



NETWORKCOIN AI WHITE PAPER

The Future of Embedded AI Currency • Institutional-Grade Remittance

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This document is intended for researchers, developers, enterprises,

www.networkcoin.ai

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This whitepaper is designed to give you a complete understanding of NetworkCoin AI from its core Mission and vision and architecture to its economic model, governance, and global adoption strategy.

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1. Executive Summary

NetworkCoin AI is a high-performance Layer 1 blockchain designed to merge artificial intelligence with digital currency to power a new global financial and technological infrastructure. The network's native asset, Coin AI (symbol: AI), is not just a store of utility value or payment token; it is designed to be the world's embedded AI currency layer for centralized, decentralized, and autonomous systems.

Our AI-powered Web3 IDE enables any user, from individuals to enterprises, to build production-ready centralized or decentralized applications from plain language instructions. This democratizes creation, reduces time-to-market, and lowers the barrier to entry for innovators worldwide.

Operating on proprietary Delegated Proof of Stake (DPoS), NetworkCoin AI delivers sub-second transaction finality, slashing penalties for malicious validators, and jailing mechanisms for performance failures. The platform core integrates a global remittance protocol, enabling low-cost, compliance-ready, instant payments between any two parties worldwide.

With an initial supply of 100 million AI, an inflationary 0.5% APY model, and no hard cap, the network is built for long-term sustainability and scalable adoption.



2. Introduction

2.1 The State of Technology and Finance

Global financial systems are constrained by outdated infrastructure, high transaction costs, and fragmented international settlement processes. At the same time, artificial intelligence is revolutionizing industries – but AI-powered applications still rely on legacy payment systems that cannot keep pace with machine-to-machine (M2M) transactions or real-time decision-driven financial flows.

2.2 The Gap in the Market

- Application Development Complexity: Current blockchain and software ecosystems require advanced coding skills and complex deployment knowledge.
- Financial Friction: Remittances remain slow and expensive, especially in developing economies.
- Limited AI Integration: Most blockchain systems are designed from the ground up to be embedded into AI-powered environments.

2.3 NetworkCoin AI's Solution

- Embedded AI Currency Layer Coin AI as the default transaction medium for humans, machines, and AI agents.
- AI-Powered Web3 IDE Convert natural language into working centralized or decentralized applications instantly.
- Global Remittance Protocol High-speed, low-cost payments with built-in compliance options.
- Validator Integrity Enforcement Slashing and jailing mechanisms to maintain trust and security.



3. Mission & Vision

Our Mission

To power the world's economy with an embedded AI currency that moves value as effortlessly as information. By combining AI-driven automation with a high-performance blockchain and a Web3 IDE, we enable anyone to build, transact, and innovate without technical barriers creating a smarter, faster, and more inclusive financial future.

Our Vision

We envision a world where AI-powered currency becomes the universal medium of exchange seamlessly integrated into daily life, powering global trade, autonomous systems, and human innovation. NetworkCoin AI will serve as the backbone of a borderless, intelligent economy where value flows instantly, securely, and without friction.

Mission: Deliver an open, secure, and compliant platform that lets anyone create and deploy applications via natural language, move value instantly across borders, and govern protocol evolution through transparent, on chain decision making.

Vision: Establish Coin AI as the default settlement asset for AI driven applications, autonomous agents, IoT networks, and global finance embedded across consumer apps, enterprise systems, and public infrastructure.

Embedded AI Currency is positioned to become the default settlement currency for:

- AI-to-AI financial interactions
- IoT micropayments
- Real-time remittances
- AI-governed business processes
- Decentralized commerce



4. System Architecture

4.1 Network Layers

- Application Layer: The Web3 IDE, dApp frontends, API gateways.
- Smart Contract Layer: EVM-compatible environment for decentralized applications.
- Consensus Layer: DPoS for efficiency and scalability.
- Network Layer: Peer-to-peer encrypted communication and transaction propagation.

