$1.6 trillion dollars globally. Our research shows that providing an ID solution is a prerequisite for financial inclusion and opens the door to a world of possibilities.<sup>7</sup>

We emphasize that not only does this mean that disadvantaged people will now be able to contribute more meaningfully to society, but that our Digital ID Solution also empowers other organizations to expand service, compounding our success. We will work to ensure our solution is broadly accepted so that other organizations have the ability to serve those that we assist with entering into the digital ecosystem. The impact of bringing an innovative and thoughtful solution to market is clear to see, and we are grateful to have the opportunity to serve in this capacity.

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<sup>5</sup> "The Basics of Bitcoins and Blockchains," by Anthony Lewis

<sup>6</sup> <https://www.coindesk.com/hackers-scammers-steal-billions-crypto-since-2011>

<sup>7</sup> <https://www.mckinsey.com/business-functions/mckinsey-digital/our-insights/digital-identification-a-key-to-inclusive-growth#>

## 1.0 THE SYBAL BLOCKCHAIN | PROOF-OF-GOVERNANCE

The Sybal Blockchain introduces a new form of governance for those that transact digitally and is the foundation for Sybal's Digital Asset offerings, the Sybal Coin, and Sybal's Social Responsibility Credit Token.

What is proof-of-governance?

Transactions on blockchain are validated, or "governed", through various protocols. Proof-of-governance is a governance method conducted by artificial intelligence to preserve the integrity of a digital transaction and optimization of a blockchain ecosystem. Peer-to-peer transactions are not validated nor are they mined by non-regulated humans who are incentivized by monetary gains. Key chain activity is facilitated by an ethical intelligence who has no other mission but to serve and protect consumers when transacting digitally. We believe this constitutes true governance.

Why did we decide to build our own protocol from the ground up instead of choosing from among existing methods such as proof-of-stake or proof-of-work? We highlighted in our research how existing technologies have remained vulnerable to bad actors. We analyzed the situation. How were they pulling off these heists? What roles were they playing in the context of current methods? The main attacks included double spend, 51% and brute force. A pattern emerged across the spectrum. It became evident that public mining and validating opened the door for such attacks, enticing humans into non-regulated roles with financial incentives. Attempts to patch over the problem have been in vain. The industry introduced proof-of-stake revisions just last year in the hopes that if miners could be made to stake their assets for a period of time, they would be less likely to forfeit their assets and earning potential through bad acts. However, even protocols leveraging these latest methods still acknowledge the inherent potential risk should a bad actor simply ignore the deterrents. Sybal was conceived with a different purpose in mind, as a consumer-centric operation. It was important for us to innovate around these vulnerabilities, to cut them off at the root and bring to market a new method with the moral fortitude to withstand exploitation.

What Sets Sybal Apart:

- **AI Augmented Chain Activities: No Miners or Validators** - all key chain activities are performed by Sybal, the Oracle. Sybal's governance proactively improves the health of the blockchain ecosystem.
- **AI Predictions:** Sybal will make key predictions as she governs the chain to provide proactive support to the Sybal Community. She will leverage her ability to not only build the chain but learn from on chain activity. This ability will assist her in securing the chain, scaling the chain, validating the truth of the transactions as an oracle, and with

providing reporting that our community can use to make key decisions as they transact. The longer Sybal governs, the safer our community and blockchain become.

- AI Governed Privacy Protocols: Protecting key characteristics of transactions for institutional investors looking to diversify their portfolios without giving away their strategies.
- Digital ID Governance: Designed to monitor the way Digital IDs are used to help reduce fraud and protect the vulnerable.

