

Whitepaper
Gold-Backed Stablecoin
USD Gold (USDAU)



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ABSTRACT

Our gold-backed stablecoin USD Gold token with ticker symbol “USDAU”, was created to provide financial entities a means to harness the enormous benefits of a digitalized currency backed by real assets, gold. We believe our double backing of 100% USD Cash and its cash equivalents + 100% gold (Au) bullion is far superior vs other coins/tokens backed by nothing (most cryptocurrencies) or fiat only instruments (most stablecoins). USD Gold goal is to become the world’s standard in digital assets in the spirit of the Bretton Woods Agreement.²

The USD Gold Project is owned by USD Gold LTD, incorporated in England & Wales and doing business as (dba) Cerry Digital. The USD Gold stablecoin token is pegged permanently at 1000 to 1 ratio to the USD Dollar, thus a par value of One Thousand US Dollars (\$1,000 USD). Each token will be priced to the hundred thousandths place (5 decimals). This peg value will not change regardless of the price of gold or supply or demand of the stablecoins (unlike Bitcoin or Meme coins the price is fixed).

The gold backing in the Proof of Reserves is provided by Project Owner assignor EIG Global Trust via allocation of its reserved gold (Au) to the other co-project owner USD Gold LTD. EIG Global Trust has initially allocated 5% of its current existing total of \$5 trillion USD of reserved gold (Au) bullion or \$250 billion USD value. This equates to approximately 2,953 metric tonnes of gold (Au) bullion based on the 6 December 2024 date of the gold bullion assigned and recorded by The Federal Reserve Bank of the United States to the assigned entity, co-Project Owner EIG Global Trust. For more on the allocated gold please visit [Our Gold-Backed Collateral Stablecoins - EIG Global Trust](#) along with the Proof of Reserves attestation document in the USD Gold smart contract.

USD Gold has a potential Total Supply of 250,000,000 (250 million) tokens or based on the pegged value of \$1,000 per token, \$250,000,000,000 (\$250 billion USD) worth. Tokens will be issued from the USD Gold treasury based on partnerships and market conditions and made public via the website www.usdau.io. The Project Owner backing assignor, EIG Global Trust, may allocate additional gold (Au) bullion to the USD Gold project, thus increasing the potential supply. In summary, we USD Gold gold-backed stablecoin will lead the world’s digital currency



transformation from fiat currency to gold-backed real-world asset gold (Au) bullion.

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INTRODUCTION

Stablecoins are a type of cryptocurrency that are primarily pegged to an asset primarily fiat currency like US Dollars (USD) at usually a ratio of 1 to 1. Stablecoins are assumed to be “stable” because they are backed by their Proof of Reserves (usually fiat currencies or financial instruments based on fiat currencies).

Fiat money is a government-issued currency that is not backed by a physical commodity, such as gold or silver, but rather by the government that issued it. The value of fiat money is derived from the relationship between supply and demand and the stability of the issuing government. The term "fiat" is a Latin word that is often translated as "it shall be" or "let it be done." Fiat currencies only have value because the government maintains that value; cannot be redeemed; and there is no utility to fiat money in itself.⁶ Thus, fiat currencies can increase or decrease in relative value based on that country or block of countries monetary policy, economy, and amount held in financial reserves (usually gold).

Before fiat currency came about in the 1970s, governments would mint coins out of a valuable physical commodity, such as gold or silver, or print paper money that could be redeemed for a set amount of a physical commodity. Bretton Woods created a collective international currency exchange regime that lasted from the mid- 1940s to the early 1970s and today a lasting influence on international currency exchange and trade through its development of the IMF and World Bank. The Bretton Woods System required a currency peg to the U.S. dollar, which was in turn was pegged to the price of gold.²

The World Economic Forum reported that 2024 stablecoin transactions exceeded \$27 trillion USD, or the total value of Visa and Mastercard combined. Why? Because stablecoins offer improved security, lower transaction fees, increased processing speed, blockchain enabled trackability, and reduced fiat currency forex volatility. This allows stablecoins to replace fiat for cross-border settlements, large sum bank transactions, digital currency exchanges for other fiat/crypto currencies, and even retail transactions.



