

Press Release

EMJ.LIFE Releases Reference Update — Institutional White Paper Quintet to Complete Verified ESG Data Framework

Singapore, November 2025 — EMJ LIFE Holdings Pte. Ltd. has announced the publication of the “**Reference Update — Institutional White Paper Quintet**,” marking the formal consolidation of its Crossref-registered institutional research series and establishing a transparent metadata and alignment structure for verifiable ESG data and institutional trust governance.

This update complements EMJ LIFE’s five foundational white papers—**PADV**, **NTCC**, **InstiTech**, **STRC**, and **VISA-LAYER**—and introduces three supporting annexes that complete the institutional verification cycle through documented transparency, cross-agency alignment, and metadata integrity.

Verified Data Architecture

The five DOI-registered white papers form the backbone of EMJ LIFE’s institutional methodology:

1 PADV – ESG Behavioral Data Verification Methodology

DOI : <https://doi.org/10.64969/padv.2025.v2>

2 NTCC – ESG Integrated Methodology (Non-Tradable Carbon Credit)

DOI : <https://doi.org/10.64969/padv.ntcc.2025.v2>

3 InstiTech – Rule-Making as the Next Frontier Beyond RegTech

DOI : <https://doi.org/10.64969/padv.institech.2025.v1>

4 STRC – Strategy-to-Trust Risk Control

DOI : <https://doi.org/10.64969/padv.strc.2025.v1>

5 PADV-VISA-LAYER – Verification Institutional System Architecture Layer

DOI : <https://doi.org/10.64969/padv.visalayer.2025.v1>

Together, they define a measurable sequence of trust generation—**Participation → Action → Data → Verification → Value → Capital**—transforming behavioral engagement into auditable ESG evidence for sustainable-finance disclosure.

New Reference Documents (November 2025 Release)

To ensure verifiability and transparency across the institutional chain, EMJ LIFE has issued four supporting reference documents:

1 Reference Update (Level 1) — Consolidates the institutional timeline, metadata structure, and verification logic underpinning the White Paper Quintet.

2 Annex A – Institutional Reference Summary — Provides a high-level overview of the system’s methodological coherence and data-governance framework.

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3 Annex B – Institutional Alignment Overview — Documents EMJ LIFE’s informational interactions with Singapore’s institutional ecosystem (MAS, Enterprise Singapore, NEA, EDB, GovTech) while maintaining non-solicitational independence of design.

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4 Annex C – Institutional Transparency Record & Communication Summary — Presents the disclosure and correspondence log confirming EMJ LIFE’s audit-ready transparency standards.

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Singapore as a Verification Hub

The Reference Update Series reaffirms Singapore’s role as a center for **verified ESG data innovation**.

Developed entirely within Singapore, EMJ LIFE’s framework aligns with **GRI, IFRS**

S1–S2, COSO, ISO 14064/67, and national governance standards under the Personal Data Protection Act (PDPA) and IMDA Trusted Data Framework.

“Verification is the new foundation of trust.

The Reference Update closes the loop between verified behavior and verified capital—turning transparency into a measurable institutional asset.”

— **Anderson Yu**, Founder & CEO, EMJ LIFE Holdings Pte. Ltd.

Access & Citation

All reference documents are publicly available and registered under Crossref for academic and institutional use.

Full Reference Collection: <https://www.emj.life/emj-life-news>

APA Citation:

Yu, A. (2025). *Reference Update — Institutional White Paper Quintet and Annexes A–C*. EMJ LIFE Holdings Pte. Ltd., Singapore. DOI links as listed above.

About EMJ LIFE Holdings Pte. Ltd.

EMJ LIFE is a Singapore-based institutional technology company developing verifiable data-governance frameworks that connect behavioral participation, sustainability reporting, and trust-based capital formation.

Its integrated architecture—**PADV + NTCC + InstiTech + STRC + VISA-LAYER**—serves as a next-generation ESG verification system, linking individuals, enterprises, and investors through measurable trust.

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