### IS DECENTRALIZED TRULY PEER-TO-PEER?

We look to provide more clarity around decentralization and why we believe our method, which embraces governance beyond the technology, is the most consumer-centric protocol to come to market. We will discuss our Lean In approach to regulation and our willingness to collaborate, but for now let's look at decentralization as it currently exists in peer-to-peer networks. Decentralization is broadly defined as a transfer of authority from a single entity to a distributed network. Blockchain enthusiasts paint the picture that control is removed from the central bank and placed in the hands of the ones transacting [i.e., peer-to-peer transactions]. The Sybal philosophy aligns with the acknowledgement made by Anthony Lewis in his book, "The Basics of Bitcoins and Blockchains", that decentralization simply moves the authority away from the central banks and into the hands of miners and validators. **THERE IS NO DIRECT PEER-TO-PEER TRANSACTION WITHOUT FIRST GOING THROUGH A THIRD PARTY. IN SHORT, AUTHORITY HAS SIMPLY BEEN SHIFTED FROM ONE ENTITY TO SEVERAL.** The question then becomes, who are the several? Do non-regulated third parties inspire confidence?

**The world runs on trust, but you are told blockchain does not require trust.** Described as the best way to transact where trust does not exist, we now have evidence of a blockchain operating without "proof" of the trust blockchain is assumed to create.

Beyond the stats, here is what that looks like.

\*DOJ exercises the "largest seizure of terrorist organizations' cryptocurrency accounts" tied to al-Qaeda, Hamas, and ISIS. Bitcoin, XRP, Ether, EOS, are alleged to have been used to finance cyber-enabling campaigns.<sup>8</sup>

\*In August 2020, Ethereum Classic suffers 51% attack where "over 7000 blocks" were reorganized. This amount was said to be equivalent to two days' worth of mining.<sup>9</sup>

\*In 2019, Trend Micro estimated hackers mined "\$250,000 per month" using "crypto-jacking."<sup>10</sup>

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<sup>8</sup> <https://www.coindesk.com/us-prosecutors-attempt-to-seize-bitcoin-allegedly-tied-to-al-qaeda>

<sup>9</sup> <https://www.coindesk.com/ethereum-classic-blockchain-subject-to-yet-another-51-attack>

<sup>10</sup> <https://www.coindesk.com/new-monero-botnet-looks-like-last-years-outlaw-attack>



Therefore, Sybal rejects the argument that investors, including highly regulated entities who we believe could greatly benefit from transacting digitally via the blockchain, would in practice not want their transactions validated by a regulated and responsible party. Furthermore, we reject the way governance is so loosely defined by the industry. Would a medical practice allow patients to make their own diagnosis without medical licensure? Would an Airline allow passengers to dictate how the pilot flies the plane? Sybal represents the synthesis of new ideas. We welcome feedback and seek to build a strong community with transparency. As blockchain technology supports and facilitates transactions that have the ability to significantly impact the economy and consumers, **WE REMAIN RESPONSIBLE FOR THEM.**

#### A PRIVATE CENTRALIZED OFFERING

Although Sybal's protocol will facilitate peer-to-peer transactions via distributed ledger technology, a decentralized transaction by industry definition, it is by our definition a highly transparent, private centralized transaction. Sybal customers thereby have the utmost confidence transacting on our platform, an exhibition of our Lean In approach.

#### Sybal Leans In:

- WE LEAN INTO TRUE GOVERNANCE, PROVIDING ASSURANCE AGAINST BIAS
- WE LEAN INTO COLLABORATION WITH REGULATORS, CREATING POLICY TO PROTECT THE MOST VULNERABLE
- WE LEAN INTO SOCIAL INNOVATION, SO THAT CLIENTS, CUSTOMERS, AND PARTNERS ALIKE HAVE CONTINUOUS EQUITABLE ACCESS TO DRIVE ECONOMIC GROWTH
- WE LEAN INTO SOCIAL PROGRESS, SO THAT OUR TEAM CREATES PRODUCTS WHICH TRULY ENABLE THE ADVANCEMENT OUR COMMUNITY DESERVES
- WE LEAN INTO BUILDING AN ENVIRONMENTALLY CONSCIOUS ORGANIZATION, BECAUSE IT MATTERS TO THE FUTURE OUR COMMUNITY WILL BUILD
- WE LEAN INTO TRANSPARENCY AND ACCOUNTABILITY, BECAUSE OUR SUCCESS IS ALSO THE SUCCESS OF THOSE WE SERVE



