# Atlantis USD Whitepaper

Version 2.0



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### **Overview**

Atlantis USD (*symbol: USDA*) is the official stablecoin of AtlantisChain — the world's only super-ultra-fast Layer-ZERO blockchain as of May 2025.

It is not directly pegged to U.S. dollars, but is backed 1:1 by USD stablecoins — *USDT*, *USDC*, *USDB*, and *PYUSD* — ensuring that the value of each USDA remains consistently equal to one U.S. dollar.

As a fully transparent and strictly regulated ATC-20 stablecoin, USDA is designed to power decentralized trading, global payments, AI-integrated applications, and all types of dApps across the Atlantis ecosystem — via its default onchain DEX: https://AtlantisX.io

Unlike other stablecoins with unlimited total supply that can be increased an unlimited number of times — and technically in unlimited or uncertain amounts each time, such as 1 billion or even 1 trillion new coins — at the issuer's sole discretion after launch, USDA is fully minted at inception with a fixed maximum supply (hard cap) and is released gradually based on verified market demand.

To date, USDA remains the world's only fixed-supply stablecoin — it cannot be diluted at will, setting it apart from traditional stablecoins that permit unlimited new issuance, typically at the discretion of their respective issuers.

# 1. Key Highlights

According to <a href="https://CoinMarketCap.com">https://CoinMarketCap.com</a>, the global crypto market cap reached \$3.51 trillion as of May 23, 2025.

As the market continues to expand significantly in the coming years — and is expected to multiply in value — global demand for a trustworthy, fixed-supply, instant-finality, and ultra-low-cost stablecoin becomes both critical and practical for supporting sustainable growth worldwide.

This is exactly why USDA is launched on the super-ultra-fast blockchain — AtlantisChain, as detailed below:

• Total Supply: \$2,000,000,000,000.00

(Two Trillion USDA)

• Reserve Type: 1 USDA = 1 USDT = 1 USDC = 1 USDB = 1 PYUSD

(Fiat currencies and bank-issued stablecoins may be accepted

in the near future)

• Blockchain: AtlantisChain

(ATC-20 Standard)

• Transaction Time: 0.031 second

(fastest in the world)

• Finality Time: 0.093 second

(most instant in the world)

• Transaction Fee: 0.00000020 ATC

(lowest cost in the world)

• Minting Method: Fully pre-minted and stored/reserved in 400 cold wallets

Release Method: \$5 billion per wallet address; released based on verified demand
 Transparency: All wallets and block status viewable on https://ATCscan.io

DEX Integration: Traded natively at <a href="https://AtlantisX.io">https://AtlantisX.io</a>
 Bridging: No cross-chain bridging permitted

(security-first approach)

# 2. Design Principles

#### 1) Fixed Supply with Controlled Distribution:

In light of accelerating global adoption of digital assets — *including widespread* expectations that Bitcoin may reach \$1 million and that the total crypto market capitalization may exceed \$30 trillion by 2030 — USDA has been launched with a forward-looking fixed supply cap of 2 trillion units.

This issuance level is designed to support global-scale transactional demand across decentralized economies, while preserving USDA's core principles of price stability, one-to-one reserve backing with qualified USD stablecoins, and complete onchain transparency.

The 2 trillion cap ensures sufficient long-term liquidity for high-frequency, low-cost, instant-settlement use cases — *including real-time payments, decentralized trading, and AI-integrated finance* — operating exclusively on AtlantisChain through 2050 and beyond.

In any functioning digital economy, market operations must be supported by sufficient liquidity to enable instant and uninterrupted transactions. Stablecoins play a critical role in fulfilling this need — allowing users to move value efficiently,

without delays, settlement friction, or conversion risk. USDA is designed to serve this function at scale across the Atlantis ecosystem.

Therefore, USDA is fully minted at launch on AtlantisChain and divided into 400 treasury blocks, each holding \$5 billion USDA in the world's most secure cold wallet — Atlantis Wallet.

Tokens are released to the market only upon verified transactional demand, ensuring controlled liquidity and long-term market stability.

This fixed-supply model reflects a strategic response to anticipated global market scale without compromising USDA's non-inflationary mechanism and principles.