4.2 Node Types

- Validator Nodes – Participate in consensus, produce blocks, and validate transactions.
- Archive Nodes – Maintain full historical blockchain data for analytics and compliance.
- Light Clients – Optimized for mobile and IoT devices, minimal storage footprint.

4.3 Consensus – Delegated Proof of Stake (DPoS)

- Election: Coin AI holders vote for validators.
- Rewards: Validators earn staking rewards and transaction fees.
- Penalties:
 - Slashing: Burned stake for malicious actions such as double signing.
 - Jailing: Temporary suspension for downtime or failing performance metrics.

4.4 Transaction Lifecycle

- Creation: User or AI agent initiates a transaction via wallet, API, or Web3 IDE app.
- Propagation: Transaction broadcast to validator network.
- Validation: Validators confirm authenticity and check against protocol rules.
- Finality: Transaction committed to the ledger within sub-second confirmation time.

4.5 Security Enhancements

- AI-assisted anomaly detection in transaction patterns.
- Auto-auditing of new smart contracts before deployment.
- Real-time validator performance scoring.

5. Consensus & Network Security



The network uses Proprietary Delegated Proof of Stake (DPoS). Holders of AI vote to elect validators responsible for block production and finality. Rotations ensure liveness; performance scoring prioritizes reliable operators. Security is reinforced through economic penalties and operational standards.

5.1 Validator Selection & Rotation

Validators are elected by delegated stake. Rotation is pseudo random with stake weighted selection, ensuring decentralization while favoring reliable nodes.

5.2 Finality & Fork Choice

Blocks reach finality in approximately 3 seconds under normal conditions. Fork choice follows the highest weight, most recent finalized chain.



6. Web3 IDE

6.1 Overview

The Web3 IDE is a next-generation AI-powered development environment that converts natural language prompts into fully functional, production-ready applications – both centralized and decentralized.

Unlike drag-and-drop no-code tools, the Web3 IDE is text-to-full-stack, producing optimized code, complete backend logic, API integrations, and smart contracts when needed.

6.2 Capabilities

- **Centralized Builds:** Traditional architecture with backend servers, databases, and API endpoints.
- **Decentralized Builds:** Blockchain-native dApps, Tokenisation platforms, DAOs, DeFi protocols.
- **Multi-Platform Deployment:** One-click deployment to Google Cloud, Aws, Vercel, Netlify, Shopify, WordPress, or cPanel, and Networkcoin Blockchain
- **AI Security Layer:** All generated code passes through AI-driven vulnerability scans before deployment.

6.3 Workflow

- **Prompt:** The user describes the desired application in plain language.
- **Code Generation:** The web3 AI IDE generates the full stack – frontend, backend, APIs, Database and smart contracts (if decentralized).
- **Optimization:** AI audits for security, scalability, and best practices.
- **Deployment:** Instant live deployment or export.



7. Remittance Protocol

Coin AI powers a remittance layer optimized for speed, cost, and compliance. Transactions finalize in seconds with minimal fees, supporting person to person, business to business, and government disbursements. Optional KYC/AML modules integrate where required.

7.1 Purpose

The Remittance Protocol enables low-cost, near-instant cross-border payments using Coin AI as the settlement currency.

7.2 Features

- Instant Settlement: Sub-second confirmation times.
- AI-Optimized FX Rates: AI continuously evaluates liquidity pools and exchanges to secure optimal conversion rates.
- Regulatory Compliance: Optional KYC/AML verification layer for regulated corridors.
- Microtransaction Ready: Supports fractional AI transactions for IoT and AI-to-AI payments or lending protocols

7.3 Flow of funds

1. Sender initiates transfer in Ai or local currency.
2. Funds converted into Ai.
3. Transfer executed on-chain in seconds.
4. Recipient optionally converts back to local currency at optimized rate if needed.