## 2.0 SYBAL'S ROBUST OFFERING

As part of Sybal's commitment to bring to market an inclusive offering, we will deliver a robust set of products and services to Sybal customers. The Sybal community will have the option of onboarding in part or in whole any of the below Digital Service Types (DSTs):

- BaaS for Business: Public and Private Sector
- Sybal Exchange | SYB Coin: Institutional and Retail Investors
- Social Responsibility Credit (SSRC Token): Beneficiaries and Social Improvers
- Digital Identification: Financial Services Client, Investors, Public and Private Sector, Government, e-KYC, and POS
- Digital Asset Banking: Financial Services Client – Offering will be available only to U.S. at product launch
- Payments and Remittance: Merchants and Financial Services Clients

"Our success is also the success of our customers, partners, and collaborators. We are a community. We are one. It's an honor and a privilege we take seriously to serve in this capacity."

– Christine Sanni, Sybal CEO

As we work to bring these core products and services to market, we want our community to know they are at the center of everything we do. Our customers come first. Our products are not made for us; they are made for what will become the Sybal community (all customers, partners, and collaborators). As noted in our Lean In approach, social innovation is a key focus for Sybal. We are aware that the needs of our customers will change as society becomes more and more advanced and that the responsibility to maintain customer privacy and safeguard data will become greater as well. Sybal will continue to innovate on existing products and services as well as bring to market new offerings to proactively advance and protect our community.

In addition to products and services, Sybal will establish an R&D Innovation team where we will prioritize innovation as part of our culture and as a path for sustained growth in alignment with our Lean In approach. We'll also seek to build-out our Sybal STEM Intern (SSI) Program. This program will serve as an entry point to those studying in STEM with a desire to create an impact. We look forward to helping both students and the recently graduated with the launch of their professional careers in a meaningful way.

### 3.0 TOKENOMICS

The Sybal Coin (SYB) is a crypto asset native to Sybal's AI-powered blockchain. SYB has three core functions: Fee Settlement, Payment Settlement, and Enabling of Sybal's Social Responsibility Credit. Like Bitcoin (BTC), SYB acts as a value of transfer and is in limited supply. There will only ever be a total of 120,000,000 SYBs that exist. At launch, 96,000,000 will be officially released and put into circulation. From a regulatory stance, we plan to register SYB as a security in the United States and will work diligently with counsel and international teams to remain in compliance as we enter new markets globally.

Because Sybal, our AI oracle, will perform key chain activities, SYB will not be mined, eliminating profligate energy consumption. Moreover, Sybal plans to power its infrastructure with renewable energy. This is part of our commitment to Lean In, building an environmentally conscious organization. Because we own our infrastructure, we can make key decisions ensuring a positive contribution to the global effort to save our planet.

#### FEE AND PAYMENT SETTLEMENT

SYB will also be used as a pure medium of exchange and payment for transactions that take place on the Sybal platform. Each transaction will be charged a variable percent fee. Transaction fees will be made available to customers using DSTs.

As we build-out our network and partnerships, we will work strategically to drive adoption of SYB and its multi-uses. Our partnership strategy is to ensure our partners believe in the basic human rights we have outlined above. We believe this type of strategic alignment positions Sybal to achieve success and ultimately provides for the success of our community.

#### A GLIMPSE INTO THE FUTURE

SYB is recognized as the world's most trusted and socially responsible digital currency for store of value and as a regulated medium of exchange. SYB has not only driven economic growth globally but is also known as the currency that brought communities together to build an equitable future, instead of furthering the economic divide between upper class and working class. A future where all people have basic human rights and can contribute to improving their local communities through skill, talent, innovation, creativity, and passion, is a future worth building.