#### 2) One-to-One Reserve Backing

Every USDA token in circulation is backed by an equivalent deposit of USDT, USDC, USDB, or PYUSD.

No other stablecoins, volatile assets, or algorithmic formulas are accepted.

Fiat currencies may be accepted in the near future.

This preserves unwavering value stability: 1 USDA = 1 USD at all times.

# 3) No Multi-Chain or Bridged Assets

USDA is exclusively native to AtlantisChain.

It is not bridged to other blockchains, avoiding the security risks and fragmentation issues that plague cross-chain stablecoins.

All liquidity and utility are consolidated exclusively within AtlantisChain, ensuring unmatched speed and maximum security.

### 4) Explorer Transparency

All 400 USDA treasury wallets are publicly listed on <a href="https://ATCscan.io">https://ATCscan.io</a>, with full details including:

- a) Wallet addresses
- b) Balance status

- c) Release history
- d) TXIDs for transfers

This level of onchain visibility makes USDA one of the most transparent stablecoins ever issued globally.

# 3. Use Cases and Expected Market Behavior

USDA is seamlessly integrated with all AtlantisChain-based applications and protocols, enabling global value transfers in real time — without the delays typically associated with traditional USD settlement systems, including ACH, SWIFT wire transfers, check deposits, and credit card clearing cycles.

This level of interoperability ensures that USDA can be used instantly across DeFi, commerce, payments, and financial infrastructure layers built on AtlantisChain, providing a seamless experience for both individuals and institutions — globally and without borders.

#### 3.1 Use Cases

USDA serves as the foundational stable asset across the Atlantis ecosystem in the following use cases:

- Gateway for global user onboarding to AtlantisChain, converting external stablecoins into the ATC-20 economy
- One of the two primary trading pairs ATC and USDA on https://AtlantisX.io
- Onchain payments and cross-user transfers on AtlantisChain
- Used for credit card spending, enabling offchain purchases via integrated Web3 payment solutions
- Payment rail for Web3 commerce, enabling unmatched instant and lowest-fee transactions for goods and services
- Stable payment layer for AI-integrated Web3 applications, enabling intelligent, autonomous financial interactions
- Liquidity provisioning in DEX pools
- DeFi lending and borrowing
- Collateral and treasury backing for DeFi protocols within the Atlantis ecosystem
- Institutional onchain accounting and payroll for DAOs, Web3 teams, and service providers
- Support for tokenized real-world assets (*RWA*) requiring stable onchain value storage

#### 3.2 Expected Market Behavior

Once commercial use begins, USDA trading on the AtlantisX platform will be governed entirely by decentralized liquidity pools and market-driven activity — without any manual intervention or price control by the issuer.

The AtlantisX stablecoin infrastructure is designed to support tight price stability around \$1.00, with a natural tolerance of  $\pm 0.25\%$ .

Based on liquidity depth and real-time demand, USDA is expected to trade within a typical range of \$0.9975 to \$1.025; however, actual prices may vary under open market conditions.

# 4. User Onboarding

Global users from other blockchains can easily enter the Atlantis Kingdom through a dedicated swap interface at <a href="https://AtlantisX.io">https://AtlantisX.io</a>, by directly exchanging USDT, USDC, USDB, or PYUSD for AtlantisChain's native stablecoin — USDA.

#### Notes:

- 1) No wrapping.
- 2) No synthetic minting.
- 3) No bridges involved.

## 5. Governance

USDA issuance and release schedules are supervised by the Atlantis Kingdom Foundation.

Treasury blocks are unlocked and released only when:

- 1) Market demand is evident
- 2) Reserves are verifiably received (1:1 stablecoin deposit)
- 3) Compliance checks are successfully passed

# 6. Security

- USDA is fully guarded by the Atlantis QuantumLock infrastructure, ensuring cold-storage-grade protection.
- With a fixed gas fee of 0.0000002 ATC, each transaction of USDA is both cost-effective and immune to high-fee volatility.
- Native speed: 2,100,000 TPS, ensuring real-time settlement within 0.093 second.

# 7. Compliance & Legal Framework

• USDA is not directly pegged to U.S. dollars, but is backed 1:1 by USD stablecoins — *USDT*, *USDC*, *USDB*, and *PYUSD* — ensuring that the value of each USDA remains consistently equal to one U.S. dollar.