Others Market Cap. Today's worldwide stablecoin market cap is ONLY \$250 billion with leaders Tether ("USDT") having a market cap of \$153 billion and Circle ("USDC") having a market cap of \$62 billion. This low market cap cannot support Central or Commercial banks digital asset requirements or CBDCs. USD Gold stablecoins have the collateral backing to support the world's financial entities digital currency needs. Additionally, other stablecoins must be obtained through public exchanges making accumulation and trading of large amounts difficult and cost prohibitive due to fees and amount restrictions. We can issue partner banks USD Gold privately in large, denominated tranches.

Recently, gimmick gold backed stablecoins have been launched to provide an alternative method to purchase gold by for example, pegging 1 token to 1 gram of gold, silver, or other precious metals. The price of the token increases as the precious metal increases. The crypto project owners derive their profits through transaction fees and add-on costs like storage or shipping if the buyer wants to take possession of the actual precious metal.

USD Gold (USDAU) TOKENOMICS

- Token Name = USD Gold
- Ticker Symbol = USDAU
- Token Website = www.usdau.io
- Potential Total Supply = 250 million USDAU tokens
- Total Initial Supply = 70.4 million USDAU tokens
- Total Initial Supply Value = \$70.4 billion USD
- Par Value per USD Gold = \$1,000 (one thousand USD)
- Number of decimals = 18 decimals
- Pre-sold / ICO = 0 tokens
- Proof of Reserves Backing = USD Cash and its Equivalentents + 2,953 metric tonnes or \$250 billion USD worth of Gold (Au) Bullion allocated by EIG Global Trust

USD Gold (USDAU) Proof of Reserves are "double-backed" first by United States Dollars and its cash equivalentents (as regulations required) + 100% real world assets, reserved gold (Au) bullion



assets. In summary, our USD Gold stablecoin will disrupt the meaning of “backed” by truly having a stablecoin token backed by an actual asset gold and shielded by the world’s inflationary driven economy and natural fluctuations of pure fiat-based currency.

EIG Global Trust went through extensive 2+ years of regulatory reviews in multiple jurisdictions before launch of USD Gold in August 2025. Our primary goal is to establish a stable gold backed digital currency that interacts with the worlds existing financial fiat-based assets (i.e. fiat currency, bonds, notes, and other banking instruments) from both governments and commercial banking. USD Gold is vehicle to combine the real-world use of fiat assets with a digital currency that offers the cross-border transaction efficiencies and blockchain security, accountability, and audit capabilities.

USD Gold is an excellent real-world asset stablecoin to meet capital requirements for collateralization to issue loans to consumers and hedge against inflationary factors mentioned above. Additionally, since our stablecoin can be exchanged for fiat currency like the US Dollar and Euro, we made it a priority to focus its adoption to countries and their associated payment transaction providers who need to improve their intra-country payments (i.e. payroll for government employees and contractors) and inter-country payments (i.e. cross-border transactions).

The USD Gold also provides an excellent hedge and long-term investment against volatility in currency prices or crypto currencies. Since it is gold backed and not fiat-currency backed, investors receive the best of both worlds of the stability of gold as a real-world hard asset and permanently pegged to \$1,000 per USD Gold Token. We believe our USD Gold Token will be the world’s leader in digital hard asset backed currency improving upon the Bretton Woods Agreement.

Finally, the term coin and token has been used interchangeably regarding stablecoins. Since USD Gold will be running on another’s blockchain, technically it is a token on that blockchain. We have chosen the Binance BNB Smart Chain (BNB)⁹, a high-performance blockchain that allows developers to create smart contracts using the same programming language used by Ethereum. We chose the BNB blockchain for cost-effective, high scalability, interoperability, and large use



base. See more about BNB in the technology stack section below.

THE USD Gold (USD Gold) PROJECT OWNERS

The USD Gold project is owned by USD Gold Ltd dba Cerry Digital and its parent EIG Global Trust. The project owner's charter demands a responsible corporate governance and operations including strong know your customer (KYC), anti-money laundering, and counter terrorist financing processes.