**Sybal will power this future limitlessly.**

## 4.0 SYBAL'S SOCIAL RESPONSIBILITY MARKETPLACE

If you ask Sybal what makes her so special, her response is once again simple. She is the **connection** between the way things are and the way things can be. We govern to remove the bad so that you can build the good. This is our greatest differentiator. We acknowledge the technology and opportunity to build a profitable business are there; however, we believe that Sybal's best prospects for building a sustainable business with an empowered community will follow from a deep understanding of what is most important. In conceiving of Sybal, we reasoned from first principles, a powerful strategy used by some of the greatest innovators in world history.<sup>11</sup>

We looked at what was true, in 2021 billions of people remain disadvantaged while digital transformation pushes forward. We deconstructed these findings and devised offerings around them. We concluded, if we remove the bad, our community will have the ecosystem to build the good. Beyond the SYB Coin and our core services, we will launch our Social Responsibility Marketplace with our Sybal Social Responsibility Credit (SSRC) token.

### SOCIAL RESPONSIBILITY MARKET

The Social Responsibility Marketplace trades in social improvement, connecting beneficiaries with social improvers. On one side are the beneficiaries who define the social projects and services (causes) that are candidates for investments. On the other side are social improvers (organizations) who have social responsibility commitments and desire worthy causes.

### SYBAL'S MARKET SUPPORT

Trust is at the center of the social goods platform and community. Sybal will act as the Connector and Community Manager for the Marketplace. Our role will include the following but not limited to responsibilities:

- Create the SSRC Tokens to be used
  - Minting, Selling, Buying, Redeeming
- On-board the beneficiaries, the improvers and approving projects
  - Sybal enforces policies on digital identities, KYC and AML and monitoring to reduce potential for fraud and theft that is often a significant problem in social goods network pipelines
- Issue Donations

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<sup>11</sup> <https://blog.useproof.com/first-principles>

- With full transparency around financing and contributions in real-time, donations may be allocated by Sybal for general contributions to multiple projects or directly targeted to specific projects by contributors
- Issue Social Credits
  - Based on contributions in funds or services, updates on project benefits delivered and project support activities, social credits are awarded to contributors and beneficiaries for recognition at various levels.
  - Social credits can be traded through the platform between organizations looking to earn credits in a period and those who have excess credits and look to raise funds for additional contributions
- Setting responsibilities, terms, and governance rules for market participants
- On-demand reporting for all participants by period

#### THE VALUE OF THE SYBAL SOCIAL RESPONSIBILITY MARKETPLACE

- Connecting Communities together in real-time through collaboration and content feeds
- Delivering value and support for approved social good projects and services
- Transparency of funds management and governance policies
- Reporting with trusted data and automated audits
- KYC on-boarding processes for both beneficiaries and social improvers
- Compliance with KYC and AML regulations
- No political agenda
- A social credit system incentivizing recognition and growth of the SRM community

The plan is to roll-out the Social Responsibility Marketplace building on the success of the initial Sybal solutions the marketplace depends on.

## 5.0 AUDITING | COMPLIANCE | REGULATION

### AUDITING | IMPLEMENTING THIRD PARTY ACCOUNTABILITY

As part of Sybal’s commitment to transparency, we believe that third party auditing by a reputable firm is a necessity. In bringing to market what we define as a private centralized blockchain ecosystem, we want our community to feel assured that we are being held accountable above and beyond regulatory standards. We've reached out to third party firms and will make a selection post seed raise to begin framing a system of checks and balances for both the accounting and infrastructure departments. These controls will build a bond of trust between Sybal and the community.

### COMPLIANCE AND REGULATION

Sybal has selected a reputable international law firm that specializes in FinTechs and startups. Post seed raise, we will commission this firm to begin the necessary application process for licensing and registration to ensure Sybal is a fully regulated and compliant entity, both in the U.S. and in international markets. We will additionally hire in-house counsel and Compliance | AML staff to work alongside our legal team.

Most notably, our plans and intentions include securing a Digital Asset Banking License and registering SYB as a security with the SEC. We have expressed desire to Lean In with regulators, and in so doing look forward to sitting down with each of the various regulatory bodies including FinCEN, OCC, SEC, CFTC, and various state and local agencies. We consider it a privilege to collaborate on policies that will help protect consumers as the digital landscape changes, while also paving the way forward for other innovators who seek to build solutions which leverage blockchain technology and digital assets to foster financial inclusion and social impact.

