



EBISbank Unit (EBU) Global Ecosystem Edition

"I AM...U – Your ID. Your Data. Your Worth."

1. Abstract

EBUID is a Data-Enhanced Utility Token (DEUT) powering a privacy-first, user-owned Personal Identity Ledger that fuses government ID, biometrics, and genomic signatures. Its utility and demand grow as users create verified identity data and perform identity-linked transactions, producing measurable, recurring value.

A hybrid stack uses public chains for transparency, private encrypted vaults for sensitive data, and IPFS/Arweave for redundancy.

Zero-knowledge proofs and an AI Verification Engine enable KYC/KYB compliance without exposing personal data.

Tokenomics: fixed 10,000,000,000 supply, ERC-20/BEP-20 standards, staking, burns, and a DEUA formula linking identity depth to utility.

Built for government and institutional integration with GDPR/FCA-aware legal design and user-centric data rewards.

EBUID — Data-Enhanced Utility Token (DEUT)

"Your DNA. Your Identity. Your Control." / "I AM...U – Your ID. Your Data. Your Worth."

1. Executive Summary

EBUID is the world's first Data-Enhanced Utility Token (DEUT). Its utility and ecosystem valuation increase as users generate verified identity data inside the EbisBank / Genometric Personal Identity Ledger. EBUID does not monetize or sell user data. The token's demand grows as users create, verify, and use identity profiles (government ID, biometrics, DNA signatures, credentials) within a personal cryptographic identity vault on a decentralized ledger. EBUID powers identity services, cross-border compliance, KYC/KYB operations, genomic identity proofs, and encrypted data exchange in a compliant, privacy-first model.

2. Vision & Mission

Vision. A decentralized identity economy where human-owned data becomes personal sovereignty, trust, and economic empowerment without sale of personal data.

Mission. Provide a next-generation digital identity framework backed by cryptographic proofs, genomic signatures, and user-owned data, powered by a utility token that fuels a global ecosystem of secure identity services.

3. The Problem

Identity is fragmented, centralized, hackable, and repetitive. Users face repeated KYC, biometric checks, and verification. Data breaches and privacy violations create systemic risk. No existing token captures the value of verified human identity while integrating DNA, biometrics, legal identity, and on-chain proofs in a single user-owned ledger. The world needs safe, compliant, user-owned digital identity infrastructure.

4. The Solution: EBUID

EBUID is the native utility token of the EbisBank Personal Identity Ledger. The ledger integrates: government ID, biometric data, genomic/DNA signatures, legal documents, credentials, financial KYC/KYB records, digital signatures and consent proofs, and zero-knowledge proofs for privacy. Users generate identity data. Their identity data enhances the ledger. Enhanced ledgers increase ecosystem utility demand. That demand drives EBUID adoption and utility. This is Data-Enhanced Utility, not data monetization.

5. System Architecture

Components:

- **Identity Ledger Core (ILC).** Personal encrypted ledger for user identity components.
- **Verification Engine (VE).** AI-driven verification of documents, biometrics, and DNA signatures.

- **Zero-Knowledge Module (ZK-ID).** Enables compliance (KYC, AML, age verification) without revealing private data.
- **Token Engine (TE).** Calculates ecosystem utility weight using the Data-Enhanced Utility Algorithm (DEUA).
- **Blockchain Layer.** Hybrid architecture: public chain for transparency; private encrypted storage for identity vaults; IPFS/Arweave for redundancy.
- **Identity Binding Module.** Patented module providing on-chain proof that a wallet equals a verified identity without exposing personal data (hash-based biometric and genomic commitments).

6. Data-Enhanced Utility Model (DEUT)

EBUID's value derives from utility demand created by verified identity and transactional activity. The system rewards identity events that expand ecosystem utility:

Actions that increase utility: creating a verified digital identity; adding biometrics or DNA signatures; completing KYC/KYB; signing documents; using identity for onboarding, travel, fintech, education, or health services; issuing/receiving credentials; storing encrypted sensitive data.

DEUA Formula (patent-eligible):

$$UE = (ID \times V \times T \times S) / R$$

Where:

- UE = Utility Expansion
- ID = Identity Depth (number & quality of verified layers)
- V = Verification Frequency
- T = Trust Score
- S = Service Usage Multiplier
- R = Redundancy and Risk Factor

The Token Engine uses DEUA to compute utility weight and token demand.

