

Atlantis USD Whitepaper

Version 3.0



Copyright © 2025 Atlantis Coin Inc & Atlantis Kingdom Foundation
All rights reserved.

Overview

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

It is directly pegged to the U.S. dollar and fully backed 1:1 by USD, U.S. Treasury bills, and fully-backed USD stablecoins — *including 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 <https://CoinMarketCap.com>, the global cryptocurrency market capitalization reached \$3.51 trillion as of May 23, 2025.

As the digital asset market continues its rapid global expansion — with expectations of exponential growth in the coming years — the need for a trustworthy, fixed-supply, instant-finality, and ultra-low-cost stablecoin becomes not only critical but entirely practical for enabling sustainable adoption at scale.

Considering long-term trends — including rising global population, increasing GDP, accelerating digital economic integration, and ongoing fiat currency inflation — it is fully reasonable to project that by the year 2100, at least \$100 trillion in stablecoin value will be actively utilized across the globe.

Issuing and supplying sufficient USDA across the AtlantisChain ecosystem by 2100 is therefore

not just visionary — it is a logically sound and forward-looking objective, with an estimated 40T to 60T likely to be absorbed by both DeFi collateral systems and public treasury reserves alone.

This is precisely why USDA is launched by the trillions on the ultra-super-fast AtlantisChain, as detailed below:

- **Total Supply:** 86,000,000,000,000 USDA
(*Eight-six trillion USDA*)
- **Reserve Type:** 1 USDA = 1 USD = 1 USDT = 1 USDC = 1 USDB = 1 PYUSD
(*Backed by U.S. T-bills, fiat, and fully-backed stablecoins*)
- **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 and fixed cost in the world*)
- **Minting Method:** Fully pre-minted and stored in 285 cold wallets
- **Reserve Method:**
 - Type 1 Reserve Wallets:
 - a) 200 Wallets
 - b) 5 billion USDA per wallet
 - Type 2 Reserve Wallets
 - a) 85 Wallets
 - b) 1 trillion USDA per wallet
- **Release Method:**
 - The total supply is designed to meet projected global demand through the year 2100.
 - USDA is released wallet by wallet, based strictly on verified demand.
 - Each trillion-USDA wallet release will be publicly announced in advance.
- **Transparency:** All wallets and reserve status viewable on <https://ATCscan.io>
- **DEX Integration:** Traded natively onchain at: <https://AtlantisX.io>
- **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 projections that Bitcoin may reach \$1 million and that total crypto market capitalization could surpass \$30 trillion by 2030 and \$100 trillion by 2100* — USDA has been launched with a forward-looking fixed supply cap of 86 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 \$86 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 2100 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 1,000 treasury blocks, each holding \$10 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 the 1,000 USDA treasury wallets are publicly listed on <https://ATCscan.io>, 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 Across the \$86 Trillion Fixed Supply by 2100

USDA is designed to be the foundational stable asset powering the AtlantisChain ecosystem. It plays a central role in current on-chain activity and is structured to scale toward mass adoption by individuals, institutions, and sovereign entities over the coming decades.

1) Current Functional Use Cases:

- Stablecoin gateway for converting external assets into ATC-20 tokens
- Primary trading pair on AtlantisX (ATC / USDA)
- Instant on-chain payments and cross-user transfers
- Credit card spending and off-chain Web3 payment settlement
- Low-cost commerce transactions for goods and services
- AI-integrated Web3 applications with autonomous financial actions
- Liquidity provisioning in decentralized exchange pools
- DeFi lending, borrowing, and collateral usage
- On-chain payroll and accounting for DAOs and Web3 teams
- Stable value layer for tokenized real-world assets (RWAs)

2) Long-Term Supply Allocation Plan (Fixed Cap: \$86 Trillion USDA):

Category	Amount	Primary Use Cases
DeFi Collateral & FX Liquidity	\$20 Trillion	Margin trading, derivatives, institutional DeFi, cross-chain swaps
Government & Sovereign Reserves	\$20 Trillion	Treasury reserves, central bank FX buffers, sovereign adoption
Global B2B & Trade Settlement	\$10 Trillion	Enterprise payments, supply chain finance, logistics and settlement
Retail & Consumer Spending	\$10 Trillion	E-commerce, PoS terminals, utility bills, scan-to-pay wallets
Corporate Treasury & Liquidity	\$10 Trillion	On-chain liquidity management, programmable time deposits
On-Chain Banking & Synthetic Savings	\$6 Trillion	Blockchain-native neobanks, AI-managed vaults, savings pools
CBDC Pilots & Sovereign Integration	\$5 Trillion	National stablecoin programs and digital tax payment layers
Payroll, Remittances & Charity	\$5 Trillion	Global payroll, remittances, charitable disbursements

