AITC GROUP / NEW AITC–ZENITH FOUNDATION

AITC–ZENITH

An integrated vision for payments, rewards, digital wallets and real-asset connectivity



Project-supplied concept image | Wallet, blockchain and real-asset vision (not a statement of active services or approvals)

Connecting everyday top-ups and commerce with digital assets and potential real-world assets

Project white paper draft | English edition | 18 Nov 2026 | v0.9

For project review. Deployed token functionality is distinguished from proposed products, partnerships and regulated services.

01 Executive summary and scope

AITC–ZENITH is a proposed ecosystem connecting OneCard and Victory Wallet top-ups, the AITC Point Payment System Platform (APPSP), merchant rewards and vouchers, a BNB Chain token layer, and a potential long-term real-world asset (RWA) interface.

This draft is grounded in the supplied concept statement, blockchain/asset illustration, APPSP flow diagram and the second AITC deployment records discussed with the project owner. Partnerships, financial products, exchange listings and tokenized securities are presented as concepts unless separately evidenced.

ACCESS	CONNECT	BASE
OneCard, Victory Wallet and funding concept	APPSP, GiftPoint, merchants and vouchers	AITC on BNB Chain; future RWA interface

Evidence and planning boundary

Area	Current evidence / proposed scope
On-chain token	Second AITC deployment identifier and screenshots of source-code and address-ownership verification
Proposed services	OneCard, Victory Wallet, APPSP, CLOVA PAY, AITC Mall, points, vouchers and QR payments
Longer-term vision	Real property and tangible assets, STO/blockchain layer and IC Wallet concepts
Not established	Live integrations, partnerships, licenses, token allocations, exchange relationships and financial settlement

Operating principles

- Keep token balances, payment funds, loyalty points and legal rights to real assets clearly separated.
- Document who is responsible for custody, authorization and reconciliation across on-chain and off-chain services.
- No promised return, principal protection or automatic ownership of real-world assets is implied.

02 Platform architecture

The APPSP schematic places AITC Group around a digital wallet, merchants, point payments, member/ERP databases and a commerce interface. The simplified diagram below is an interpretation of the supplied material, not confirmation of completed integrations.

