COIN OF THE WOLRD
WHITE PAPER

STABLE MONEY. OPEN WORLD. FOR EVERYONE

Welcome to COW (Coin of the World) Global Common Currency, Fair, Transparent, Non-manipulating, Financial stability for humanity

As a new generation stablecoin, Designed by the AVERAGE algorithm, to maintain stable value and act as a global currency, thereby overcoming the limitations of traditional fiat currencies.

www.coinofworld.com

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1. Introduction

In a world where borders are increasingly blurred and technology connects people like never before, the financial system remains fragmented by more than 180 currencies – each bringing with it inequality, inflation, and geopolitical risks.

We posed a simple yet challenging question: "Is it possible to create a common currency – transparent, fair, and unmanipulable – for all humanity?" Our answer is COW- (Coin of the World)

Currently, the world has 180 official currencies in circulation, distributed across:
- 193 UN member states, 2 observer states, 9
- de facto independent territories, and 33
- dependent or overseas territories.
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Some countries and territories use multiple currencies simultaneously – both official currencies and currencies pegged to other strong currencies (such as USD or EUR). ANALYSIS RESULTS After a rigorous survey and testing process, we determined that only 155 currencies are currently in circulation, not eliminated due to inflation and meet ISO 4217 standards – an international standard issued by the International Organization for Standardization (ISO), recognized by global banking and financial systems. Some currencies are used in transactions but do not have their own ISO codes because they are essentially local versions or variants pegged 1:1 to another currency. For example:

- Faroe Króna (based on Danish Krone) Guernsey, Jersey
- and Isle of Man Pound (based on British Pound) Tuvalu
- Dollar (based on Australian Dollar) Cook Islands Dollar
- (based on New Zealand Dollar)

These currencies, although having liquidity in the region, are not considered independent currencies in the international system and are therefore not considered standards in the accounting system.

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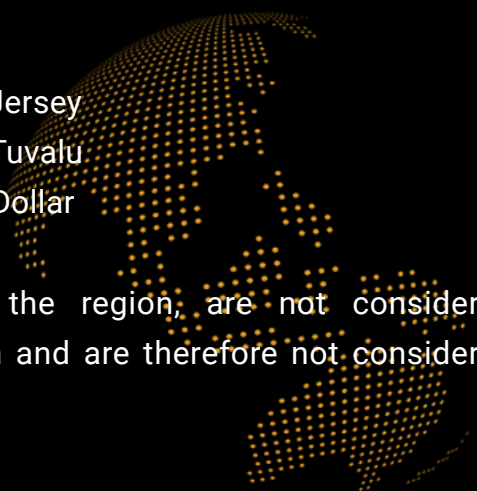
2. GLOBAL SITUATION

2.1 ISSUES

- **INFLATION & DEVALUE: Eroding erode the wealth of billions of people, especially in economically weak countries.**
- **FINANCIAL MANIPULATION and LOSS OF CONFIDENCE in the local currency are becoming more and more common.**
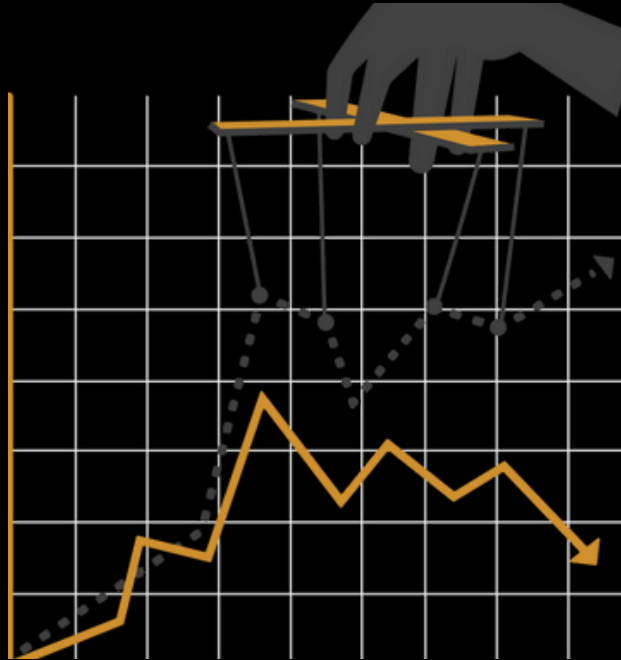- **INJUSTICE IN LABOR VALUE: An hour of work in a developed country can be worth hundreds of times more than in a developing country for the same job.**