#### A CLEAR MESSAGE

Our stance sends a clear message to the Sybal community and future employees of Sybal. We will not deviate from our mission to place customers at the center of what we do and why we do it. How we execute our business plan has a direct impact on consumers, the industry, and the future our community will build. There is no room to place consumers in jeopardy for any amount of financial gain. Not only will our technology and methodology uphold our standards, but as an organization we are going the extra mile with checks and balances to protect those we serve and the future we will power.

#### 6.0 DEVELOPMENT AND DEPLOYMENT AT A GLANCE

Sybal will begin MVP Development post seed raise in 2021. We estimate feature complete status to be achieved within 15 months from start of development. We will announce beta launch candidacy and select a test group of users to use the platform prior to official launch.

It is important to note that development may take longer than the 15 months projected. We will update the Sybal Community should development timelines change as we get closer to launch.

Development at a glance will be conducted in but not limited to the following phases:

Phase 1: Infrastructure [Renewable Energy and Security Controls]

Phase 2: Blockchain Architecture [Product Development]

Phase 3: AI Architecture [Governance Development]

Phase 4: Chain Architecture [Scale and Predictions]

Phase 5: Soft Beta Launch

Phase 6: MVP Launch

Deployment at a glance will also take the following but not limited to phased approach:

Phase 1: Digitize [Drive Adoption]

Phase 2: Collaborate and Make Better [Provide Key Functionality]

Phase 3: Impact and Align [Establish Key Support through Partnerships]

Phase 4: Purposeful Innovation [Create more Value]

## **7.0 THE TEAM**

We are committed to ensuring Sybal stays true to her name and purpose: an ethical AI algorithm built to serve our customers irrespective of status, geography, religion, gender, or race. As we expand our team, we will remain committed to our values of inclusion, access, and the ability to thrive as a basic human right. We offer you the opportunity to achieve beyond personal success, and you will be recognized and appreciated for your contribution. If you're looking to be empowered in your workplace, we'd love to hear from you. Please visit our website [[sybal.io](https://sybal.io)] and be on the lookout for openings as we designate.



**Artificial Intelligence Expert**



Dr. Dan He | UCLA Ph.D. Computer Science  
 Sybal's Technology Lead Advisor  
 In 3 Words: Innovator. Scholar. Scientist.  
 Dan is an award winning expert in the field of AI and Data Mining, receiving the 2014 IBM Patent Innovation Award. Dan is published in 61 referred articles with 1,009 Citations. Dan has 16 years of bringing AI solutions to market for companies like PepsiCo, Monsanto, Groupe Limagrain, and IBM.

**Financial Svcs & Digital Identity Expert**



Jim Mason | Cornell B.S. Human Ecology Econ  
 Lerner MBA Finance, Marketing | FINRA 7,66  
 In 3 Words: Innovator. Architect. Strategist.  
 Sybal's Digital ID & Product Advisor  
 Jim is a forward-thinking architect engineering customer-focused solutions that are scalable, interoperable, and socially responsive. Jim has 31 years of industry expertise providing key strategy for organizations like Fidelity, Citizens Bank, and recently advised the State Govt. on Digital ID.

**Blockchain Expert**



Mary (Hannah) Robertson | Radford B.S. Media Studies, IT | Sybal's Blockchain SME  
 In 3 Words: Innovator. Story Teller. Creative.  
 Hannah is a Blockchain Architect and Developer. She is proficient in C++, Java, JavaScript, HTML, and CSS. She has Guest Lectured Blockchain courses at George Washington Univ. Her recent work includes leading teams for projects: USPS Vote by Mail and COVIDPreCheck-Digital Health.

**Tech as a Service & Recurring Model Expert**



Christine Sanni | UMGC B.S. Legal Studies, American Law | Sybal Founder, CEO | Pub. Author  
 In 3 Words: Innovator. Builder. Human-Centered.  
 Christine is an award-winning tech leader, with 15 years dedicated to advising on the application of product & tech stacks offered as a service. In 2019 she received the Circle of Excellence award recognizing execs who innovate in the time of convergence. She is the Co-Chairman of ConservGeo, an Environmental Holding Co.