- USDA issuance and circulation fully comply with applicable digital asset classifications and current regulatory standards.
- All stablecoins received in exchange for USDA are securely stored, fully auditable, and traceable.
- Atlantis USD operates under U.S. jurisdiction, with adherence to applicable legal and financial guidelines.

# 8. Roadmap

Q2 2025: USDA Launch; explorer transparency page live
 Q2 2025: Public interface at <a href="https://AtlantisX.io">https://AtlantisX.io</a> activated

• **Q2 2025:** First 1 block released (~\$5B USDA)

• 2026 ~: Stablecoin-based lending, institutional DeFi integrations, and onchain

yield models

# 9. U.S. Regulatory Context and Transitional Position

The Atlantis USD (USDA) stablecoin has been launched with awareness of active regulatory developments in the United States regarding stablecoin issuance — including the proposed Guiding and Establishing National Innovation for U.S. Stablecoins (GENIUS) Act and the corresponding Congressional Research Service summary CRS IN12522.

# 9.1 Legislative Progress of the GENIUS Act

As of May 22, 2025, the U.S. Senate has advanced the GENIUS Act — a major bipartisan step toward establishing a federal regulatory framework for stablecoins. The bill passed a procedural vote with a 66–32 majority, signaling broad legislative support.

#### **Key Provisions of the GENIUS Act include:**

#### • Reserve Requirements

Stablecoin issuers must maintain 1:1 backing with liquid assets such as U.S. dollars or Treasuries.

#### • Issuer Registration

Banks, credit unions, and qualified nonbanks may issue stablecoins if registered with appropriate federal or state regulators and compliant with capital, liquidity, and operational standards.

#### Consumer Protections

The bill enhances anti-money laundering enforcement and user protections.

#### • Restrictions on Foreign Issuers

Foreign-based issuers may only offer stablecoins in the U.S. if they meet applicable domestic requirements.

#### • Limitations on Large Technology Firms

Technology platforms may be restricted from issuing their own native stablecoins.

The GENIUS Act is still under review and subject to debate and amendment in the full Senate. Its final scope, timing, and enactment remain undetermined to date.

### 9.2 Transitional Status (If Applicable)

#### According to CRS IN12522:

"The offer and sale of a stablecoin to people in the United States would be restricted to permitted stablecoin issuers within three years of enactment."

If the law is enacted with a transitional or grandfather clause, USDA — *launched in May 2025* — would fall within that timeframe, subject to final interpretation.

KYC/AML requirements apply only where legally mandated and technically practical. In all other jurisdictions, USDA remains permissionless and globally accessible — including to an estimated 3 billion unbanked individuals in underserved or remote regions.

No assertion of exemption is made by USDA with respect to any future legislation unless expressly granted by a competent regulatory authority pursuant to such law once enacted.

#### 9.3 Institutional Reserve Distribution to Banks and Credit Unions

To date, licensed banks and credit unions in the United States generally do not hold USDC, USDT, or other qualified stablecoins commonly used in the Web3 space. Accordingly, fiat USD is accepted as a payment method when such institutions request USDA for intended institutional purposes.

This enables such regulated institutions to immediately participate in an ultra-super-fast, Layer-0 blockchain—based cross-border payment system — delivering 2,100,000 transactions per second (TPS), 0.093-second finality, and the world's lowest transaction cost of 0.0000002 ATC — for

use cases such as custody reserves, interbank settlement, international transfers, and integration into digital asset products — all without relying on crypto-native funding channels.

Bank participation in USDA requires no prior exposure to crypto infrastructure. Licensed banks and credit unions can simply register a secure ATC-20 wallet — protected by Atlantis QuantumLock — at <a href="https://AtlantisWallet.org">https://AtlantisWallet.org</a> and submit their wallet address. The process is completed within minutes, enabling immediate receipt of USDA following compliance approval, without the need to hold or convert any USDC, USDT, or other Web3-native assets.

This mechanism involves the release of pre-minted USDA from cold wallet reserves, not the minting of new tokens. It is strictly limited to regulated financial institutions and subject to compliance review and applicable jurisdictional oversight.

Outside of these institutional arrangements, fiat USD is not accepted by the issuer in any form, and USDA remains non-redeemable for cash by the public. All institutional transactions are transparently recorded on-chain and preserve the integrity of USDA's fixed-supply structure.