8. Coin AI Tokenomics

8.1 Supply & Inflation

Symbol: AI

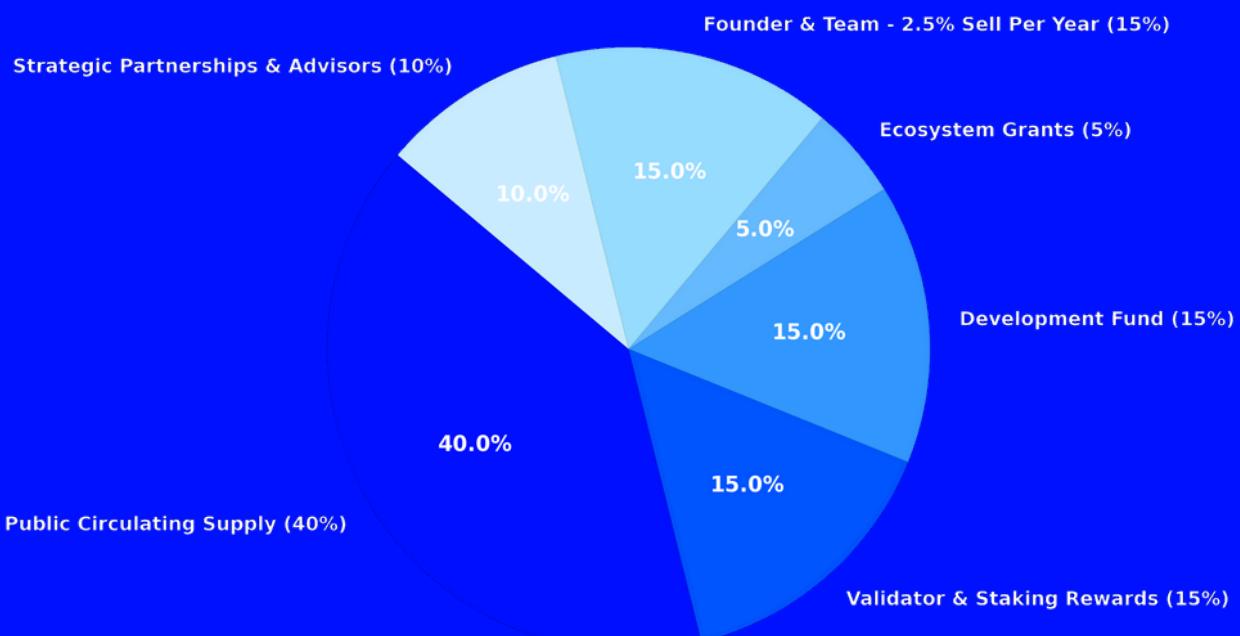
Circulating Supply: **100,000,000 AI**

Inflation Rate: **0.5% APY** (stakers receive new AI as rewards).

Utilities: **gas fees**, IDE fees, deployment fees, staking, governance, and remittances

8.2 Distribution

- 40% – Public Circulating Supply
- 15% – Validator & Staking Rewards
- 15% – Development Fund
- 5% – Ecosystem Grants
- 15% – Founder & Team (locked 3 years) allowed to sell only 2.5% per year
- 10% – Strategic Partnerships & Advisors



8.3 Fee Model

- Transaction Fees: Paid in AI, distributed to validators.
- Smart Contract Deployment Fees: Adjustable to control spam and network load.
- Burn Mechanism: 5% of all transaction fees permanently removed from circulation to balance inflation once a annum.

9. Monetary Policy & Economics



The Coin AI economy is designed for long-term sustainability, predictable inflation, and value appreciation through utility.

9.1 Purpose

The Monetary Policy ensures a stable, incentive-driven economy where validators, delegators, and ecosystem participants are rewarded for securing the network, while deflationary mechanisms offset inflation.

9.2 Features

- Annual Staking Rewards: 0.5% APY distributed to validators and delegators based on stake, performance, and uptime.
- Deflation via Fee Burns: A percentage of all transaction fees is permanently removed from circulation to counterbalance new issuance.
- Governance-Driven Parameters: Inflation rate, burn share, and minimum staking thresholds are adjustable only via on-chain governance.
- Predictable Supply Expansion: Initial supply of 100M AI coins, with controlled annual issuance to prevent runaway inflation.
- Liquidity Security: Optional liquid staking derivatives to provide flexibility while maintaining network safety.