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

For large USDA allocations, financial institutions and corporate groups may submit supply requests via email to: info@AtlantisFoundation.global

Global users from web3 communities can easily onboard into the Atlantis ecosystem through the dedicated swap interface at <https://AtlantisX.io>, where USDT, USDC, USDB, or PYUSD can be directly exchanged for AtlantisChain's native stablecoin — USDA.

Notes:

- 1) No wrapping
- 2) No synthetic minting
- 3) No cross-chain 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:**
Launch of USDA
- **Q3 2025:**
 - 1) First reserve wallet released (~\$5B USDA)
 - 2) Public trading interface activated at <https://AtlantisX.io>
 - 3) On-chain trading commenced
- **Q4 2025:**
Circulating supply target: 50 billion USDA
- **Q1 2026:**
Listing on centralized exchanges (CEXes) for global trading
- **Q2 2026 and beyond:**
 - 1) Stablecoin-based lending
 - 2) Institutional DeFi integrations
 - 3) On-chain yield models
- **Q4 2030:**
Circulating supply target: 10 trillion USDA

- **Q4 2050:**

Circulating supply target: 50 trillion USDA

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, Credit Unions and Beyond

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 <https://AtlantisWallet.org> 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.

In addition, fiat USD may be accepted by the issuer via bank wire transfers, enabling USDA to be redeemed for cash by institutional or large corporate groups. All such transactions are transparently recorded on-chain, preserving the integrity of USDA's fixed-supply structure.

Fiat USD received through institutional reserve distribution may be lawfully allocated by the issuer for the following purposes:

- Backing USDA by holding fiat proceeds in U.S. government-issued Treasury bills (T-bills), or by acquiring qualified USD stablecoins (*e.g.*, *USDC*, *USDT*, *PYUSD*, *USDB*) stored in cold wallets. 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, dividends, or income rights for buyers.
- Holding U.S. dollars in regulated financial institutions
- 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 through grants, strategic partnerships, and developer onboarding
- Investing in blockchain infrastructure and tooling to enhance adoption, scalability, and security
- Paying for office operations, payroll, insurance, and applicable taxes

It is emphasized that the received fiat USD shall not be used by the issuer for the following purposes:

- Speculative investment in cryptocurrencies or financial markets
- Participation in any retail yield schemes, whether operated directly or through third-party platforms
- Any use that could result in USDA being reclassified as a 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 U.S. Treasury bills, U.S. dollars, and qualified USD stablecoins — including USDT, USDC, PYUSD, and USDB.
- All USDA reserves are securely held in cold wallet treasury addresses and are publicly verifiable at: <https://ATCscan.io>.
- Under U.S. law, USDA is primarily redeemable for fiat from the issuer by institutions and large corporate groups. Other conversions may occur directly via decentralized exchanges (DEXes) on AtlantisChain, or through secondary liquidity providers and centralized exchanges (CEXes).
- 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 accordance with USDA’s restricted redemption framework and fixed-supply model.
- 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 pre-commitments.

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 86 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.