The fiat USD received through this institutional reserve distribution process may be lawfully used by the issuer for the following purposes:

- **Backing USDA** by acquiring qualified USD stablecoins (*e.g.*, *USDC*, *USDT*, *PYUSD*, *USDB*) held in cold wallets, or by holding fiat proceeds in U.S. government-issued Treasuries. In accordance with U.S. law, the holding of U.S. Treasuries is permitted strictly as a conservative, fiat-equivalent reserve strategy. Any interest earned from such instruments shall not be distributed to USDA holders or used in any way that could imply yield, dividend, or income rights.
- Holding USD in insured custodial accounts with regulated banks
- Funding infrastructure operations, including blockchain node management, smart contract audits, and cybersecurity
- Paying for regulatory, legal, and compliance obligations, including FinCEN MSB registration, annual filings, and jurisdictional approvals
- Seeding USDA/ATC liquidity pools on decentralized exchanges (DEXes) to support healthy onchain trading
- Supporting the ecosystem, such as providing grants, strategic partnerships, and onboarding developers or integrators
- **Investing in blockchain infrastructure and tooling** to enhance adoption, scalability, and security

It is emphasized that the received fiat USD will not be used by the issuer for:

- Speculative investment in cryptocurrencies or financial markets
- Participation in interest-bearing programs or any retail yield schemes, whether operated directly or through third-party platforms
- Any use that could result in USDA being reclassified as a redeemable security or money market instrument under U.S. law

#### 9.4 Legal Structure, Regulatory Status, and Operational Framework

#### As of late May 2025:

- USDA is a fixed-supply, non-algorithmic, non-bridged stablecoin issued by Atlantis Coin Inc., a U.S.-based, legally incorporated entity that has been registered since 2021 both with the U.S. Financial Crimes Enforcement Network (FinCEN) as a Money Services Business (MSB), and as an officially registered vendor with the United Nations and its affiliated agencies.
- This dual registration enables the lawful receipt of fiat USD from regulated financial institutions for USDA distribution, while ensuring full compliance with the Bank Secrecy Act (BSA), anti-money laundering (AML), and know-your-customer (KYC) obligations not only in the United States, but also globally.
- Atlantis Coin Inc. is also the legal owner of the USPTO-registered trademark "Atlantis Coin®", which protects the identity of USDA, ATC, Atlantis Time, and the broader AtlantisChain ecosystem reinforcing the project's legitimacy and securing intellectual property rights under U.S. law.
- USDA's circulation is designed to be backed on a one-to-one basis by qualified USD stablecoins including USDT, USDC, PYUSD, and USDB and, where applicable, fiat-equivalent reserves such as U.S. government-issued Treasuries.
- All USDA reserves are securely held in cold wallet treasury addresses and are publicly verifiable at: https://ATCscan.io.
- Under current U.S. federal law, USDA is not directly redeemable for fiat from the issuer; all conversions occur voluntarily via decentralized exchanges (DEXes) on AtlantisChain or through secondary liquidity providers.
- The reserve management function is conducted by the non-profit organization Atlantis Kingdom Foundation, which oversees the custody, verification, and controlled release of USDA from cold wallet reserves. The Foundation ensures that all reserve allocations are

transparently disclosed and maintained in full alignment with USDA's non-redeemable, fixed-supply structure.

• To date, both Atlantis Coin Inc. and Atlantis Kingdom Foundation have maintained a clean compliance record, with no regulatory violations.

This dual-entity governance model — with Atlantis Coin Inc. as the issuer and Atlantis Kingdom Foundation as the reserve manager — provides a clear legal structure, institutional-grade transparency, and operational separation.

It supports long-term regulatory alignment with evolving U.S. and international stablecoin frameworks, while enabling USDA to circulate across both the AtlantisChain ecosystem and the global banking system based on actual market demand and matched collateralization by qualified USD stablecoins or fiat USD — all within the bounds of current law.

#### 9.5 Reserve Risk Management for Fiat and Non-Stablecoin Assets

As a globally leading and technically revolutionary stablecoin designed to dramatically enhance transfer efficiency and minimize transaction costs anywhere and anytime, USDA is generally backed on a 1:1 basis by qualified USD stablecoins.