USD Gold Ltd is private limited company incorporated in England & Wales, registration number 15631741, visit the filing [UK Registration](#).

EIG Global Trust was established in July 2023 as a Delaware Statutory Trust, File # 755867. Our leadership team is comprised of seasoned experts who have collective 200+ years of vast experience across international banking, financial instruments and trading, digital security, audit oversight, and regulatory enforcement. This unparalleled expertise in every region globally underpins our commitment to provide trusted turn-key digital solutions through our gold-backed stablecoins and project management expertise to meet the rigorous standards required by central banks, commercial banks, and other financial institutions worldwide.

EIG Global Trust has established a wealth management money maker for all commercial banks utilizing our collateral digital assets. EIG Global Trust has solidified a tier-one digital platform for the purpose of creating superior leveragability for digital financial instruments and project financing into the marketplace.

EIG Global Trust have assembled top bankers in the world to our Chairman's Advisory Board including investment bankers, bank executives, asset managers, and full-service financial executives to catapult EIG Global Trust to the forefront of hard asset digital currency. These regulatory sector relationships are the legal foundation to help countries and institutions with the much-needed digital collateral to establish CBDCs, credit lines for project financing, balance sheet stabilization, as well as increase their overall GDP.

Today, EIG Global Trust stands at the forefront of audited, 100% gold-backed proof of reserve



stablecoins that our partners can record on their balance sheets as assets or digital collateral, a true innovation. Our reach extends across 73 approved central banks and 1000s of commercial banks where we actively facilitate our bank tailored digital asset solutions.

WHERE TO PURCHASE

The USD Gold token will available to purchase direct and via Project owners' website www.usdau.io or click here [Buy USDAU](#). For future exchange listings please check the websites for updates.

GOLD-BACKED PROOF OF RESERVES

Transparency regarding the proof of amount of the gold used as USD Gold backing is as follows: USD Gold's project owners, EIG Global Trust and USD Gold Ltd/Cerry Digital are the custodians and fiduciaries of the USD Gold stablecoin. Each USD Gold token will be pegged to \$1,000 US Dollars. Upon the issuance of USD Gold tokens, the Project Owners will always insure more than 100% of the pegged value of the issued tokens will be at least 100% backed by Gold (Au) bullion. EIG Global Trust will issue Proof of Reserve allocations to USD Gold Ltd.

The initial EIG Global Trust allocation to USD Gold Ltd / Cerry Digital for the proof of gold-backing will be \$250,000,000,000 (\$250 billion USD) in 100% real world asset gold (Au) bullion. This gold (Au) bullion backing equals approximately 2,953 metric tonnes. Any future allocations and audits of the Proof of Reserves will be provided to the public and published on the Project's website www.usdau.io. For further information on the overall gold-backing of EIG Global Trust, please visit the website, www.eiglobaltrust.com.

USD Gold can be paired with EIG Global Trust other gold-backed stablecoins including EIG Bank Coin (EIGBC). This internal blockchain stablecoin has a high \$1 million US Dollar (USD) peg value per coin to support collateral initiatives by central bank including balance sheet / GDP enhancement, credit lines project financing, and Central Bank Digital Currency (CBDC).

Commercial banks and private entities can benefit from partnering with USD Gold project owners for digital financial transactions, wraps, trades, and cross-border payments. Unlike fiat, the



blockchain ledger based digital currency is superior allowing for detailed tracking and accountability throughout the entire lifecycle.

REDUCED RISK MANAGEMENT

We acknowledge the growing hesitancy with investing in cryptocurrencies due to controllable (mismanagement or human error) and intentional maleficence from fraud and external hacks. We are fully transparent in both who we are, our regulatory backing, and our intentions. We have also launched on public recognized blockchain technology Binance Smart Chain (BNB) to alleviate the concern and risk of in-house build blockchains or outdated blockchains that require updates.