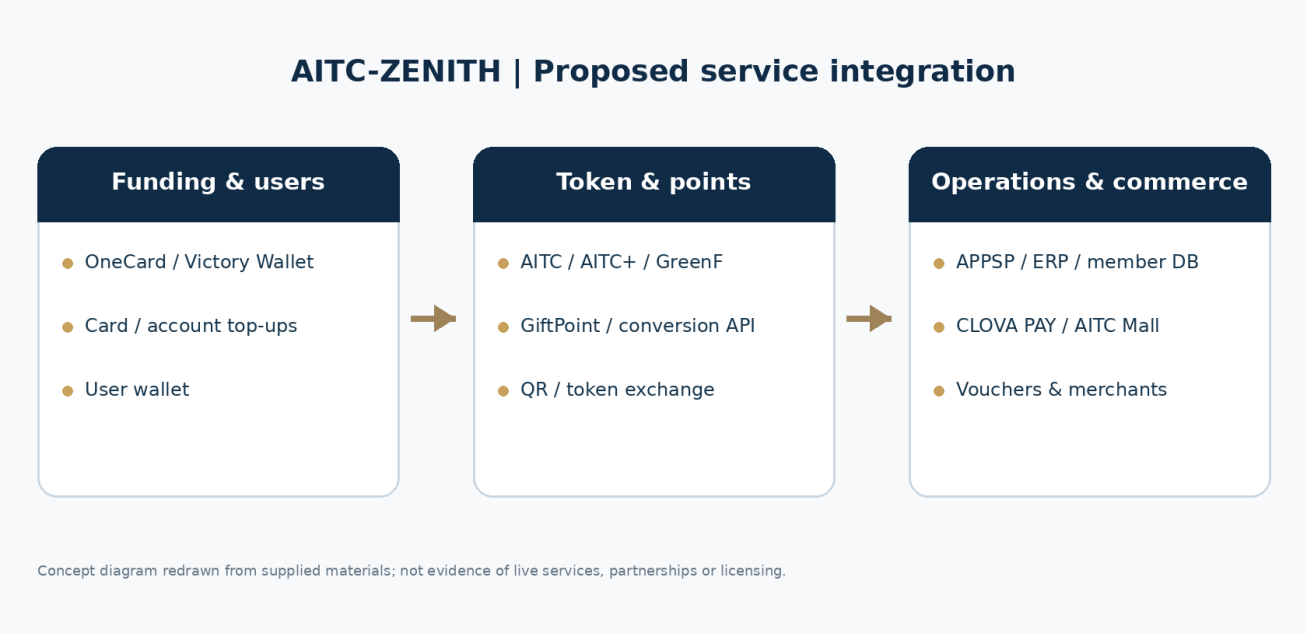


Figure 1. Proposed integration layers derived from the supplied materials

Layer	Function	Referenced components
Customer access	User onboarding, funding and wallet journeys	OneCard, Victory Wallet, user touchpoints
Asset exchange	Display, transfer or convert token/point units	AITC, AITC+, GreenF, GiftPoint, conversion API
Commerce	Voucher issuance, QR payments and point accrual	APPSP, CLOVA PAY, AITC Mall
Operations	Member records, ERP functions and reconciliations	AITC ERP, member DB, integration manager
Future extension	Potential structured connection to real assets	IC Wallet, STO/blockchain, RWA structures

Terminology note: AITC+, GreenF and ICG/ICS/ICC/ICF appear in the source diagrams but are not established as interchangeable with AITC. Their legal nature, issuance and exact use cases remain to be defined.

03 Service journeys

3.1 Funding and wallet journey (proposed)

1. Users begin at OneCard, Victory Wallet or another supported customer interface and review available funding methods.
2. Where payment partners and local rules permit, users may fund an account through card, small-value top-ups or bank transfers.
3. Subject to provider integrations and regulatory permissions, the wallet experience may enable access to stablecoin purchase, transfer and custody options (e.g., USDT).
4. Stored value, USDT and AITC are different assets. Exchange rates, fees, redemptions and chargeback terms require separate disclosure.

3.2 APPSP merchant and rewards journey (proposed)

5. Members and merchants connect to eligible interfaces such as CLOVA PAY, AITC Mall and voucher issuance systems.
6. Purchases, vouchers, QR transactions or marketing activity may generate, redeem or consume points such as GiftPoint.
7. Conversion APIs and the integrated member database would record accrual, deductions, transfers and reconciliation.
8. Merchant permissions, refund handling, chargebacks and settlement cycles must be defined before launch.

3.3 Distinct units within the ecosystem

Unit	Potential function	Necessary distinction
AITC (BEP-20)	On-chain token transfer; potential digital-asset layer	No guaranteed price, liquidity or conversion
GiftPoint / rewards	Purchase rewards, promotion and settlement concepts	Independent issuer liability and redemption terms
Stored value	Top-up/payment program concept	Requires appropriate regulatory classification and safeguarding
USDT / other assets	Potential integration through licensed providers	Separate issuer, chain, custody and smart-contract risk

04 AITC token design

This section describes the second AITC deployment as presented in earlier Solidity and verification materials. It is distinct from the separately issued AI Triple Card token with symbol ATC. Final publication should independently reconfirm current on-chain values.

Field	Second AITC deployment (source-based)
Network / standard	BNB Smart Chain; BEP-20-compatible ERC-20
Name / ticker	AITC / AITC
Contract	0x85Cd694468E6562c5E4e4e8C09762477E86A33e8
Fixed supply	100,000,000,000 AITC; 18 decimals
Transfer fee	0.3% (30/10,000) per transfer, rounded down in base units
Fee recipient	immutable feeReceiver set at construction; recheck on-chain before publication
Code provenance	Sourcify success in Remix log; BscScan Verified screenshot provided
Controls	Supplied code has no further mint, blacklist, pause or adjustable fee functions

Illustrative fee

A transfer of 1,000 AITC delivers 997 AITC to the recipient and 3 AITC to the designated fee account, excluding network gas. The same fee-on-transfer behavior can affect DEX swaps and liquidity provisioning or withdrawal.

Undecided distribution and governance parameters

- Circulating allocation, community/treasury/team shares, vesting, lockups and release schedule
- Accounting, purpose and public reporting of accumulated transfer fees
- Liquidity policy, market-abuse controls and insider/related-party trading safeguards

The token code does not itself create rights to dividends, redemption, a price floor or claims on real-world assets.

05 APPSP operating model

The source APPSP map connects a proposed exchange, wallet, member ERP, conversion APIs, member databases, voucher issuance, marketing branches, CLOVA PAY and AITC Mall. Its arrows describe potential data and value flows, not evidenced production integrations.

