

PRESS RELEASE

EMJ.LIFE Completes Institutional White Paper Quinte

SINGAPORE, 28 October 2025 — EMJ LIFE HOLDINGS PTE. LTD. today announced the completion of its five-part institutional white paper series, culminating in the release of *PADV-VISA-LAYER: Participation–Action–Data–Value – Verification Institutional System Architecture Layer (v1.0)*. Together, the five white papers form a unified framework for verified governance, ESG data transparency, and institutional trust infrastructure.



DOI REGISTRATION

**PADV - ESG Behavioral Data Verification
Methodology White Paper v2.0
DOI: 10.64969/padv.2025.v2**

**PADV-NTCC - ESG Integrated
Methodology White Paper v2.0
DOI: 10.64969/padv.ntcc.2025.v2**

***InstiTech - Rule-Making as the Next Frontier
Beyond RegTech White Paper v1.0
DOI: 10.64969/padv.institech.2025.v1***

**STRC-Strategy-to-Trust Risk Control
White Paper v1.0
DOI: 10.64969/padv.strc.2025.v1**

**VISA-LAYER: Verification Institutional
System Architecture Layer White Paper v1.0
DOI: 10.64969/padv.visalayer.2025.v1**

The quintet of publications — **PADV**, **NTCC**, **InstiTech**, **STRC**, and **VISA-LAYER** — collectively defines an integrated verification architecture that bridges behavioral data, non-tradable carbon credits, and trust-linked capital under a single institutional methodology.

“This series is not about theory. It’s about building the verification backbone of the next data economy,” said **Anderson Yu**, Founder & CEO of EMJ.LIFE.

“From participation to verification, we’re transforming ESG actions into auditable, DOI-referenced data that can be trusted by institutions, regulators, and investors alike.”

Five Institutional White Papers: From Behavior to Verified Trust

White Paper	Title	DOI	Focus
PADV	<i>ESG Behavioral Data Verification Methodology (v2.0)</i>	10.64969/padv.2025.v2	Establishes participation-to-data behavioral verification logic.
NTCC	<i>ESG Integrated Methodology White Paper (v2.0)</i>	10.64969/padv.ntcc.2025.v2	Introduces Non-Tradable Carbon Credit (NTCC) as behavioral data trust unit.
InstiTech	<i>Rule-Making as the Next Frontier Beyond RegTech (v1.0)</i>	10.64969/padv.institech.2025.v1	Defines institutional technology (InstiTech) as governance infrastructure.
STRC	<i>Strategy-to-Trust Risk Control (v1.0)</i>	10.64969/padv.strc.2025.v1	Converts verified strategy into measurable trust and capital confidence.
VISA-LAYER	<i>Participation–Action–Data–Value – Verification Institutional System Architecture Layer (v1.0)</i>	10.64969/padv.visalayer.2025.v1	Establishes the verification layer for ESG DOI Reporting and institutional assurance.