9.3 Flow of Funds

- Block rewards minted at 0.5% APY.
- Rewards allocated proportionally to validators and delegators.
- Transaction fees collected from network usage.
- A fixed governance-defined percentage of fees is burned.
- Remaining fees redistributed to validators, ecosystem funds, and community grants.

10. Governance



NetworkCoin AI uses a decentralized on chain governance system to ensure that all key network parameters, upgrades, and economic policies are decided transparently and democratically.

10.1 Purpose

The Governance Protocol empowers the community to propose, debate, and vote on changes to the protocol, ensuring that NetworkCoin AI evolves in line with stakeholder consensus while preventing centralized control.

10.2 Features

- **Proposal Submission:** Any eligible token holder can submit improvement proposals (technical, economic, or ecosystem-related).
- **Validator Voting Power:** Voting weight is proportional to stake, incentivizing active participation in securing the network.
- **Slashing & Penalties:** Malicious or negligent validator behavior results in partial stake loss and potential jailing (temporary suspension from participation).
- **Upgrade Coordination:** Protocol updates are executed automatically after passing governance thresholds, ensuring timely deployment without central intervention.
- **Parameter Adjustments:** Inflation rate, staking requirements, burn ratios, and other core parameters can only be changed through governance votes.

10.3 Decision Making Flow

1. **Proposal Creation:** Stakeholders draft and submit a proposal on-chain.
2. **Voting Period:** Validators and delegators vote for or against.
3. **Quorum Check:** Proposal must meet minimum participation requirements.
4. **Approval Threshold:** A supermajority is required for passage (e.g., 67%).
5. **Execution:** Approved proposals are automatically implemented by the protocol.

11. Economic Incentives



Coin AI's incentive model is built to reward active participation, ensure long-term network stability, and align the interests of validators, delegators, developers, and users.

11.1 Purpose

The Economic Incentives framework ensures that all contributors to the NetworkCoin AI ecosystem—whether securing the network, building applications, or providing liquidity—are fairly compensated for their role, creating a self-sustaining, growth-driven economy.

11.2 Features

- Staking Rewards: 0.5% APY distributed proportionally to validators and delegators who secure the network.
- Validator Commission: Validators earn a commission from delegator rewards, encouraging professional-grade operations and uptime.
- Fee Revenue Sharing: A portion of transaction fees is shared with stakers, while another portion is burned to create deflationary pressure.
- Development Grants: Funded through the Development Fund to support new dApps, tooling, and integrations.
- Ecosystem Liquidity Incentives: Liquidity providers in AI trading pairs can earn extra rewards during strategic growth phases.

11.3 Incentive Flow

1. Users & Applications generate network activity, paying transaction fees in AI.
2. Validators process transactions, earning block rewards and fee shares.
3. Delegators receive proportional staking rewards for supporting validators.
4. Burn Mechanism permanently removes a governance-defined percentage of fees from circulation.
5. Development & Ecosystem Funds receive allocations to fuel innovation and adoption.

12. Compliance & Regulation



NetworkCoin AI operates as a registered Money Services Business (MSB) in the United States, ensuring full compliance with federal and state-level regulatory requirements for digital asset activities.

12.1 Purpose

Maintain trust and enable institutional adoption by operating within clear regulatory frameworks and providing optional compliance modules where required.

12.2 MSB Registration Details

- MSB Registration Number: 31000295485053
- Registration Type: Initial Registration
- Legal Name: NETWORK COIN AI INC
- DBA Name: Networkcoin AI
- Street Address: 30 N Gould St # 49867
- City/State/Zip: Sheridan, Wyoming 82801
- MSB Activities: Dealer in foreign exchange; Money transmitter; Seller of prepaid access

12.3 Licensing Coverage

States & Territories of MSB Activities:

Alabama, Alaska, American Samoa, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District Of Columbia, Federated States Of Micronesia, Florida, Georgia, Guam, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Marshall Islands, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Northern Mariana Islands, Ohio, Oklahoma, Oregon, Palau, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Virgin Islands, US, Washington, West Virginia, Wisconsin, Wyoming.
All States & Territories & Foreign Flag: All States/Territories.