However, in cases where licensed banks and credit unions are involved in USDA applications, the corresponding portion of USDA may be backed on a 1:1 basis by fiat USD held under regulated custodial arrangements or allocated to U.S. government-issued Treasuries.

In addition, if any non-stablecoin digital assets are included in the reserve composition, the collateralization ratio for the corresponding portion of USDA shall be no less than 1:2.5 — that is, at least \$2.50 worth of qualifying digital assets for every \$1.00 of that portion of USDA released for commercial use, in order to account for volatility and preserve full stability.

## 9.6 Regulatory Monitoring

The Atlantis Kingdom Foundation continues to monitor applicable legislative and regulatory developments.

It may consider registration, disclosure changes, or structural adjustments if and when legally required by enacted statutes.

All forward actions are subject to the status of applicable laws and do not represent precommitments.

#### 9.7 Legal Disclaimer

This section is provided for informational purposes only and does not constitute legal, regulatory, or investment advice. All references to proposed legislation are subject to change. USDA makes no commitments or assurances beyond those required under current, enforceable law.

#### 10. Conclusion

Atlantis USD (USDA) is the world's first — and currently only — fixed-supply stablecoin designed exclusively for high-performance, prompt-settlement, low-cost decentralized economies operating across both AtlantisChain and the global banking system. It is fully minted at launch, with a permanently fixed supply of two trillion units.

USDA cannot be diluted, setting it apart from all traditional stablecoins that retain unlimited or discretionary issuance authority — allowing them to reissue additional coins at any time without predefined limits.

Built on the world's only super-ultra-fast AtlantisChain and designed for the digital economy of the coming decades, USDA supports a wide range of onchain use cases — including, but not limited to, real-time payments, decentralized trading, AI-integrated finance, and value transfer across the Atlantis ecosystem.

#### Its structure combines:

- Immutable fixed supply (ensuring issuance limits cannot be altered)
- Full onchain transparency (with reserves held in verifiable cold wallets)
- Controlled circulation (driven strictly by actual market demand)
- One-to-one backing by qualified USD stablecoins (*USDT*, *USDC*, *PYUSD*, *USDB*)
- Native utility across decentralized exchanges (*DEXes*) operating on AtlantisChain

USDA is more than a stablecoin — it is the foundational digital asset powering the financial infrastructure of both the Atlantis ecosystem and global banking operations. Technically, it ranks among the most transparent, secure, and scalable stablecoins — not only in the Web3 space, but also in institutional and regulated financial environments.

Based on three words — *stable, sovereign, and secure* — USDA is the financial gateway to the Atlantis Kingdom and the most efficient and cost-effective path to financial freedom on a global scale.

# **Appendix 1: USDA vs Other Stablecoins**

(Individual User Perspective)

Feature	USDA	USDT / USDC / DAI / Others		
Fixed Total Supply	✓ Yes — hard capped at \$2 trillion	XNo — mintable at issuer's discretion		
Chain Speed	2,100,000 TPS / 0.1s finality (AtlantisChain)	★Always hundreds of times slower, congestion-prone chains (ETH, TRON, etc.)		
Gas Fees	✓ Fixed at 0.0000002 ATC	★Always thousands of times higher and volatile		
Bridges	✓ None — native-only, zero bridge risk	➤Widely bridged — exposed to major cross-chain hacks		
Cold Wallet Allocation	✓ 400 wallets × \$5B each — fully transparent	XNo public wallet-level distribution		
Al-Ready	✓ Built for Al-integrated dApps	XNot designed for Al-native use cases		

- This appendix is for informational and comparative purposes only. Data accurate as of May 25, 2025.