- **INTERNATIONAL MONEY TRANSFER COSTS: remain high, especially affecting migrant workers.**

- DEPENDENCE ON SUPERPOWER CURRENCY: weaken economic independence and create political risks.
- WEAPONIZATION OF MONEY IN GEOPOLITICS: Superpowers use money as a tool of sanctions (like USD and SWIFT used to cut Russia and Iran out of the global financial system) LACK OF GLOBAL FINANCIAL EQUALITY; Poor countries have to pay higher interest
- rates because of low credit ratings, even though their people did not create the debt. Developed countries can borrow at near 0% interest rates but control the global money flow.

- FRAGRANCED AND INCOMPATIBLE FINANCIAL SYSTEMS: Each country has its own laws, currencies, and infrastructure, making cross-border exchanges slow, expensive, and opaque. Volatile exchange rates hinder global trade and increase investment risks.

- BILLIONS OF PEOPLE DO NOT HAVE ACCESS TO DIGITAL FINANCE: Nearly 1.4 billion people do not have a bank account (World Bank, 2023). Most live in rural areas, have low incomes, and are not supported by the global financial system.

- EXCHANGE RATE FLUCTUATIONS AFFECT LIVES AND BUSINESSES: The sudden devaluation of the domestic currency causes salaries and savings to lose value overnight. Businesses must increase prices, cut spending, and lay off staff to cope with exchange rate risks.

2.2 CONCLUSION

LACK OF TRANSPARENCY AND ABUSE OF CENTRAL BANK POWER: Many governments print money to cover budget expenses, causing hyperinflation (e.g. Zimbabwe, Venezuela). People are not allowed to participate in monitoring or checking the money issuance system.

- RISK OF BANK COLLAPSE AND ASSET FREEZING: The Silicon Valley Bank, Credit Suisse banking crisis (2023) shows that the traditional financial system can collapse at any time. People are often not warned before losing all their assets in banks. UNFAIR ASSET VALUATION AND LACK OF COMMON STANDARDS: The same type of goods and services
- can be priced dozens of times differently between countries, creating injustice in consumption and investment. There is no neutral unit of value to accurately measure global value. UNCERTAINTY AND LOSS OF CONTROL IN MONETARY POLICY: People and businesses are passive before decisions to adjust interest rates, print money, and control
- capital without the right to intervene. Currency stability is always dependent on political factors, not sustainable.

The world needs a new financial reference system – neutral, transparent and sustainable. This would be a common anchor to measure value for both large economies and small currencies, ensuring fairness, not dominated by any financial superpower or any particular currency.

3 COW SOLUTIONS (coin of the world)

3.1 Principle of AVERAGE

We propose a global stablecoin – a stablecoin priced based on the average of 155 national currencies that meet ISO 4217 standards.

The formula is simple yet profound: COW = Average of the conversion value from 155 fiat currencies. Currencies that are eliminated by inflation or do not meet the standard will not be included in the calculation.

Formula for calculating COW
value: $COW = (V_1 + V_2 + ... + V_{15}5)$
/ 155
Where V is the exchange rate of each currency compared to a common base unit (for example AED, ANG, CNY, USD, JPY, EUR, RUB, VND….. or any currency can become a common base unit).

1+2+3+4+5..........+155 Total number of currencies calculated in the system AVERAGE

3.2 Why choose AVERAGE

No single country can manipulate the average value of the whole world.

Unlike NEO to a single strong currency – which is always influenced by monetary policy, geopolitics and personal interests – the average of all national currencies reflects global value in an objective, transparent and fair manner.

COW becomes a common ANCHOR point, not belonging to anyone, not dominated by political or financial power, but representing balance.

4 Strategic Methods

Coin of the World(COW) is built on the core philosophy that stability is the foundation. of financial trust. By combining global data, blockchain technology, and the principle of price averaging, COW is shaped to become the leading stable cryptocurrency.

4.1 Value stability

COW is priced based on an average of 155 stable currencies, independent of the USD or EUR. This approach helps to minimize currency volatility and avoid geopolitical risks.