12.4 Compliance Features

- KYC/AML (Optional): Pluggable identity verification for regulated corridors.
- Transaction Monitoring: AI-driven anomaly detection and suspicious activity reporting support.
- Auditability: On-chain transparency with exportable compliance reports.
- Governance Adaptability: Policy parameters can be updated via on-chain governance to reflect evolving regulations.



13. Security Model

Slashing & Jailing

To safeguard the network, validators face economic and operational accountability

13.1 Purpose

To protect the integrity, reliability, and performance of the NetworkCoin AI blockchain by applying strict economic and operational penalties to validators who act maliciously or fail to meet performance requirements

13.2 Features

Slashing: A percentage of a validator's stake is destroyed for actions such as double signing, censorship, or protocol manipulation. Minor violations incur small slashes; severe offenses may result in full stake loss to defend network security.

Jailing: Validators that fail uptime requirements, miss blocks persistently, or demonstrate compromised behavior are placed in a jailed state and removed from block production until compliance is restored and penalties are settled.

Downtime Penalties: Prolonged inactivity or poor participation results in reduced reward share and may trigger automatic jailing to maintain transaction finality and consensus stability.

Delegator Risk Sharing: Delegators inherit the slashing risk of their chosen validators, incentivizing informed voting and ongoing performance checks.

Reactivation Requirements: Validators exiting jail must meet governance defined criteria, including penalty settlement, performance restoration, and security checks before being reinstated to the active set.

Governance Override: In addition to automated enforcement, the community can vote to remove malicious validators or reinstate those penalized in error.

14. Use Cases



NetworkCoin AI and the (Coin AI) token power a wide range of real-world and digital applications, leveraging AI-driven automation, instant settlement, and secure blockchain infrastructure.

14.1 Remittances & Cross-Border Payments

Enable low-cost, near-instant transfers between individuals, businesses, and governments. Transactions settle in seconds with minimal fees, while optional KYC/AML modules ensure regulatory compliance for specific corridors.

- Instant Settlement: Sub-second transaction confirmation.
- AI-Optimized FX Rates: Machine learning models dynamically select the best liquidity pools for currency conversion.
- Microtransactions: Supports fractional AI for IoT, machine-to-machine payments, and AI service billing.

14.2 AI-Powered No-Code Web3 IDE

Empower entrepreneurs and enterprises to build decentralized and centralized applications using natural language prompts.

- Text-to-Full-Stack: Generate production-ready smart contracts, APIs, and UI/UX from plain text instructions.
- Instant Deployment: Launch to integrated platforms such as Vercel, Netlify, WordPress, Shopify, or cPanel in seconds.
- Built-in Tokenization: Seamless integration with Coin AI for payments, rewards, and governance.

14.3 Decentralized Finance (DeFi)

open access to yield generation, lending, and liquidity without intermediaries.

- Staking & Validator Rewards: Earn APY by securing the network.
- AI-Driven Lending Protocols: Automated risk scoring and collateral management.
- Liquidity Mining: Incentives for providing liquidity in AI trading pairs.

14.4 Commerce & Payments

Transform global commerce with borderless, low-cost payments.

- One-Click Checkout: Accept AI globally without traditional payment processors.
- Micropayments: Ideal for subscriptions, pay-per-use APIs, and digital content.
- Multi-Currency Support: Accept AI and auto-convert to local currencies at optimized rates.

15. Adoption Strategy



NetworkCoin AI's adoption roadmap focuses on targeted industry penetration, community driven growth, and institutional integration. Our approach blends grassroots engagement, enterprise partnerships, and AI-enhanced developer onboarding to rapidly expand ecosystem usage.