7. Token Utility & Use Cases

EBUID is required for:

- **Identity Services.** Digital ID issuance, biometric verification, DNA matching, passport/document verification.

- **Compliance Services.** KYC/KYB/AML, cross-border identity validation, corporate onboarding.
- **Credential Economy.** Academic certificates, professional licenses, legal signatures and contract signing.
- **Premium Data Vault Features.** Encrypted storage tiers, multi-signature recovery, digital inheritance, high-value asset identity linking.
- **Governance.** Identity-verified wallets may participate in governance proposals.
- **Enterprise/Government.** Validators, institutional staking, identity node operations.

8. Tokenomics

Name. EBUID (also referenced as EBU/EBUcoin in earlier ecosystem literature).

Type. Utility Token (DEUT).

Blockchain. Ethereum / Base Chain (dual deployment). Launch plans include BNB Smart Chain listing options.

Supply. 10,000,000,000 fixed.

Decimals. 18.

Allocation.

- Public availability: 35%
- Ecosystem Fund: 25%
- Team (4-year vesting): 15%
- Strategic Partners: 10%
- Rewards: 15%

Utility Flow. Users pay for identity services. Enterprises stake EBUID for mass KYC/KYB. Governments run ID nodes with EBUID stakes. Validators earn EBUID for verification accuracy. **Deflationary mechanisms:** service fees partially burned; staking lock-ups; governance-driven supply adjustments.

9. Pricing & Identity Levels (Platform Offerings)

The platform offers tiered identity plans that mint or reward EBUID on verified upgrades. Pricing and reward structure (as presented in platform materials):

- **Standard Web2 ID — Entry ID verification.** Price £10. Reward 1 EBUID.
- **Level 1 Web2 ID (Password-less).** Price £21. Reward 2 EBUID. Update Fee £21.
- **Level 2 Web2 → Biometric VIC.** Face/Fingerprint/Voice biometric. Price £89 (or monthly). Reward 5 EBUID. Update Fee £40.
- **Level 3 Web3 Decentralized ID Hybrid.** Premium services. Price £149. Reward 10 EBUID. Update Fee £89.
- **Level 4 Web3 + Genometric ID.** Genomic + Biometric identity with Health/Genomics vault. Price £599. Reward 45 EBUID. Update Fee £179.
- **Level 5 Human Ledger ID Lifetime Plan.** Premium services + Ledger Vault 2 TB modular personal data center. Price £999. Reward 100 EBUID. Update Fee £249.

Note: Platform UI references (buttons, redirects) indicate in-product flows for registration and upgrades. These levels create recurring demand and on-platform utility consumption of EBUID.

10. Smart Contract Technical Specifications

Standards. ERC-20 / BEP-20.

Security. Audits planned by Certik / Hacken.

Functions. mint() disabled (fixed supply). burn() enabled. stake(uint amount). identityScore(address user) view. Compliance layer for KYT (Know Your Transaction). Identity Binding Module enabling on-chain proof that a wallet is a verified identity while keeping personal data off-chain via hashed biometric/genomic commitments. Patented modules include cryptographic commitments and DEUA-based valuation.

11. Compliance & Regulatory Framework

EBUID is structured as a utility token with compliance aligned to multiple jurisdictions and standards:

- **UK:** FSMA 2000, FCA guidance (PS19/22), Cryptoasset Financial Promotions Regime (2023), HM Treasury consultations. EBUID is positioned as a utility token, not a security or e-money. Communications to UK users must avoid investment language and include FCA risk disclaimers.

- **Data Protection:** UK GDPR, ICO guidance, EU GDPR. No personal data stored on-chain. Only hashed biometric/DNA commitments reside on chain. Users control and revoke consent.
- **Other frameworks referenced:** UAE Data Law, EU MICA, VARA Dubai guidelines, OECD/UNCTAD standards.
- **Operational compliance:** ZK-ID module permits KYC/AML/age verification without revealing private data. Cross-border validation supports government and institutional integrations while preserving privacy and consent.