4.2 Blockchain ensures transparency, security and decentralization

All COW transactions are publicly recorded on blockchain ensures that data is immutable and cannot be modified or tampered with. The decentralized structure also helps to improve safety and security.

4.3 Promoting economic stability and controlling inflation

When widely applied, COW can serve as a

NEO price for small economies, helps limit currency depreciation and reinforce stable monetary policy

4.4 Not subject to change

COW operates independently of any central bank, nation or financial institution. COW values reflect the global financial will, not the will of a minority.

4.5 Minimize transaction costs and exchange rate risks

COW eliminates conversion fees, minimizes exchange rate risk and facilitates cross-border transactions with a stable common currency, thereby reducing costs and increasing efficiency.

CAD
JPY
USD
AED
COW
HKD
CNY
AED
SGD
VND
RUB

AVECRUARGREE NVCAILEUSE OF 155
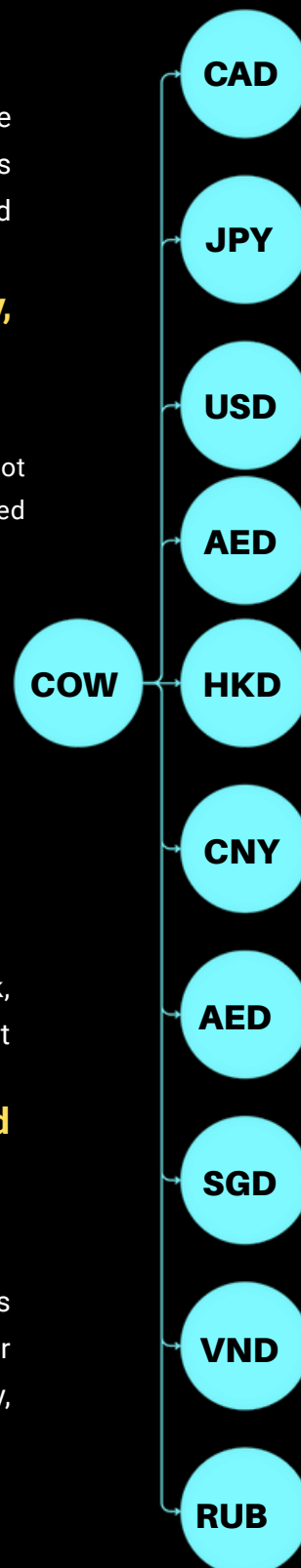
5. Challenges & Opportunities

5.1 Current market challenges

- Inflation and currency
- devaluation
  Many countries, especially developing economies, face high inflation and weakening currencies,
- which reduce purchasing power and increase the cost of living. High volatility of cryptocurrencies
- Cryptocurrency prices fluctuate frequently, making them difficult to become a stable means of
  payment or a safe store of value. Lack of a common global currency There is no widely accepted
- digital currency globally, hindering trade, capital flows and international investment. Manipulation
- of the financial system Central banks and large financial institutions control exchange rates and
  interest rates, leading to inequality in financial access. High and cumbersome transaction costs
- Cross-border payments, money transfers and foreign currency exchanges often incur high fees,
- complicated procedures and long processing times. Security risks and fraud Online transactions,
  especially crypto, still pose the risk of hacking, fraud and asset loss. Lack of transparency in
  international financial transactions It is difficult for users and businesses to track cash flows,
- especially in cross-border transactions. Difficulty accessing financial services More than 1 billion
- people in the world do not have bank accounts, unable to fully participate in the digital economy.
- Legal and regulatory barriers Cryptocurrencies and stablecoins still face many different laws in
- each country, making it difficult to expand globally.

WORLD CRIS

5.2 OPPORTUNITIES

The Golden Age of Digital Transformation and Web3

- Digital transformation and Web3 are opening a new era for global finance.
- Blockchain & DeFi: Financial institutions are increasingly adopting, promoting stablecoin development and widespread acceptance. New technology: Smart contracts and
- automation make transactions faster, cheaper, safer and more transparent. Wide participation: Web3 allows users to easily manage digital assets and access
- decentralized financial services anywhere. Drivers for innovation: Consumers benefit, while startups and fintech have the opportunity to penetrate and conquer new markets.