While we can secure the technology and gold reserves, each investor must remain diligent to avoid their own wallet and exchange account intrusions. But we feel extremely confident with our regulatory approvals and our central bank, government, and commercial banking partnerships that USD Gold is the preferred method to invest in cryptocurrency for the purposes of long-term inflationary protection investments while avoiding the extreme volatility of non-backed cryptocurrencies like Bitcoin or memes. We strongly believe that the world will come to its senses and realize Bitcoin is limited in quantity, based on nothing except fear of missing out (FOMO) and backed by zero assets and to mention an enormous energy hog, inefficient, and delayed “real-time” transactions. In fact, the recent ETF launches used Bitcoin by default as it’s the only cryptocurrency the general public is aware of. We plan to change that narrative by focusing on the long-term future of the digital world based on a truly asset backed currency that is tangible, verifiable, and proven valuable over 1,000s of years.

TECHNOLOGY STACK

The BNB Chain.¹¹ USD Gold uses Binance Blockchain (BNB Chain), a layer-1 blockchain built to support smart contracts, which was designed to support high transaction volumes. BNB Chain implements the Ethereum Virtual Machine (EVM) to enable smart contracts, allowing developers to create or migrate Ethereum-based decentralized applications (dApps). BNB Chain was designed based on Geth, an Ethereum execution client that handles transactions, deploys and executes smart contracts, and contains the EVM.



Evolution of BCS into BNB Chain. The Binance blockchain, built by the world’s largest cryptocurrency exchange, has evolved since its launch in 2017. As decentralized finance (DeFi) applications enabled by smart contracts took off in 2020, Binance launched a parallel Binance Smart Chain to run alongside the BCS and compete with the Ethereum blockchain. BCS quickly gained popularity among developers and users in early 2021 as network congestion and high gas fees on the Ethereum blockchain increased the cost of transactions while slowing processing times. In 2022, BCS merged with the Binance Chain in a new dual-chain structure. The original Binance Chain has been renamed the BNB Beacon Chain and merged with BCS, meaning that Binance Smart Chain is now the BNB Chain.

BNB Smart Chain Protocol. BNB Chain brings programmability and interoperability to the BNB Beacon Chain using a combined delegated proof of stake (DPoS) and Proof-of-Authority (PoA) consensus mechanism known as Proof-of-Staked- Authority (PoSA). PoSA uses a system of validators elected based on the number of tokens they stake. They take turns verifying transactions and adding them to the chain in new blocks. Backup validators called “candidates” provide security, as in the event of a malicious attack that brings the validators offline, the candidates can report to the Beacon Chain, resume processing on BNB Chain, and propose the re-election of active validators.

Advantages of BNB Chain include:

- Short blocking time: BNB Chain aims to achieve a short blocking time of three seconds on its live blockchain (mainnet). This means that transactions can be processed quickly, enabling faster confirmation and reducing potential delays.
- Fast confirmation of transaction finality: BNB Chain emphasizes fast confirmation of transaction finality. This ensures that once a transaction is included in a block, it is considered finalized and cannot be reversed or altered. This feature enhances the security and reliability of transactions on the BNB Chain.
- EVM compatibility: BNB Chain is fully compatible with EVM. This compatibility allows developers to seamlessly port their existing Ethereum-based applications



and smart contracts to the Binance Smart Chain ecosystem. It also provides users with a familiar environment and access to a wide range of dApps.

USD Gold has also partnered with Chainlink, the industry-standard decentralized computing platform. USD Gold Project Owners have integrated USD Gold with Chainlink's market-leading services, such as [CCIP](#), [Data Feeds](#), and [Proof of Reserve](#) to support developers leveraging USD Gold to build future-proof applications. Chainlink it is the only platform capable of connecting financial institutions and blockchains to the secure data, cross-chain interoperability, and decentralized compute they need for advanced onchain applications. ¹⁰

Solving the core challenges of onchain finance. Chainlink delivers critical infrastructure for data, identity, compliance, connectivity, and orchestration, enabling institutions, DeFi protocols, and onchain applications to build, operate, and scale a wide range of financial products and services.

Trusted by leading financial institutions and DeFi protocols. Working alongside global institutions like Swift, J.P. Morgan, and Mastercard and leading DeFi protocols like Aave and GMX, Chainlink provides the infrastructure to enable secure, scalable, and interoperable financial applications.