Operating workstreams

Area	Proposed operating responsibility
Member / ERP	Registration, permissions, point accounts, transaction history and operator dashboard
Funding / issuance	Approved top-ups, vouchers, validation and auditable balances
Merchant payments	QR usage, settlement, returns, reversals and refund processing
Exchange interfaces	Separate rules and APIs for AITC, AITCPlus, GreenF and point conversions
Commerce	AITC Mall, campaign/reward points and customer-service procedures
Audit / controls	Segregated permissions, tamper-evident logs, reconciliation and fraud monitoring

Settlement design commitments to formalize

- Identify the legal obligor for every point, stored-value and merchant settlement balance.
- Never portray loyalty points, deposits and cryptocurrency tokens as automatically equal in value.
- Publish exchange rates, fees, caps, failure handling, cancellation and refund rules for each conversion path.
- Safeguard and segregate customer funds according to applicable law and partner agreements.

The source chart lists several token/point exchange pairs as concepts; it does not demonstrate current listing, active trading or guaranteed convertibility.

06 Real assets and STO concept

The second supplied illustration stacks real assets (including property and tangible holdings), an STO/blockchain layer, and an IC Wallet/token ecosystem. It also labels ICG, ICS, ICC and ICF. This is a long-range concept, not evidence that assets have been tokenized or that any token currently conveys ownership or investment rights.

Conditions for any RWA expansion

9. Verify title, liens, valuations, legal claims and the economic rights attached to each underlying asset.
10. Determine whether an instrument constitutes a security, investment contract or other regulated interest.
11. Obtain applicable authorizations and implement disclosures, custody, investor eligibility and records.
12. Appoint asset managers, custodians, auditors and dispute/settlement providers as required.
13. Only then publish separate token rights, issuance, transfer and redemption rules for a lawful asset structure.

Separation from the AITC token

AITC is the ecosystem token described here. If a security token or asset-backed instrument is eventually created, it would need its own legally defined rights. Holding AITC does not automatically grant title to, yield from or redemption against a real-world asset. ICG/ICS/ICC/ICF are labels with roles and legal classifications yet to be specified.

A public-figure quotation appearing in the supplied vision image has not been independently authenticated and is not used here as evidence of endorsement or an investment thesis.

07 Security, compliance and user protection

Minimum control framework

- Smart contracts: source verification, independent audit, deployed address management, fee-wallet key control and recovery planning.
- Wallets: custody models, multisignature approvals, withdrawals, key compromise response and wrong-network safeguards.
- Identity and monitoring: the source mentions anonymous use, but actual services must comply with applicable KYC/AML, sanctions and fraud obligations.
- Payments and cross-border transfers: card/bank funding, conversion, remittance and vouchers require jurisdiction-specific partner and licensing review.
- Privacy: data minimization, purpose limits, access segregation, retention, cross-border transfers and incident response.

Principal risks and mitigations

Risk	Exposure	Mitigation direction
Market / liquidity	Price volatility and thin liquidity	Transparent pricing, fee and slippage disclosure
Smart contract	Bugs, incorrect addresses or compromised control	Independent review, tests, address confirmation
Fee-on-transfer	DEX and LP paths return unexpected amounts	Route testing and explicit transfer-fee disclosure
Regulatory	Unauthorized payment, remittance or securities activity	Legal assessment, licensing, eligible partners
Off-chain operations	Refund disputes, double credits or DB incidents	Reconciliation, audits, recovery and service policies

08 Implementation roadmap and evidence gates

The following phases are a proposed execution framework, not committed dates or evidence that integrations and legal approvals have been completed.

Phase	Key activity	Evidence gate
0. Foundation	Reconcile token address, name, logo, fee controls and documentation	On-chain confirmation, functional tests, records
1. Wallet/top-up PoC	Define OneCard/Victory Wallet scope and payment partner requirements	Funding, refunds, reversals, reconciliation tests
2. APPSP pilot	Limited member DB, GiftPoint, merchant QR and voucher APIs	Error rate, settlement variance, support outcomes
3. Commercial scale	Expand eligible merchants, commerce and wallets	SLA, security reviews, legal compliance reports
4. Separate RWA track	Review assets, securities status, custody, disclosures	Documented legal rights and eligibility first

Suggested operational metrics

- Active users and merchants, top-up/payment success and settlement latency
- Points issued/redeemed, outstanding balances, disputes and reconciliation breaks
- Contract audit progress, holders, liquidity depth and transfer-fee transparency
- Incident-response time, privacy events and approved partner coverage

09 Open decisions and disclosures

Information needed for public release

- Exact legal entity, registered address, project contact details and official website
- Actual contracts and roles for OneCard, Victory Wallet, CLOVA PAY, AITC Mall and regulated partners
- Identity, safeguarding, refunds, complaints, dispute handling and privacy policies
- Complete allocation, lockup, distribution and fee-income policy for the 100 billion AITC supply
- Defined legal and operational status of AITC+, GreenF, ICG, ICS, ICC and ICF
- Evidence of asset rights, securities analysis, eligibility and approvals for any RWA/STO program

Notice and disclaimer

This draft organizes project-owner-supplied materials. It is not investment advice, a securities offering, a regulated product disclosure or evidence of government/exchange endorsement. Any referenced products, technology, partners or regulatory arrangements may change or remain unrealized. It promises no market price, exchangeability, yield, principal protection or redemption.