CONNECTING TRADITIONAL & DECENTRALIZED FINANCE

- COW is valued at an average of 155 fiat currencies (ISO 4217), creating a solid bridge between traditional money and cryptocurrencies. Stable as fiat money - Flexible as crypto:
- COW brings transparency, security and convenience to every transaction. Instant transaction experience: Users can pay and transfer money safely, without worrying about
- strong price fluctuations like other cryptocurrencies. Global cooperation opportunities: When financial institutions combine with blockchain, COW opens up new directions,
- optimizes efficiency and creates long-term sustainable value. In the context of a volatile global economy, COW is the necessary bridge to promote innovation and stable
- development.

- GLOBAL NEED FOR A COMMON CURRENCY Currently, trade, logistics, cross-border
- payments and international investment are facing many difficulties due to the lack of a common, reliable payment unit. This complicates transactions and money flow management between countries. COW appears as a promising solution: Simplify and
- optimize payment processes. Reduce trade barriers and transaction costs. Promote
- stronger development of global trade and investment.

6 VALUES FOR THE GLOBE

6.1 Economics and finance

- Stabilize global exchange rates and inflation Reduce transaction, remittance and foreign exchange costs Create incentives for cross-border investment and promote fair trade Increase financial inclusion for the unbanked.

6.2 Technology & digital transformation

- Synchronize e-wallet systems, digital banks, smart contracts Support Web3,
- Metaverse, AI Economy and decentralized finance (DeFi) Encourage the
- development of global standard blockchain infrastructure. Support automatic
- payments and cross-border micro-payments. Easy integration with IoT and new
- digital economic platforms. Promote the application of smart contracts in
- insurance, lending, and commerce.

6.3 Social & humanitarian

- Protect people's financial rights against political upheaval and currency crises Increase
- transparency in aid, eliminating intermediaries and losses, volatility gaps Increase
- transparency in the distribution of community or charitable funds. Encourage global
- financial education through transparency platforms. Facilitate fair payments in the
- informal economy.

6.4 Geopolitics & global stability

- Reduce dependence on superpower currencies Neutralize the financial system
- to limit the "weaponization" of currencies Create a platform for multilateral
- cooperation and equitable financial support Reduce the risk of economic
- conflict due to currency manipulation Promote multilateral financial cooperation
- and sustainable trade agreements Provide a stable platform for international aid
- and development investment Reduce inequality between developed and
- developing economies

7. Applications and Utilities

Coin of the World (COW) serves as a stable store of value and a versatile digital currency, compatible with both traditional financial systems and Web3.

Global trading

Clear cross-border support, regardless of local exchange rates. This ensures that the recipient maintains the value of the money even in the face of domestic inflation.

Tourism and consumption

E-wallet finance application: Supports payments at retail stores, hotels and international e-commerce platforms.

Electronic Invoices and Smart Contracts

Preserving value in B2B payments. Smart contracts for transparent and irreversible financial transactions.

Decentralized finance

Lending and Borrowing: Support the development of sustainable agriculture and improve crop yields through decentralized exchange (DEX) platforms for more efficient resource management.

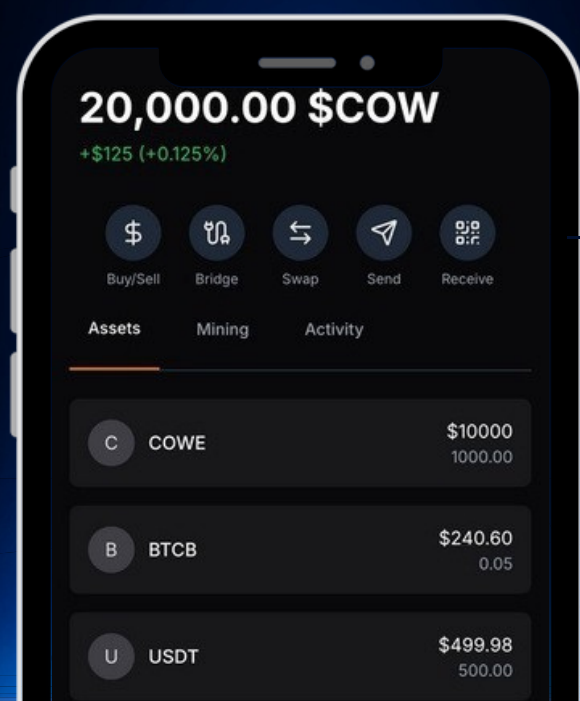### Government finance and intermediary banking

Become a benchmark asset or price NEO for governments facing inflation. Be used as a currency stabilization tool for intermediary banks in developing countries.