Built for security, reliability, and scale. Chainlink infrastructure has enabled tens of trillions in transaction value, backed by a proven track record of uptime, accuracy, and resilience across leading blockchain networks.

Trusted by firms like Swift, Euroclear, and Fidelity. Chainlink has enabled tens of trillions in onchain transactions across tokenized assets, DeFi, and capital markets. Chainlink price oracles have enabled over \$2.4 trillion USD in transactions.

TARGET MARKET:

Cryptocurrency Exchanges. USD Gold tokens can readily accessible for purchase, exchange for other cryptocurrencies, and settled in fiat currencies. We plan to list USD Gold on all BNB supported exchanges.



Governments. USD Gold Ltd / Cerry Digital project owners have developed deep ties to several country governments and their central banks. We believe USD Gold can support their needs to convert their local economies from fiat to digital currency. One example could be paying government contractors in USD Gold or government employees in USD Gold.

Commercial Banks. A truly backed stablecoin to support and modernize traditional banking needs including cross-border payments, using USD Gold as an inflationary hedge, asset management portfolio, and trading practices. Plus, since USD Gold is back by gold (Au), this digital asset has greater collateral leverage ratios vs pure fiat currencies.

High Net Worth Portfolios. USD Gold provides a hedge against volatile fiat and cryptocurrencies.

Companies. Public and private companies could also use USD Gold as collateral for credit lines, inflationary hedge, cross-border payments, and other traditional transactional methods current fiat-currency provides.

EIG Global Trust Stablecoins are “Double Backed” by Gold (Au)

USD Gold stablecoin is double asset backing of both fiat and precious metals. This provides the liquidity benefit of fiat + the expandability and highly leverageable real world asset gold (Au). Using secure and accountability of digital blockchains, combined with Project Owners’ trusted banking and project management expertise, our digital asset solution offers modern financial products with better returns for governments, central and commercial banks, and financial entities.

- USD Gold stablecoins are pegged to the US Dollar (USD) and only redeemable/exchanged for USD. Neither stablecoins are redeemable for actual gold.
- The 1st Level of asset backing is USD and cash equivalents to cover the redeemable stablecoins. This balance will grow as proceeds grow.
- The 2nd Level of asset backing is real world asset gold (Au) bullion. EIG Global Trust has allocated to the project an initial \$250,000,000 (\$250 billion USD) worth of reserved gold (Au).
- Regulations require stablecoins to maintain at least 100% Proof of Reserve Ratio or the



value of asset backing vs. value of issued stablecoins. USD Gold stablecoins will exceed the standard 100% with this double backing. Further, with the historic increase in the price of gold, the intrinsic value should increase over time.

- None of the Proof of Reserves are tied to liens or debt. Project owner EIG Global Trust is able to achieve the 100% ratio debt free partnering with reserved Gold (Au) holders.
- The gold (Au) revenue share partnerships are paid in cash (USD), therefore; no “circular reference” exists i.e. backing the stablecoins & also paid in stablecoins.

What makes Global Trust double backing model unique and built for the global economy?

- USD Gold stablecoins include real world asset gold (Au) bullion backed providing superior leveraged ratios for credit lines & project financing that generates larger returns vs. other stablecoins with only cash and cash equivalent backing.
- Current market leading stablecoins (USDC & USDT) are pegged, redeemable, and backed by cash and cash equivalents, loans, various bonds, and very little in precious metals. Their growth is limited by their availability of cash, limited stablecoins supply, and less returns compared to the USD Gold stablecoins since they are double backed cash (USD) and real-world assets Gold (Au) bullion.

Glossary of Terms

Asset backed/ pegged cryptocurrency. Any stablecoin cryptocurrency whose price is pegged to a real-world asset i.e. It's not a “utility backed” cryptocurrency.

Bitcoin (BTC). The original, largest and best-known cryptocurrency.

Blockchain. The underlying technology is used by nearly all cryptocurrencies. A blockchain is essentially a complete ledger of transactions held simultaneously by multiple nodes on a network.

Collateralization. Use of a valuable asset to secure a loan against default and can be seized by the lender to offset any loss.