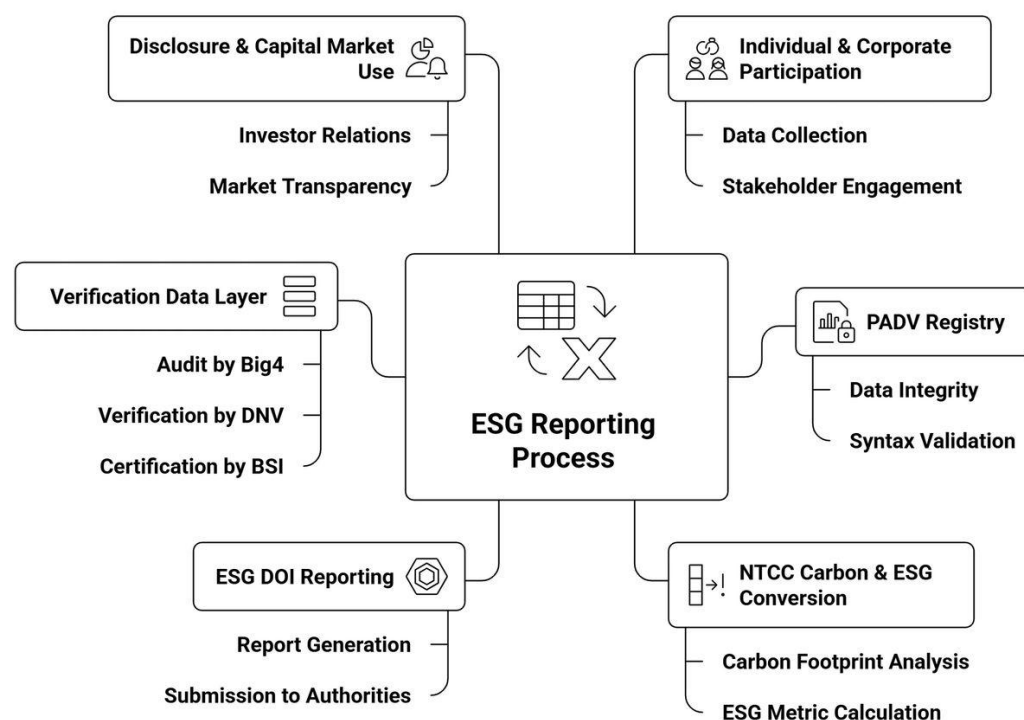
From ESG Action to Institutional Capital

Developed under EMJ.LIFE's **Next-Gen Data Fund (VCC)** structure, the five-part framework enables verifiable data reporting for corporate ESG disclosure and third-party audit reference.

Each white paper is **DOI-registered under Crossref**, positioning EMJ.LIFE as **Singapore's first non-academic, non-publishing private entity** to establish an international DOI-based verification system.

Together, these works lay the foundation for **ESG DOI Reporting**, a new verification data layer enabling corporations, auditors, and verification agencies to access standardized, measurable ESG participation data — bridging disclosure with real-world behavioral validation.

ESG Reporting Process Flow



Institutional Framework Published under DOI Registry (Singapore)

The framework and its supporting methodologies have been formally registered under Crossref DOI, forming the **Institutional White Paper Quartet**, developed entirely in Singapore:

1. **PADV – ESG Behavioral Data Verification Methodology (v2.0)**
DOI: <https://doi.org/10.64969/padv.2025.v2>
2. **PADV-NTCC – ESG Integrated Methodology (v2.0)**
DOI: <https://doi.org/10.64969/padv.ntcc.2025.v2>
3. **InstiTech – Rule-Making Beyond RegTech (v1.0)**
DOI: <https://doi.org/10.64969/padv.institech.2025.v1>
4. **STRC – Strategy-to-Trust Risk Control Framework (v1.0)**
DOI: <https://doi.org/10.64969/padv.strc.2025.v1>
5. **PADV-VISA-LAYER: Participation–Action–Data–Value – Verification Institutional System Architecture Layer (v1.0)**
DOI: <https://doi.org/10.64969/padv.visalayer.2025.v1>

The publications were independently produced by **EMJ LIFE Holdings Pte. Ltd.**, with the intent to contribute to Singapore's growing leadership in sustainable data governance and institutional trust frameworks.

About EMJ.LIFE

EMJ LIFE HOLDINGS PTE. LTD. is a Singapore-based institutional innovation company integrating behavioral data, ESG governance, and verification technology.

Its ecosystem includes:

- **PET JOURNEY** — the world's first pet-centric ESG participation platform
- **SDGS PASS** — a verified public-welfare participation system
- **NTCC** — Non-Tradable Carbon Credit methodology for quantifiable Scope-3 impact
- **EMJ.NEXUS** — a data consultancy connecting brands and events with ESG verification
- **Next-Gen Data Sub-Fund (VCC)** — transforming verified data into investable capital structures

Through these platforms, EMJ.LIFE advances the vision of a **Visa-like clearinghouse for ESG data**, turning verified action into institutional trust.

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Editorial Note

All five white papers are publicly accessible via DOI and released under the **Creative Commons Attribution 4.0 International License (CC BY 4.0)**.

No government endorsement is implied; the series reflects the outcome of independent research and institutional verification development by EMJ.LIFE.