Investment and asset management

- Reliable long-term digital asset preservation.
- Valuation of digital assets, tokenized assets, digital stocks. Protection of assets against market
- volatility.

Financial support and humanitarian aid

Provides transparent cross-border support, regardless of local exchange rates. This ensures that the recipient maintains the value of the money even in the face of domestic inflation.

20,000.00 $COW

+$125 (+0.125%)

$				
Buy/Sell	Bridge	Swap	Send	Receive

Assets   Mining   Activity

C	COWE	$10000
		1000.00

B	BTCB	$240.60
		0.05

U	USDT	$499.98
		500.00

8. COW – A VISION TO HUMANIZE THE FINANCIAL SYSTEM

COW IS NOT JUST A COIN–IT IS A STATEMENT ON HUMAN VALUES

- We created COW, not to replace anyone, but to serve everyone. We do not control COW, but to
- let COW reflect the true values of the world – where human contributions are judged by ability, not nationality. COW is an important step to: Reestablish trust in the global financial system
- Create a foundation for a world without borders of value Towards a more equitable, sustainable
- and humane financial future

- ·That human value should be based on contribution, not passport. · That finance should be
- transparent, not manipulated by a minority. · And that the world needs a common, borderless,
- fair and sustainable unit of value to connect us and protect the future of all. COW does not replace national currencies, but becomes a common reference system, a stable value NEO. COW
- is not manipulated by anyone, not even its founders. It exists thanks to the global community and blockchain technology. COW empowers every individual financially, regardless of where they
- were born.

Money was born to serve humanity – not to manipulate and control the fate of humanity." We are living in a world divided by monetary borders, where human value is unfairly valued simply because of where they were born. Inflation, devaluation, income inequality, and a biased financial system are stifling opportunities for billions of people. It is time for a new currency – one that does not belong to a country, does not serve power, but represents Humanity itself. COW – Coin of the World is more than just a currency. It is a declaration of global justice, a protest against monetary injustice, and the foundation for a transparent, decentralized, and unmanipulable value ecosystem. We are not calling for a revolution, but a journey of awakening – where everyone has the right to participate, build, and own a fair financial future. Let's create a world without monetary borders.

COW – COIN OF THE WORLD
The common currency of
mankind.