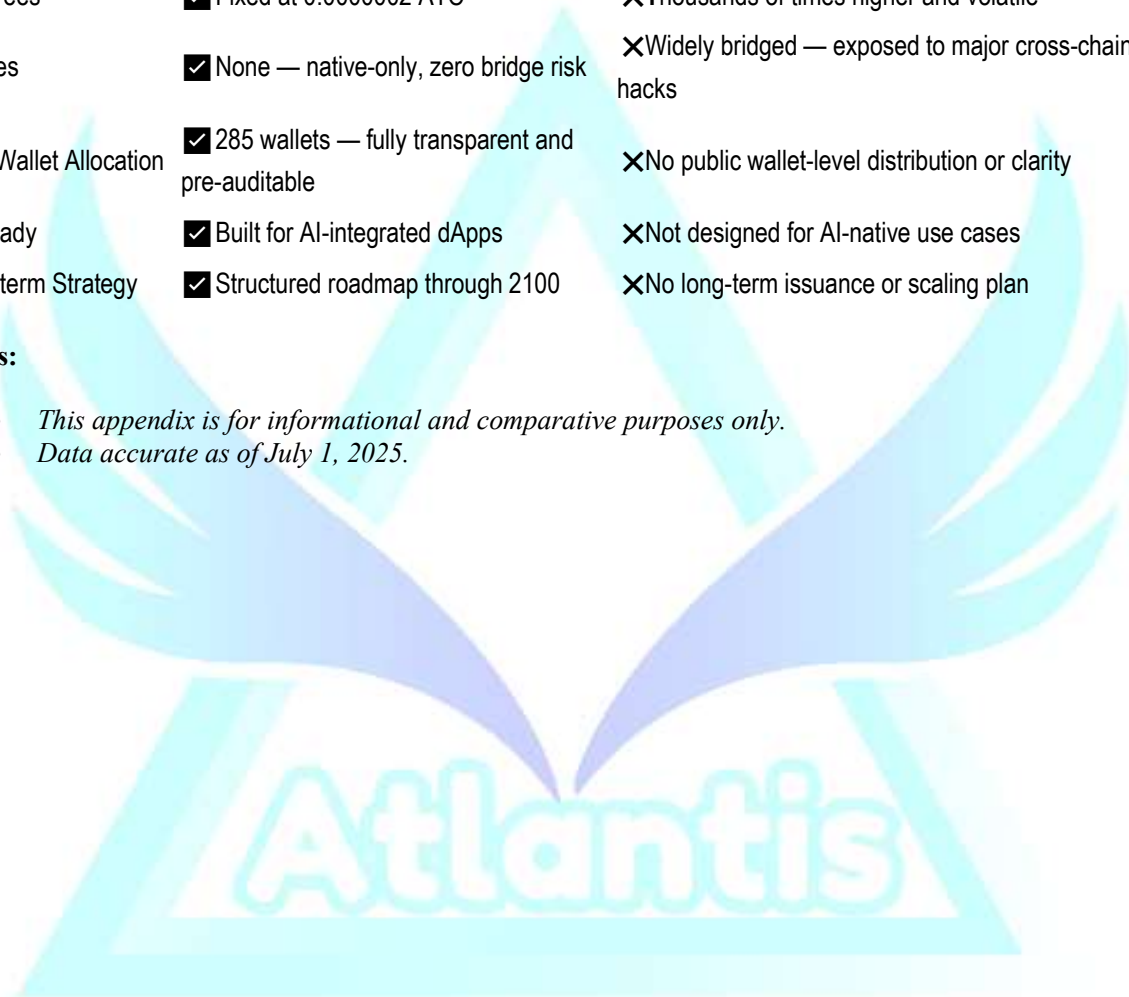
Appendix 1: USDA vs Other Stablecoins

(Individual User Perspective)

Feature	USDA	USDT / USDC / DAI / Others
Fixed Total Supply	✓ Yes — hard capped at \$86 trillion	✗ No — mintable at issuer's discretion
Chain Speed	✓ 2,100,000 TPS with 0.093s finality (AtlantisChain)	✗ Thousands of times slower, on congestion-prone chains (Ethereum, TRON, ETH Layer 2, etc.)
Gas Fees	✓ Fixed at 0.0000002 ATC	✗ Thousands of times higher and volatile
Bridges	✓ None — native-only, zero bridge risk	✗ Widely bridged — exposed to major cross-chain hacks
Cold Wallet Allocation	✓ 285 wallets — fully transparent and pre-auditable	✗ No public wallet-level distribution or clarity
AI-Ready	✓ Built for AI-integrated dApps	✗ Not designed for AI-native use cases
Long-term Strategy	✓ Structured roadmap through 2100	✗ No long-term issuance or scaling plan

Notes:

- *This appendix is for informational and comparative purposes only.*
- *Data accurate as of July 1, 2025.*



Appendix 2: USDA vs Other Stablecoins

(Institutional Appeal)