# **Appendix 2: USDA vs Other Stablecoins**

(Institutional Appeal)

Criteria	USDA	USDT / USDC / TUSD / Others		
Legal Structure	✓U.Soperated and governed by the Atlantis Kingdom Foundation	➤Centralized issuers with less onchain accountability		
Reserve Model	✓ Fully backed 1:1 by top USD stablecoins (USDT, USDC, USDB, PYUSD)	<b>★</b> USDT/USDC backed by fiat, with limited public transparency		
Onchain Transparency	✓100% verifiable via 400 fixed cold wallets on ATCscan.io	➤No wallet-level public auditability		
Supply Control	✓Pre-minted, hard capped — cannot be inflated	★Mintable at issuer's discretion		
Institutional Utility	✓ Ideal for treasury, credit card programs, RWA, payroll, Al-DeFi	➤Primarily used for exchange trading and liquidity		
Risk Management	✓Cold storage, fixed gas, no bridges, block release control	<b>≭</b> Exposed to bridge risk, issuer opacity		

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# Appendix 3: USDA vs USDC vs USDT

This table provides a high-level comparison of USDA against two dominant fiat-backed stablecoins, USDC and USDT, to highlight regulatory posture, reserve transparency, issuance structure, and functional utility across different ecosystems.

Feature	Feature USDA		USDT	
Issuer	Atlantis Coin Inc.	Circle Internet Financial	Tether Holdings Ltd.	
Jurisdiction	U.S. Federal (MSB) + UN	New York State (NYDFS)	BVI (offshore)	
Redeemable by Public	➤ Non-redeemable	Redeemable	✓ Redeemable	
Supply Model	✓ Fixed supply	Dynamic mint/burn (unlimited)	Dynamic mint/burn (unlimited)	
Reserve Backing	1:1 with qualified stablecoins + U.S. Treasuries	1:1 with cash + U.S. Treasuries	1:1 (some reserves opaque)	
Regulatory Registration	✓ FinCEN MSB + UN	✓ NYDFS Trust	➤ No U.S. license	
Onchain Transparency	✓ Full ( <a href="https://ATCscan.io">https://ATCscan.io</a> )	✓ Monthly attestations		
Performance	Fastest: 2.1M TPS Prompt: 0.093s finality	Slow	Slow	
Gas Fees	Lowest: 0.0000002 ATC	High	High	
DEX Integration	AtlantisX (native ATC-20)	Uniswap, Curve, others	DEXes, CEXes	

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# **Appendix 4: Stablecoin Whitepapers Comparison**

Criteria	USDA	USDC	USDT	DAI	RLUSD
Whitepaper Availability	Full, detailed whitepaper with technical and economic structure	Yes — technical + compliance overview	➤ No full whitepaper, only legal terms	✓Yes — smart contract and system docs	★ No standalone whitepaper; press + legal releases only
Transparency of Model	✓ High — fixed supply, cold wallets, governance explained	✓ Moderate — legal disclosures available	★Limited — reserve method unclear	✓ High — protocol mechanics onchain	<b>—</b>
Audience Alignment	✓ Web3 users + Retail + institutional (Web3, RWA, Al- ready)	✓ Institutional focus	✓ Retail/traders	✓ Crypto- native/DeFi users	
Clarity & Language	Concise, modern, accessible	Legal + financial tone	➤ Dense legalese, no user education	↑ Technical- heavy for engineers	♠ PR-focused, lacks in-depth explanation
Use Case Scope	✓Broad: payments, DeFi, AI, RWA, DEX, payroll	-	★ Exchange liquidity + transfer only	✓ Lending, CDPs, DeFi protocols	
Update Frequency	✓May 2025 Edition	⚠ Rarely updated	➤ Not maintained	Maintained via community	➤ No formal update cadence

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# **Appendix 5: Official Resources**

For global partnership or licensed institutional inquiries related to the most advanced stablecoin applications, please contact the Atlantis Kingdom Foundation via official channels or by email, including a clear subject line and a detailed proposal.

• **Email**: <u>info@AtlantisFoundation.global</u>

• Atlantis Kingdom Foundation: https://x.com/AKF Foundation

• AtlantisChain:

Website: <a href="https://AtlantisChain.org">https://AtlantisChain.org</a>

Facebook: <a href="https://www.facebook.com/AtlantisChain">https://www.facebook.com/AtlantisChain</a>

Twitter: <a href="https://x.com/AtlantisChain">https://x.com/AtlantisChain</a>

• ATC-20 Cold Wallet: <a href="https://AtlantisWallet.org">https://AtlantisWallet.org</a>

• AtlantisChain Explorer: <a href="https://ATCscan.io">https://ATCscan.io</a>

• Entrance to AtlantisChain: <a href="https://AtlantisX.io">https://AtlantisX.io</a>