9. System Technology and Architecture

9.1 Overview
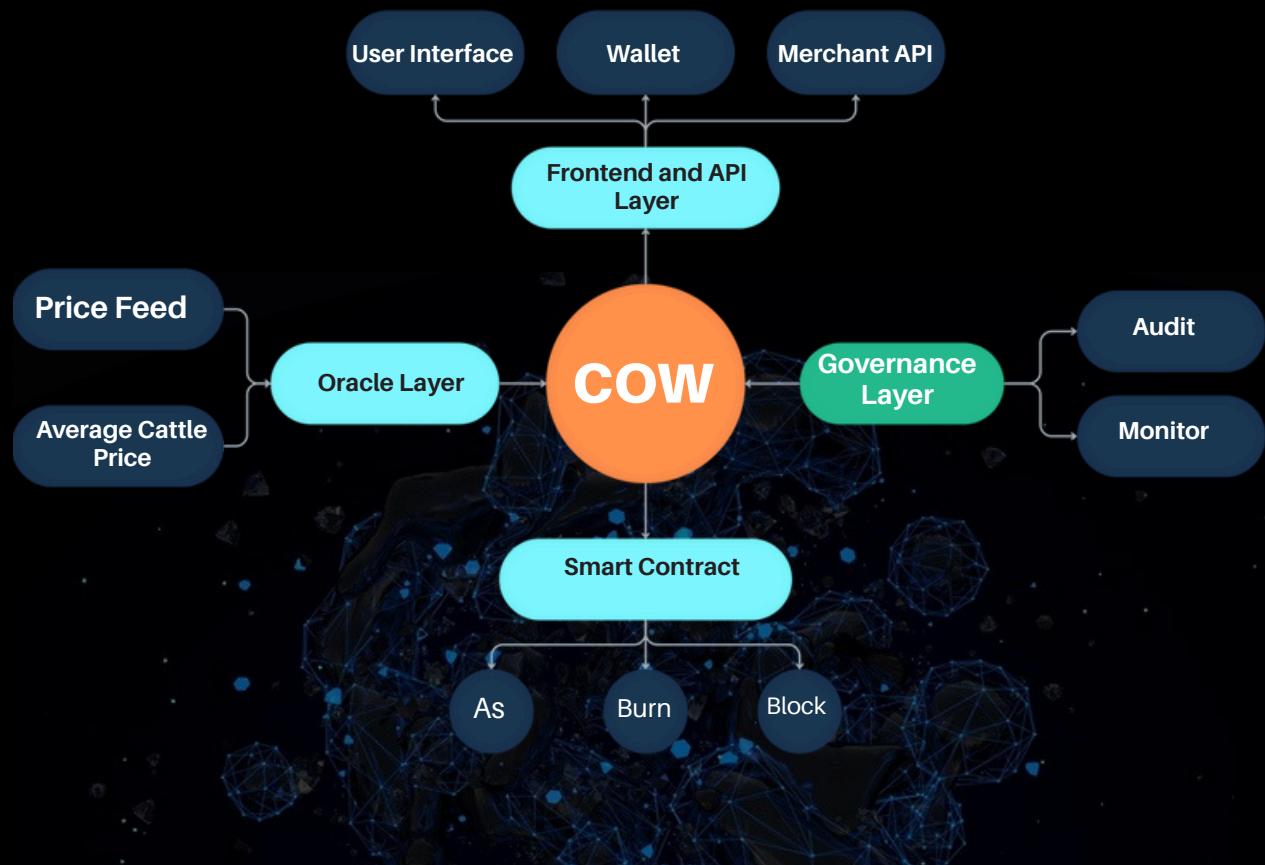
9.2 Smart Contract

- Smart contracts manage the issuance, distribution, and destruction of COWs automatically, transparently, and securely. All transactions are recorded on the
- blockchain, which cannot be modified or tampered with, making it easy for users to verify. In addition, open source code allows for expert auditing, thereby improving
- system performance and security.

9.3 Oracle Layer

- This service provides real-time exchange rates for 155 different fiat currencies, allowing users to track and grasp the value of currencies around the world efficiently and accurately. Exchange rate data is sourced from various reputable organizations,
- including the International Monetary Fund (IMF), the European Central Bank (ECB), Forex APIs, CurrencyFreaks, and Chainlink. These sources provide comprehensive and multi-dimensional information, ensuring that users have a full understanding of
- the dynamics of the currency market. More importantly, the system ensures that the data is not altered and is always updated promptly. This helps users make accurate
- and quick financial decisions, thereby increasing confidence in the information provided.

9.4 Governance Layer

- The system provides an intuitive interface, seamlessly integrated with wallets and payment gateways, allowing for fast and convenient transactions. . The system has a
- transparent voting mechanism based on token ownership or staking, accompanied by periodic audits and change alerts, ensuring safe and fair operations.

9.5 Frontend and API Layer

- Providing an intuitive interface, integrating with wallets and payment gateways, helping users to transact quickly and conveniently. At the same time, the system
- opens APIs for businesses, banks, e-wallets and financial platforms, supporting service integration, expanding the ecosystem and promoting cooperation in the financial sector.

9. Tokenomics
Dual-Token Model

Major Stablecoin – $COW

COW is an ALGORITHM stablecoin, priced based on the AVERAGE of
1 55 national currencies according to ISO 4217. Use Fast, low-cost global payments. Transparent, barrier-free cross-border money transfers. Secure storage of value, free from inflation or manipulation.

