

DIM Currencies

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DIM Currencies are cryptocurrencies created on the NEM blockchain, and they are a medium of exchange on the Hybrid Stock Exchange (HYBSE) including the DIM Ecosystem (interlinked products and services who use DIM Currencies). They have their own values in precious metals and cryptocurrencies, which will have a close correlation to the values of fiat currencies. DIM Currencies are not legal tender in any state or country, but they are the official Data Interchange Modules. The objective of DIM Currencies is to bring the best qualities of currencies and cryptonized-equities (digitised equities) onto the blockchain. DIM Currencies allow participants to understand the price of cryptonized-equities and other cryptonized-instruments (digitised instruments) on the HYBSE and products in the DIM Ecosystem. There are two ways to create DIM Currencies: cryptocurrencies-to-DIM Currencies or fiat currencies-to-DIM Currencies.



Cryptocurrencies-to-DIM Currencies

DIM Currencies are supplied to the market when Bitcoins are exchanged through DIM X (one of our cryptocurrency converting platforms) for fiat currency equivalent DIM Currencies. These are deposited through a NEM based wallet address. For example, User “A” exchanges \$1000 worth of Bitcoins into DIM USD, User “A” will then receive 1000 DIM USD. To protect the DIM USD against high volatility, 80% of the DIM USD will be supported by precious metals such as gold and 20% will remain in cryptocurrencies such as Bitcoin, alternatively it can be in stable cryptocurrencies such as USD Tether and other similar coins. The volatility of DIM Currencies will be stabilized by having a weighing of 80% precious metals. Precious metals are generally less volatile, and they have an appreciating value in the long term. The precious metals and cryptocurrencies will be allowed to deviate from acceptable levels by 10% in both directions.

DIM Currencies' Structure	Minimum Acceptable Lower Percentage (%) Allocation	Desired Percentage (%) Weight	Maximum Acceptable Upper Percentage (%) Allocation
Precious Metals	70	80	90
Cryptocurrencies	30	20	10

Figure 1: Precious metals and cryptocurrency weights

Fiat currencies-to-DIM Currencies

Fiat currencies are exchangeable for DIM Currencies and they are similar to the respective fiat currency from which they are exchanged. For example, User “B” uses one of the exchange platforms and deposits 5000 USD, User “B” will receive 5000 DIM USD. The USD that is received will be used to purchase precious metals and cryptocurrencies as mentioned above. The weighing of the precious metals and cryptocurrencies are the same as figure 1 above.

Advantages and features of DIM Currencies:

- Low transaction fees
- Less volatility compared to other cryptocurrencies
- Operates on the NEM blockchain - fully transparent
- Tradable peer-to-peer (P2P)
- A digital stable currency as a store of value
- Product of the DIM Ecosystem
- DIM Currencies are the foundation of the ecosystem
- Backed by precious metals, i.e. gold and pegged to fiat, e.g. EUR
- Multiple regional DIM Currencies available
- Ability to create DIM Currencies for any regional specifications, depending on demand and usability.
- Similar to fiat currencies in their exchange medium
- Medium of exchange on HYBSE and tradable on listed exchanges
- Anti-Money Laundering (AML) & Know Your Customer (KYC) procedures