Source basis

Source 1 — User-supplied “NEW AITC-ZENITH FOUNDATION” statement on OneCard, Victory Wallet and funding options (18 Nov 2026).

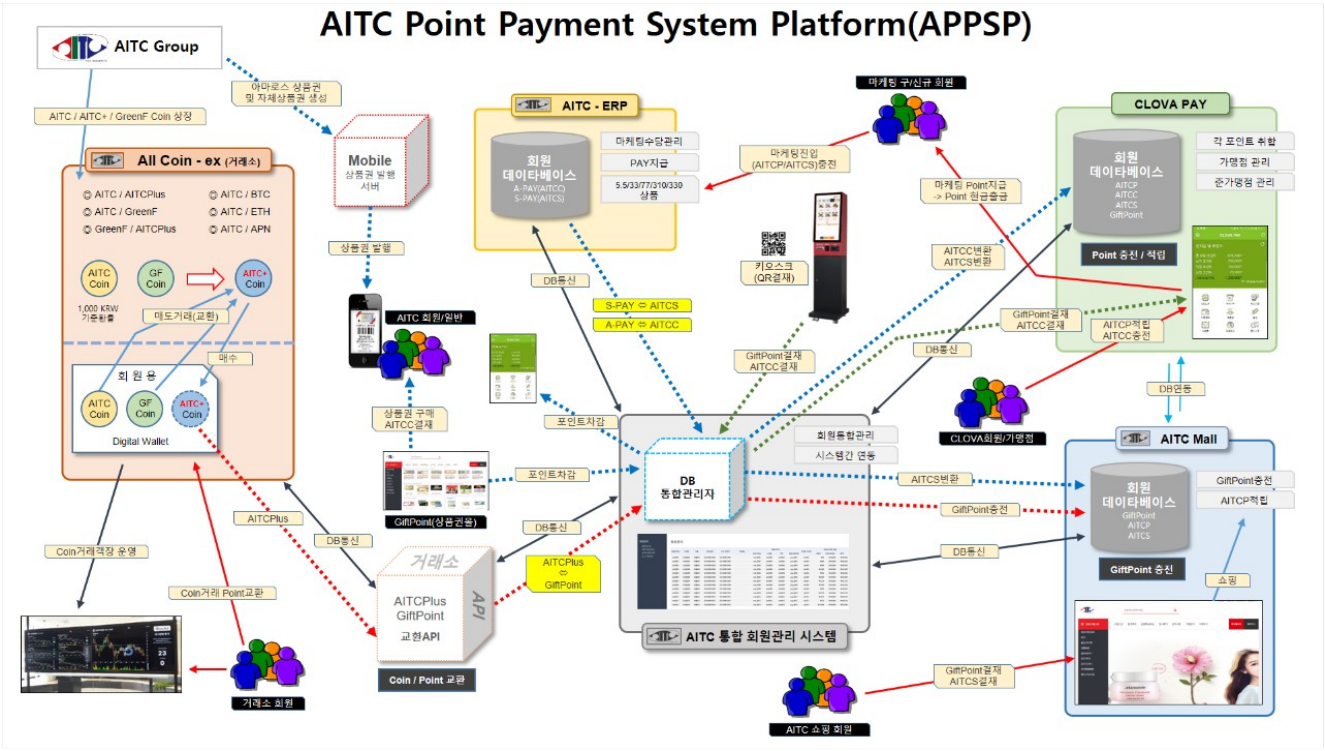
Source 2 — User-supplied “Blockchain and real assets” concept illustration (18 Nov 2026).

Source 3 — User-supplied “AITC Point Payment System Platform (APPSP)” operating diagram (18 Nov 2026).

Token technical facts — Solidity source and deployment/verification screenshots shared in the conversation; not an independent legal, financial or security audit.

Appendix | Source material

The source APPSP workflow is reproduced below as provided. Screens and connecting arrows serve as planning references and do not prove completed integrations.



AITC Point Payment System Platform (APPSP) — project-supplied source diagram

This diagram combines several payment, token and point workflows. Real operational status, contractual arrangements, APIs and approvals require separate substantiation.