12. Market Strategy & Growth

Goal. Acquire millions of users while remaining FCA-safe and compliant. Strategies:

1. **Government & Institutional Channels.** Municipal/national ID programs, education, healthcare, border control, digital signatures for public services.
2. **High-Volume Exchange Conversion (Utility-Only).** List EBUID as an identity-access token. Offer free basic vault activation. Replace token airdrops with service credits to remain FCA-safe.
3. **Strategic Partnerships.** Telecoms (SIM identity), banks, universities, travel pilots.
4. **Influencer & Ambassador Program.** Education-focused outreach to privacy and Web3 identity experts.
5. **Viral User Acquisition.** Free ID vault, free document signature credits, referral systems that grant identity features, not tokens.
6. **Institutional Channels.** Banks and enterprises stake EBUID for access to APIs and mass onboarding.

Token Role Clarification. EBUID promoted to private supporters, corporate partners, and service purchasers. Purchases are for utility and system support, not investment returns. This supports FCA-compliant development and mass onboarding.

13. Roadmap

Q1 2025. Smart contract finalization, audits, governance framework, patent filing.

Q3 2025. EbisBank Identity Vault MVP, DNA module alpha.

Q4 2025. Token launch (documents reference BNB Smart Chain and Base/Ethereum dual deployment), global beta launch, exchange listings, staking.

Q1 2026. Enterprise & government integrations; platform integration with EBISbank ID.
Q2 2026. 10M user identity network, Financial ID Bridge, multi-chain expansion.
Q4 2026. Global expansion and exchange listings (further institutional rollouts).

14. Patent-Ready Technical Description

Title. “Method and System for Data-Enhanced Utility Tokenization of Decentralized Personal Identity.”

Abstract. Mechanism where identity data layers (ID, biometrics, genomic signatures, credentials) increase the utility of a decentralized token without selling data.

Claims.

- Method for generating token utility based on identity depth.
- Cryptographic binding system between wallet and identity without exposing data.
- Zero-knowledge mechanism for cross-border compliance.
- Token valuation engine using DEUA.

Diagrams suggested. Identity Vault Architecture, Token Utility Flow, DEUA Algorithm Flowchart, Verification Pipeline. These are patent-draftable components.

15. Data-Backed Value Model

What “Data” Means. Verified, structured, and monetizable human identity: name, DOB, nationality, biometrics, behavioural patterns, health and education records, financial/B2B transactions. These are verifiable assets needed for KYC, healthcare, education mobility, and economic activity.

How EBU/EBUID Is Backed. Token value is backed by verified IDs, data integrity within EBISbank, and transactional volume. Identity events create demand for EBUID. Institutions lock EBUID as staking collateral. Data upgrades burn EBUID for new identity assets. Third-party authorized access pays royalties in EBUID to users. This creates recurring, measurable demand.

Conclusion. EBU/EBUID functions as the transactional oil of the EBISbank ecosystem. It is designed for stable, utility-driven demand across government, banking, healthcare, education, logistics, and B2B markets.

16. Governance & AI Dynamic Network

An AI Dynamic Network connects users and institutions into a predictive identity graph. It automates KYC, fraud prevention, and reputation scoring using zero-knowledge proofs and decentralized verification. Governance allows identity-verified participants to propose and vote on protocol changes. Institutional validators earn EBUID for verification accuracy and stake EBUID to operate nodes.

17. Legal & Compliance Summary

EBUID is positioned as a utility token. Communications must follow local financial promotion rules. The system stores no personal data on chain. Hashes and commitments secure biometric/genomic bindings. Users retain consent and control. Legal positioning aligns with UK FCA guidance and applicable data protection laws. Institutional deployments include contractual, technical, and regulatory guardrails to preserve privacy, security, and compliance.

18. Glossary

- **DEUT.** Data-Enhanced Utility Token.
- **DEUA.** Data-Enhanced Utility Algorithm.
- **ILC.** Identity Ledger Core.
- **ZK-ID.** Zero-Knowledge Identity.
- **VE.** Verification Engine.
- **TE.** Token Engine.

19. Disclaimer

This document is informational. It does not constitute investment advice or an offer to sell securities. EBUID is structured as a utility token for identity services issued by Ebis Next Generation ID Limited (United Kingdom). Use of EBUID is subject to laws, regulations, and jurisdictional compliance.

Symbol