OPERATING MECHANISM
 • Mint: Issued only with real collateral (fiat, stable crypto, or equivalent digital asset) equivalent). • Burn: When a user redeems fiat or crypto, the corresponding amount of $COW is burned. • Oracle & DAO Audit: The average price of 155 coins is updated via a decentralized oracle. DAO monitoring and auditing are transparent and cannot be cheated. • Arbitrage & Stability: The automatic buy/sell and burn mechanism keeps the price of $COW close to the average value. • Multi-chain: COW is issued and used on multiple blockchains.
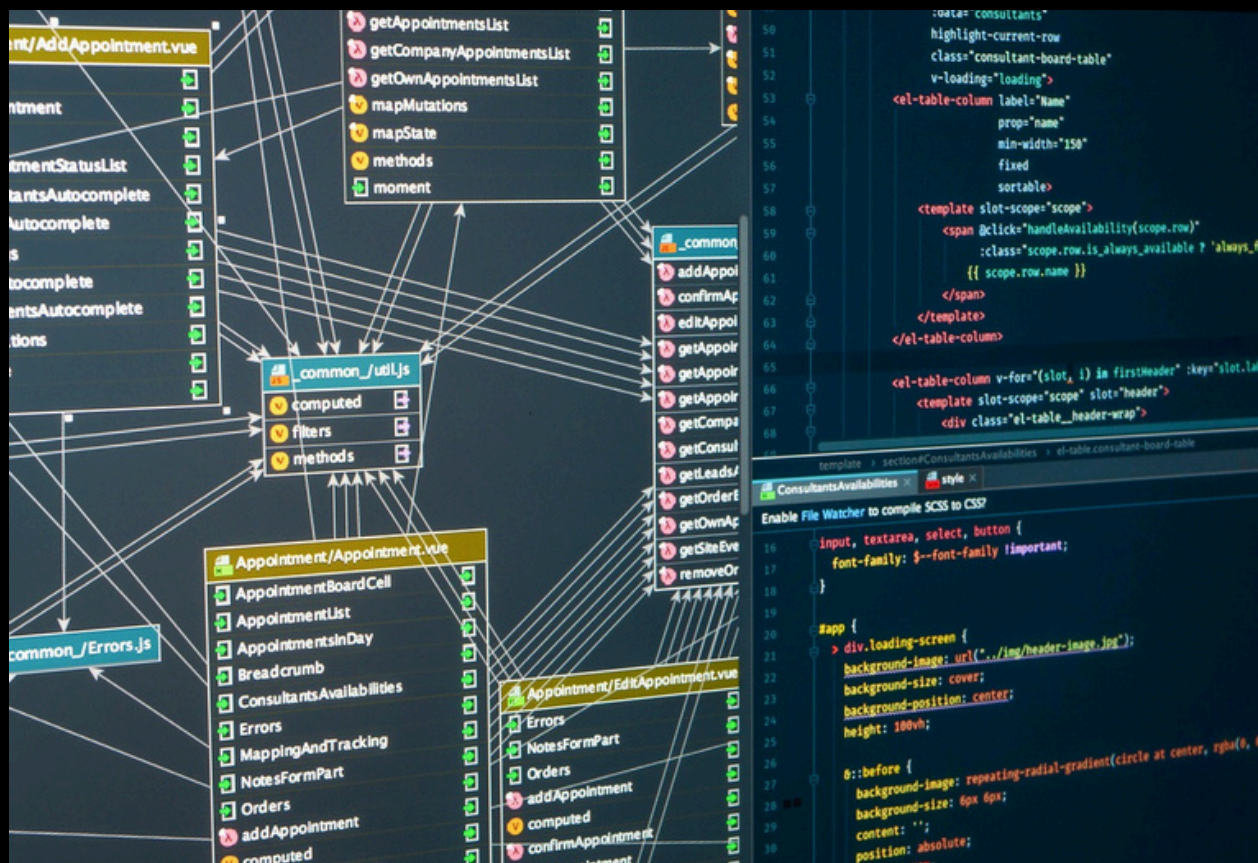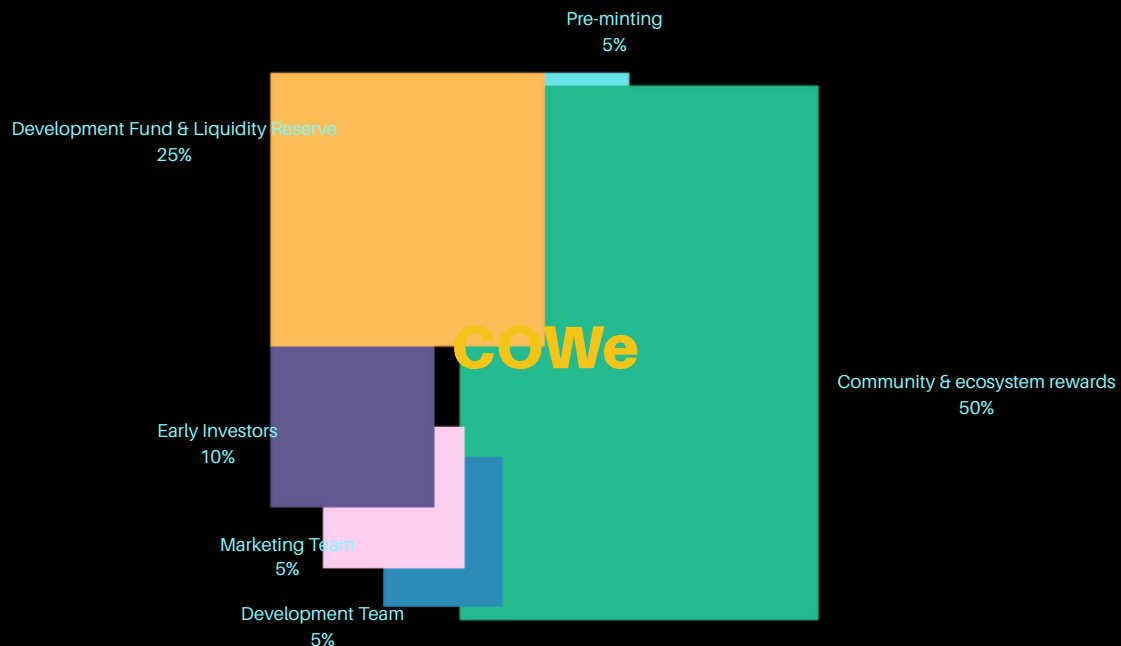
Utility Token – $COWe (eToken)