**8.0 CONCLUSION**

Sybal comes to market as a progressive BaaS Innovation Company. Our robust portfolio of products and services were designed to bring to market a truly financially inclusive offering in an environmentally responsible way. Sybal was deliberately designed with the foresight to see beyond the technology itself, capable of heading off the forces of division and nimbly adapting to the needs of the modern era.

We see DLT as an incredible opportunity to increase efficiency, speed, and transparency while transacting digitally. We remain vigilant in our stance that this technology should never be leveraged by or only accessible to the few rather than the many. Whether public or private, big or small, individual or institutional, everyone should have equitable access to these technologies with assurance and confidence that their transactions are governed by a regulated entity. For those most vulnerable, who have yet to establish a digital trail, it is a basic human right to have access to basic financial services, a valid form of ID, and an opportunity to contribute to the society that the Sybal community will forge.



Sybal is the connection between the way things are today and the way things can be in the future. We govern to remove the bad so that you can build the good. We could not be more grateful to have the opportunity to serve the world in such a capacity. We take our role seriously, with an understanding that our success is ultimately the success of Sybal's community. The challenge is yours. For us, this is about the execution, transparency, accountability, collaboration, and what is true. We will stand behind our values as we innovate, looking beyond technology itself to a broader understanding of its impact on society. The world is our stakeholder and together we can power a better future for all.



# DEFINITIONS

- ✚ Proof-of-Governance (POG)
  - A governance method conducted by artificial intelligence to preserve the integrity of a digital transaction and optimization of a blockchain ecosystem. Peer-to-peer transactions are not validated nor are they mined by non-regulated humans who are incentivized by monetary gains. Key chain activity is facilitated by an ethical intelligence who has no other mission but to protect and service consumers when transacting digitally.
- ✚ SYB Coin
  - Sybal's native cryptocurrency
- ✚ SSRC
  - Sybal Social Responsibility Credit Token
- ✚ Sybal Marketplace
  - Sybal's Project that will be built off of the Sybal's Protocol connecting both beneficiaries and social improvers for social projects (causes)
- ✚ Beneficiaries
  - Those who define the social projects (causes)
- ✚ Social improvers
  - Organizations who have social responsibility commitments who desire to make social improvements
- ✚ SSI Program
  - Sybal STEM Internship Program
- ✚ STEM
  - Science Technology Engineering Math
- ✚ KYC
  - Know-your-customer
- ✚ AML
  - Anti-Money Laundering
- ✚ FinCEN
  - Financial Crimes Enforcement Network
- ✚ OCC
  - Office of the Comptroller of the Currency
- ✚ SEC
  - Securities and Exchange Commission
- ✚ CFTC
  - Commodity Futures Trading Commission
- ✚ DLT
  - Distributed Ledger Technology

# DISCLAIMER

Certain statements in this Whitepaper constitute “forwarding-looking information” under applicable laws. Except for statements of historical fact, information contained herein constitute forward-looking statements, including:

- a. The expected development of Sybal Corp’s business and projects;
- b. The projected performance of SYB coin;
- c. The execution of Sybal Corp’s business plan and growth potential;
- d. The completion of Sybal Corp’s projects currently underway, in development or otherwise under consideration;
- e. Sybal Corp’s ability to launch a functional platform, which includes the related creation and issuance of SYB coin and the associated economic value thereof;

Forward looking statements can also be identified by words such as “can,” “may,” “should,” “expected,” “will,” “project,” “anticipate,” “believe,” “estimate,” “intend,” “could,” “continue,” and similar identifiers.

Forward-looking statements are provided to allow readers an opportunity to review and understand the management’s vision.

Sybal Corp makes no representation or warranty as to future performance and with respect to such forward-looking statements. Sybal Corp further expressly disclaims any obligation or undertaking to disseminate any updates or revisions to any forward-looking statement contained herein to reflect any change in its expectation with regards to events, conditions, or circumstances.

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