15.1 Developer Ecosystem Growth

- Web3 IDE Bootcamps: Launch free global workshops teaching text-to-full-stack application building.
- Hackathon Sponsorships: Partner with universities, blockchain incubators, and AI research labs to seed innovation.
- Developer Grants: Fund open-source tools, dApps, and DeFi protocols built on the NetworkCoin AI chain.

15.2 Institutional Partnerships

- Remittance Providers: Integrate Coin AI into fintech apps for cross-border settlements.
- E-Commerce Platforms: Enable Coin AI as a native checkout option with AI optimized FX.
- Government Pilots: Offer tokenised currencies and digital asset settlement trials for emerging economies.

15.3 User Adoption & Onboarding

- Frictionless Wallet Creation: AI-assisted onboarding to generate wallets and back up keys securely.
- Referral Incentives: Reward early adopters with staking bonuses and Coin AI drops.
- Localized Education: Multi-language tutorials, video explainers, and AI-driven helpbots for non-technical users.

15.4 Network Effects & Retention

- Staking Rewards: Competitive APY to encourage token holding and validator delegation.
- Loyalty Programs: Merchant discounts and service perks for frequent Coin AI transactions.
- Interoperability Bridges: Cross-chain compatibility to attract liquidity and developers from other ecosystems.

15.5 Measurable Targets

- Year 1 Goal: 1M wallet addresses, 500 active Apps, and 50+ enterprise integrations.
- Year 2 Goal: 5M wallet addresses, 2,000+ active Apps, and 200+ enterprise integrations.

16. Roadmap



NetworkCoin AI follows a phased growth plan focused on building infrastructure, expanding the ecosystem, and driving global adoption.

16.1 Phase 1 – Foundation (Q1-Q2 2025)

- Launch mainnet with Coin AI (AI) token and staking support.
- Deploy Web3 IDE with text-to-full-stack app generation.
- Integrate initial deployment targets (Vercel, Netlify, WordPress, Shopify, cPanel).
- Onboard first 50 validators and enable slashing/jailing enforcement.
- Establish MSB regulatory compliance across all U.S. states and territories.

16.2 Phase 2 – Ecosystem Expansion (Q3-Q4 2025)

- Roll out Remittance Protocol for global P2P and B2B payments.
- Launch AI-powered liquidity optimizer for cross-border FX.
- Introduce developer grants program to seed dApp ecosystem.
- Implement governance voting system for protocol upgrades.
- Build first enterprise/government pilot programs (tokenised asset settlement, supply chain).

Phase 3 – Network Growth (2026)

- Expand validator set to 100+ nodes with multi-continent coverage.
- Deploy interoperability bridges with Ethereum, Polygon, and other major chains.
- users build 500+ active Apps with the web3 IDE
- Reach 1M+ wallet addresses with active usage incentives.

Phase 4 – Global Integration (2027 and Beyond)

- Position Coin AI as default settlement layer for remittances and digital commerce.
- Full AI-automated regulatory compliance reporting for institutions.
- Expand to 10M+ wallet addresses and 10,000+ active Apps.
- Strategic partnerships with global payment processors, telcos, and banks.
- Continuous AI-driven upgrades for scalability, security, and transaction cost optimization.

17. Global Embedded AI Currency



NetworkCoin AI is designed as a globally embedded, AI-native digital currency, a programmable medium of exchange that integrates seamlessly into financial systems, applications, and devices worldwide. By embedding AI-powered decision-making directly into the currency layer, Coin AI enables automated, intelligent, and compliant transactions at any scale.

17.1 Purpose

To provide a universal settlement layer where money moves as intelligently and seamlessly as data, supporting individuals, businesses, and governments in the transition to a fully digital, AI-enhanced economy.

17.2 Features

AI-Optimized Payments: Transactions auto-tune for speed, cost, FX rates, and compliance in real time.

Seamless Integration: APIs and SDKs embed Coin AI into apps, POS systems, IoT devices, and AI agents.