A utility token with a fixed total supply of 1 billion COWe, used as an ecosystem development mechanism. Main functions: staking, earning rewards, incentivizing ecosystem usage, and promoting development among users, partners, and the community. Listed and publicly traded on exchanges.

COWe is developed and deployed on Binance Smart Chain (BSC), a high-performance, EVM-compatible blockchain platform that features low transaction costs, fast processing speed, and a large ecosystem.

$COWe Token Distribution

Pre-minting
5%

Development Fund & Liquidity Reserve
25%

COWe

Early Investors
10%

Community & ecosystem rewards
50%

Marketing Team
5%

Development Team
5%

10. Development roadmap (Roadmap)

CoinOf the World(COW) development roadmap is divided into four main stages, from from the initial research phase to global integration and ecosystem expansion. Each phase is meticulously outlined with clear goals, ensuring a sustainable development pace in line with the trend of financial globalization.

Phase 1: Initiation

Q1/2025 – Q2/2025

- Establish the basic technology and conduct extensive market research to ensure COW meets the needs of global currencies.
- COW Establishment Market
- Research Technology Development
- Smart contracts

Phase 2: Development & Testing

Q3/2025 – Q4/2025
- Build and test the COW platform on multiple blockchain networks to ensure reliability and security.
- Token Generation Event (COWe)
- Pre-mine COWe
- Test Run Community Building
- Wallet Integration
- Search for Startups

Phase 3: Launch & Expand

Q1/2026 – Q2/2026

- Launch COW with trading launch listing and start global expansion efforts to increase usage. ICO
- Listing on first trading rows
- Strategic partnership
- Comprehensive security upgrade, improve Blockchain performance
- Launch COW MARKETPLACE & COIN MARKETPLACE

Phase 4: Legal Compliance & Ecosystem Development
Q3/2026 –Q4/2026

- Expand the COW ecosystem with additional features, partnerships, and integrations tailored to the platform's financials.
- Invest in craft solutions Integrate into global payment systems
- Collaborate on global expansion
- Ecosystem development

12. Development team

EthanMitchell
Founder

Drake
CTO

Our official contact

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THANK YOU!