



<https://mobico.io>



JPYS Whitepaper v1.1

Smartphone Collateral-Backed JPY Stablecoin — JPYS

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1. Introduction: Innovation in Real-Asset-Backed Digital Finance

Mobico aims to lower the barriers to entry for digital assets and introduce a new global financial paradigm through real-world applicable stablecoins. Central to this vision is JPYS, a stablecoin pegged 1:1 to the Japanese Yen (JPY). Beyond a simple pegged coin, JPYS offers unparalleled stability and accessibility by being collateralized by physical smartphone assets.

Furthermore, JPYS is designed to transcend being merely a payment method, fostering a comprehensive digital financial ecosystem leading to J World Pay and J World Bank, enabling anyone to easily experience deposits, loans, and payments. Mobico is a professional development firm with nearly nine years of dedicated experience in coin-related development (exchanges, payments, banking, futures/margin exchanges, binary options platforms, etc.). The project is spearheaded by key members with 24 years of experience in planning, 35 years in server development, and 13 years in web development.



2. JPYS Overview



2.2 Collateral System Structure

JPYS features an innovative structure that utilizes physical smartphones as collateral, rather than traditional fiat currency or cash equivalents. This is a core element that enhances JPYS's stability and increases the trustworthiness of digital assets through real-asset linkage.

Issuance Structure:

Users register and submit their smartphones to a Mobico certified center.

The real-time value of the smartphone is assessed via **AI-based appraisal algorithms and retail market price APIs (e.g., Rakuten, Amazon)**.

If the appraised value exceeds 80% of the reference market price, JPYS is issued equivalent to that value.

Value Readjustment System:

Smartphone market prices are updated daily. In case of a value decrease, JPYS redemption or supplementary collateral will be required.

If collateral is insufficient, the smartphone will be repossessed and sold, or a new smartphone exchange will be proposed. This system ensures the JPYS coin's value remains current.

Security:

Smartphones provided as collateral are insured and stored in secure physical repositories.

An emergency redemption system is in place to minimize losses in case of loss, theft, or damage, protecting user assets.

2.1 Coin Characteristics

- **Name:** JPYS
- **Value Peg:** 1 JPYS = 1 JPY (Japanese Yen)
- **Total Supply:** 1,000,000,000 JPYS (Fixed Supply)
- **Underlying Network:** TRON (TRC-20)
- **Collateral Asset:** Smartphones (Physical Devices)



3. Technical Specifications

The JPYS coin is issued on the TRON network, known for its stability and low transaction fees.

Item	Description
Network	TRON Blockchain (TRC-20)
Fee Structure	Ultra-low fees, typically less than \$0.0001 per transaction
TPS Throughput	Approximately 2,000+ TPS (Transactions Per Second)
Scalability	Extensible with DApp integration and payment APIs, capable of handling large transaction volumes



4. JPYS Ecosystem Structure

JPYS supports a wide range of online and offline payment systems and aims to build a comprehensive digital financial ecosystem for utilization across various industries.

We are pioneering a robust digital financial ecosystem that revolutionizes payments and drives innovation across numerous industry sectors.





4.1 J World Pay

J World Pay (<https://jpworldpay.com>) is JPYS's dedicated payment gateway, offering diverse payment interfaces to support all payment systems

- **Casino and FX Trading Platform Integration:** Enables transparent and fast transactions based on digital assets.
- **Online Shopping Mall & Web Service Payment System:** Allows for easy product purchases on online shopping malls.
- **Offline Store QR/NFC Payment:** Supports JPYS payments in physical stores, increasing its everyday applicability.
- **PG API and POS Solution Provision:** Assists merchants in easily adopting the JPYS payment system.

4.2 J World Bank (Planned)

J World Bank (<https://jpworldbank.com>) is a planned JPYS-based digital coin bank and the ultimate goal of the JPYS ecosystem. It will provide the following financial services to expand asset management opportunities and establish a comprehensive asset management system

Deposits and Interest Earnings: Offers interest on JPYS deposits to help users grow their assets.

JPYS-Based Loans and Credit Scoring System: Provides loan services using JPYS and establishes a new form of credit scoring system.

Asset Management and KYC-Linked Account Services: Delivers comprehensive asset management services through JPYS and KYC (Know Your Customer)-linked accounts.



5. Revenue Model

Mobico has established a multi-faceted revenue model to ensure the sustainable growth of the JPYS ecosystem. Ultimately, financial revenue generated through the establishment of a coin bank will constitute the largest portion.

Item	Revenue Method
PG Fees	Payment Gateway (PG) fees generated from all merchant payments made through J World Pay.
Transfer Fees	Ultra-small fees incurred during JPYS transfers between users.
Collateral Fees	Fees generated during the smartphone appraisal, registration, exchange, purchase, and sale processes.
Financial Revenue	Revenue from various financial services after J World Bank is established, including deposit/loan interest, liquidity management, etc. This will be the largest revenue source.





6. Project Team and Experience

Mobico's JPYS coin project is led by a team of veterans with extensive experience and deep expertise in the financial and blockchain sectors.

- **Development Experience:** Handled by a specialized firm with over nine years of broad coin-related development experience, including cryptocurrency, payments, exchanges, and margin/options platform development.
- **Head of Planning:** A veteran planner with 24 years of experience, having successfully planned numerous blockchain projects.
- **Server Developer:** A seasoned server developer with 35 years of experience, possessing unique expertise in distributed systems and transaction engine development.
- **Web Developer:** A professional web developer with over 13 years of experience, specializing in user-friendly payment UI/UX and robust API integration.

This strong expertise forms a solid foundation for the successful development and stable operation of the JPYS project.

7. Regulatory and Legal Framework

Mobico is committed to strictly adhering to all legal aspects of the JPYS project and strives for transparent and trustworthy operations.

Future Plans:

- Plans to explore registration and license acquisition with major international financial institutions such as MAS (Singapore), VARA (Dubai), and FSA (Japan).
- Will actively respond to evolving global regulatory environments, including digital asset custody regulations.

Legal Counsel: Working closely with two legal advisors to navigate all legal procedures of the project.

Compliance with Philippine CEZA License: Development is being carried out in accordance with the CEZA License requirements for local exchanges in the Philippines, ensuring international regulatory compliance and stability.

Singapore Corporate Operations: A legal entity is established in Singapore to support the project's global expansion and legal stability.

8. Roadmap

The phased goals and plans for the JPYS project are as follows

Period	Goal
Q3 2025	JPYS issuance, whitepaper release, J World Pay beta launch
Q4 2025	Listing on major cryptocurrency exchanges, initiation of shopping mall/casino payment integration
H1 2026	Expansion of FX, binary options platforms, and offline payment system integration
H2 2026	Enhancement of smartphone collateral platform, global expansion (Southeast Asia, Europe, etc.)
2027	Establishment of J World Bank and commencement of full-scale financial services including deposits and loans





9. Conclusion

JPYS is not merely a stablecoin; it is a new financial platform that combines real-world smartphone asset backing with cutting-edge technological innovation. By leveraging smartphones that everyone possesses as collateral, JPYS lowers the barriers to entry for digital assets, supports global low-fee payments and efficient asset management, and ultimately aims to realize the ultimate goal of a digital coin bank. JPYS will firmly establish its path as the next-generation real-asset-linked stablecoin.

"JPYS aims to be the new Yen value, originating in Japan and spreading worldwide. We will re-establish the Yen's prestige, which once led the global economy, in the digital era."

THANK YOU FOR YOUR ATTENTION