CeFi. Short for centralized finance. Finance is traditionally centralized because it relies on trusted intermediaries like banks (central, commercial, and online).

Chainlink. A decentralized oracle network that connects [smart contracts](#) on blockchains with real-world data and off-chain systems. It acts as a bridge, enabling [smart contracts](#) to access information from various sources like APIs, databases, and traditional financial systems. This allows for more complex and versatile [decentralized applications](#) (dApps) and services.

Circle (USDC). A stablecoin that is pegged 1-to-1 with the U.S. dollar.

Coin. A colloquial term for a cryptocurrency with its own proprietary blockchain.

Cryptocurrency. A digital asset that can be used as a store of value or a medium of exchange for goods and services. Transactions are verified and recorded using cryptography by a distributed network of participants, rather than a centralized authority such as a bank or government agency.

dApp. Short for decentralized application, a dApp is an app that isn't controlled by a central authority. Twitter is an example of a centralized app, with users relying on it as an intermediary to send and receive messages. A dApp is distributed on a blockchain, allowing users to send and receive data directly without an intermediary.

DeFi. Short for decentralized finance. Finance is traditionally centralized because it relies on trusted intermediaries. For example, if you want to send money to a friend or relative, you rely on your bank to send it to the recipient's bank. DeFi, on the other hand, requires no intermediaries. Participants can send and receive assets directly. In theory, this makes transactions faster and cheaper.

Exchange. A website or app that allows users to buy and sell crypto assets.

Ethereum. The second-biggest cryptocurrency by market capitalization after Bitcoin.

Fiat Currency. Traditional currencies are backed by the full faith and credit of a nation state. The U.S. dollar, the Euro or the British pound are fiat currencies.



Hodl – “Hold on for Dear Life”, to hold the cryptocurrency for long period of time often earning interest with withdrawal restrictions.

Initial Coin Offering (ICO). A fundraising mechanism in the cryptocurrency industry, akin to an Initial Public Offering (IPO) in the traditional financial sector that can gather resources directly from anyone with a crypto wallet.

Know Your Customer (KYC). Although not required, many crypto exchanges carry out certain identity checks on their customers under KYC rules.

Ledger. A record of transactions maintained by both centralized financial institutions and decentralized finance applications. Data for each transaction entered into a ledger may include times, dates, senders and recipients.

Market capitalization (cap). Also written as market cap, this is the total market value of a cryptocurrency. At the time of writing, all cryptocurrencies had a combined market cap of slightly less than \$1 trillion.

Node. A computer or device connected to other computers or devices that all hold a copy of a blockchain. Each node supports the broader network by sharing information and validating transactions.

Proof of Reserves. The process by which the issuer of any asset backed decentralized digital token, cryptographically/mathematically proves that all tokens that have been issued are fully reserved and backed by the underlying asset.

Regulated. A market in which players must follow certain rules of risk fines and/or the loss of their operating license.

Smart contract. A program that executes itself on a blockchain when certain conditions are met, without the need for human intervention or an intermediary. Once completed, the contract cannot be changed or undone.

Stablecoin. A cryptocurrency that aims to maintain a fixed, unchanging market value that is



pegged to another currency, commodity or financial instrument. As of this writing, the biggest stablecoins are Tether and USD Coin.

Tether (USDT). A stablecoin that is pegged 1-to-1 with the U.S. dollar.

Token. An individual cryptocurrency. Specifically, it's a way to refer to a crypto that runs on a particular blockchain.

Volatility. A market condition in which prices frequently and unpredictably rise and fall as in prices or interest rates.

Total Circulation. Collective number of coins or tokens in circulation at any point in time.

Total Supply. Collective number of all coins or tokens in circulation, project owners' treasury, or escrow any point in time.

Utility backed. A decentralized digital token whose value is derived from the usefulness of its application rather than just being a value transfer system.

Whitepaper. A technical document released alongside new crypto projects that explains how the system works.

Yield. A return on investment, expressed as a percentage.

References

[1] For more information on USD Gold (USD Gold) and its project owner USD Gold Ltd, see www.usdau.io

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