Criteria	USDA	USDT / USDC / TUSD / Others
Legal Structure	☒ U.S.-operated and governed by the Atlantis Kingdom Foundation	☒ Centralized issuers with less onchain accountability
Reserve Model	☒ Fully backed 1:1 by USD, U.S. Treasury bills, and USD stablecoins (USDT, USDC, USDB, PYUSD)	☒ Backed by fiat assets with limited public transparency
Onchain Transparency	☒ 100% verifiable via 285 fixed cold wallets on https://ATCscan.io	☒ No wallet-level public auditability
Supply Control	☒ Limited and fixed supply: Fully pre-minted and hard capped — cannot be inflated in the future	☒ Unlimited supply: Minting allowed at any time without restriction or supply limit
Institutional Utility	☒ Optimized for treasury operations, institutional funds, card programs, real-world assets (RWAs), payroll, AI-DeFi, and everyday commerce payments	☒ Primarily used for exchange trading and liquidity pools
Risk Management	☒ Cold storage, fixed gas fees, no cross-chain bridges, and controlled block releases	☒ Exposed to bridge vulnerabilities and centralized issuer risks
Long-term Strategy	☒ Structured supply and adoption roadmap through 2100	☒ No long-term issuance or scaling plan

Notes:

- *This appendix is for informational and comparative purposes only.*
- *Data accurate as of July 1, 2025.*

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	USDA	USDC	USDT
Issuer	Atlantis Coin Inc.	Circle Internet Financial	Tether Holdings Ltd.
Jurisdiction	U.S. Federal (FinCEN MSB) United Nations	New York State (NYDFS Trust Charter)	British Virgin Islands (Offshore)
Redeemable by Public	☑ Direct for institutions; indirect for general public	☑ Redeemable	☑ Redeemable
Supply Model	☑ Limited and fixed supply	Unlimited supply: Dynamic mint/burn	Unlimited supply: Dynamic mint/burn
Reserve Backing	1:1 with U.S. dollars, T-bills, and qualified stablecoins	1:1 with U.S. dollars and T-bills	Undisclosed reserve ratios: Composition includes U.S. dollars, T-bills, and other assets
Regulatory Registration	☑ FinCEN MSB + UN	☑ NYDFS Trust	✗ No U.S. license
Onchain Transparency	☑ Full (https://ATCscan.io)	☑ Monthly attestations	⚠ Limited, quarterly reports
Performance	Fastest: 2.1M TPS with 0.093s finality	Much Slower	Much Slower
Gas Fees	Lowest and fixed: 0.0000002 ATC	Significantly higher and volatile	Significantly higher and volatile
Trading Integration	Native on AtlantisX (ATC-20 standard)	Limited available on Uniswap, Curve, others	Widely traded across DEXes and CEXes
Long-term Strategy	☑ Structured supply and adoption roadmap through 2100	✗ No long-term issuance or scaling plan	✗ No long-term issuance or scaling plan

Notes:

- *This appendix is for informational and comparative purposes only.*
- *USDA fiat redemption is available exclusively to institutional or large corporate groups.*
- *Retail users may convert USDA into fiat through secondary markets, particularly via centralized exchanges where available.*
- *Data accurate as of July 1, 2025.*

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	△ Medium — explained via PR, not whitepaper
Audience Alignment	✓ Web3 users + Retail + institutional focus (Web3, RWA, AI-ready)	✓ Institutional focus	✓ Retail/traders	✓ Crypto-native/DeFi users	△ Enterprise-first; no DeFi / NFT alignment
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	△ Primarily for regulated settlement	△ Exchange liquidity + transfer only	✓ Lending, CDPs, DeFi protocols	△ Cross-border payments only (so far)
Update Frequency	✓ July 2025 Edition	△ Rarely updated	✗ Not maintained	✓ Maintained via community	✗ No formal update cadence

Notes:

- This appendix is for informational and comparative purposes only.
- Data accurate as of July 1, 2025.

Appendix 5: Official Resources

For global partnerships or licensed institutional inquiries related to advanced stablecoin applications, please contact the Atlantis Kingdom Foundation through the official channels below or by email. Be sure to include a clear subject line and a detailed proposal.

- **Email:** info@AtlantisFoundation.global
- **Atlantis Kingdom Foundation:** https://x.com/AKF_Foundation
- **AtlantisChain:**
 - Website: <https://AtlantisChain.org>
 - Facebook: <https://www.facebook.com/AtlantisChain>
 - Telegram: <https://t.me/AtlantisUSD>
 - Twitter: <https://x.com/AtlantisChain>
- **ATC-20 Cold Wallet:** <https://AtlantisWallet.org>
- **AtlantisChain Explorer:** <https://ATCscan.io>
- **Purchase Portal:** <https://ATC20.com>
- **On-chain Exchange (DEX):** <https://AtlantisX.io>

