



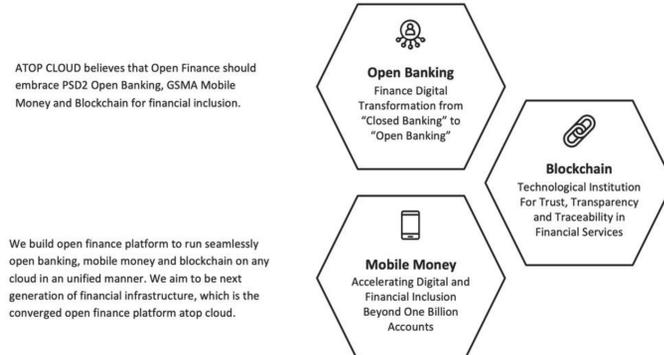
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# Introduction

## ATOP Blockchain

We make Open Finance Platform for B2B and B2C business. ATOP OFP (Open Finance Platform) is a converged open finance solution for next generation of digital currencies that should embrace PSD2 Open Banking, GSMA Mobile Money and Blockchain. ATOP blockchain is an important component of ATOP OFP to provide automatic financial reconciliation and 3T (Trust, Transparency, Traceability).

### We Make Open Finance Atop Cloud



Global financial services are in the middle of digital transformation into open finance. We build ATOP OFP reflecting the global open financial services, which run seamlessly PSD2 Open Banking, GSMA Mobile Money, and Blockchain in the unified manner. PSD2 Open Banking and GSMA Mobile Money API is globally used. These existing API can help financial institutions and end users to use the existing payment rails in the same way as they do. In addition, through the liquidity pool and mobile wallet allow financial institutions and end users to seamlessly use the existing and new payment process in a competitive way across different payment systems.

## Kupboard (ATOP Cloud Native Platform)

ATOP OFP are executed on our cloud native platform, named Kupboard, which allows to be easily deployed, managed, updated and serviced in a stable manner.

ATOP OFP is developed on ATOP cloud native platform, Kupboard. It can support PSD2 Open Banking, GSMA Mobile Money, and Blockchain services seamlessly, which are considered open standard and fundamental financial services forward open finance movement. Kupboard offers easy and configurable method to initialize and setup the cloud native platform on any public cloud and even on bare-metal servers, so any enterprise can develop and operate its services in IaaS agnostic and Kubernetes native environment with Kupboard.

## ATOP OFP Network

ATOP OFP is part of the larger Cosmos network -- all zones in the network would be able to interact with any other zone in the Cosmos network over the standard IBC protocol. By introducing a layer of ATOP OFP into the network, we are going to provide an innovative open financial solution that enables a whole new set of business scenarios, which would result in an increase in scale and diversity of the Cosmos network.

ATOP blockchain is a Pos (Proof-of-Stake) blockchain built on Cosmos SDK and Tendermint. It is equipped with Open API technology that coordinates on-chain and off-chain data processing and business logic execution. ATOP Open API technology and open financial solution could eventually be contributed back into Cosmos SDK, allowing SDK users to develop blockchains that are compatible with the ATOP OFP network.

## ATOP Coin

The ATOP blockchain has its own native token known as ATOP coin. It is designed to serve following purposes in ATOP OFP network.

- Transaction Fee. The ATOP coin will be used to pay fees for all transactions in the ATOP OFP network.
- Staking. ATOP coin will be used as a staking token to secure the PoS blockchain.
- Service Fee. ATOP coin will be used to pay service fee for coming financial services such as remittance, payment, insurance, etc.

## Status and Plan

For blockchain-based services, we have released ATOP blockchain publicly. And now you can download ATOP Mainnet Node at docker hub, ATOP Mining Wallet at Google Play Store and its iOS version will be available soon. ATOP blockchain is designed to work as the technological institution for trust, transparency and traceability in financial service sector. We aim to utilize it to meet this goal. For instance, it can be used for blockchain-based real-time reconciliation and settlement in payment and remittance among financial institutions, enterprises and end customers by offering trust, transparency and traceability in cross-border and local transactions. It can play the technological institution role in reconciliation and dispute resolution. There are more use cases and we have the plan to launch astonishing blockchain-based services to make everyone's financial life easier and better.

The main components of ATOP OFP are Blockchain, PSD2 Open Banking package, GSMA Mobile Money package and Kupboard Cloud Native PaaS Solution. These components will be converged in terms of back-end servers and mobile applications to provide seamlessly the same and easy way to customers.

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