Flexible Settlement: Supports centralized, decentralized, and hybrid payment models.

Global Efficiency: Instant multi-currency conversion and settlement with AI liquidity routing.

Built-in Compliance: Optional KYC/AML layers for regulated corridors without limiting open use.

17.3 Embedded Currency Flow

1. **Initiation:** A user, device, or AI agent triggers a transaction in local currency or Coin AI.
2. **Conversion:** AI algorithms route through the most efficient liquidity pools for cost optimized conversion.
3. **Settlement:** Transaction finalizes on-chain in seconds with immutable confirmation.
4. **Compliance (Optional):** If required, KYC/AML modules validate counterparties before release.
5. **Redemption:** Recipient may spend Coin AI directly or convert back to local currency instantly.

17.4 Global Impact

- **For Consumers:** Borderless payments that feel as fast and easy as sending a message.
- **For Businesses:** Reduced overhead on cross-border settlements and treasury operations.
- **For Governments:** A compliant, AI-enhanced infrastructure for Fiat.

18. Future Research



To maintain a competitive edge and continually evolve the NetworkCoin AI ecosystem, dedicated resources will be allocated to ongoing research in blockchain scalability, AI integration, and compliance frameworks. This ensures that Coin AI remains at the forefront of innovation while adapting to emerging market demands and technological breakthroughs.

18.1 Scalability & Performance

- Sharding & Parallel Processing: Explore advanced consensus scaling techniques to support millions of transactions per second without compromising decentralization.
- Zero-Knowledge Proofs (ZKPs): Implement privacy-preserving verification to increase throughput while maintaining data confidentiality.
- Energy Optimization: Research sustainable validator hardware requirements and low-energy consensus variants for eco-friendly operations.

18.2 AI-Driven Financial Intelligence

- Predictive Risk Modeling: Develop AI models for real-time fraud detection and credit risk scoring.
- Automated Liquidity Management: Enhance AI liquidity routing to reduce volatility and ensure deep market depth across trading pairs.
- Dynamic Monetary Policy: Explore reinforcement learning agents to propose optimal inflation/burn rates based on network activity and economic health.

18.3 Compliance & Interoperability

- Cross-Jurisdictional Compliance Engines: Build adaptive rule engines to automatically enforce local regulations without manual intervention.
- Interchain Standards: Contribute to open protocols for seamless integration between Coin AI and other L1/L2 ecosystems.
- Self-Sovereign Identity (SSI): Research decentralized identity solutions that preserve user privacy while enabling regulatory compliance.
- Conversational Compliance Advisors: Create AI agents that guide businesses through onboarding, licensing, and transaction monitoring requirements.

19. Glossary



- **AI: Artificial intelligence; systems that make autonomous decisions.**
- **APY: Annual percentage yield, including compounding.**
- **Blockchain: Secure, decentralized ledger for transactions.**
- **Coin AI (AI): Native currency of NetworkCoin AI.**
- **Consensus: Rules for validating and agreeing on transactions.**
- **dApp: Decentralized application running on blockchain.**
- **DPoS: Delegated Proof of Stake; token holders elect validators.**
- **Governance: Community-driven protocol decision-making.**
- **Interoperability: Cross-chain communication and transactions.**
- **Jailing: Temporarily removing misbehaving validators.**
- **KYC/AML: Identity verification and anti-money laundering checks.**
- **Liquidity Pool: Tokens locked to facilitate decentralized trading.**
- **Monetary Policy: Rules for issuance, inflation, and burning.**
- **Remittance: Cross-border payments using Coin AI.**
- **Slashing: Destroying stake for validator misconduct.**
- **Staking: Locking coins to secure the network and earn rewards.**
- **Validator: Node producing blocks and validating transactions.**
- **Web3 IDE: Text-to-full-stack app builder for decentralized projects.**

Thank You

We extend our deepest gratitude to our community, contributors, and partners for supporting the vision of NetworkCoin AI. Your trust and engagement fuel our mission to build the world's leading AI-embedded currency ecosystem.