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## SECTION 1: ORIGIN STORY & VISION

### 1. How did the Gurufin Project come about?

The Gurufin Project began with a clear mission: to offer a next-generation alternative to legacy financial infrastructure which still remains slow, expensive, and reliant on intermediaries and pre-funded accounts, an inefficient model for today's global economy.

At the same time, many blockchain solutions in the market are either domain-specific or siloed. While they've brought innovation, they often lack the full-stack capabilities or compliance frameworks required to integrate meaningfully with real-world financial systems.

We saw the need for something different, a foundational platform that bridges traditional finance and Web3 with secure, fast, and reliable blockchain technology. No hype, no gimmicks. Just practical, scalable infrastructure designed for real-world adoption.

### 2. What is the overarching vision of Gurufin?

Gurufin's vision is simple: to become the trusted, compliant backbone of the global Web3 economy.

We're building the rails for secure, instant, and seamless movement of both fiat and digital assets—across borders, across systems, without friction. At the core of this is compliance. Without clear regulation, innovation risks collapse, and users bear the cost.

That's why we've partnered with top-tier legal and advisory firms like Latham & Watkins and Deloitte. Together, we're trying to set the benchmark for regulatory standards - ensuring trust, protecting markets, and safeguarding users as we scale.

### 3. How did the founding team come together?

The Gurufin founding team brings together deep expertise across fintech, wireless infrastructure, regulatory strategy, and blockchain engineering. What united us was a shared conviction: that Web3 must be more than hype—it must be robust, scalable, and fully compliant.

We aligned around the vision of Dr. Jeong, whose work with financial institutions like the Korean Central Bank revealed the inefficiencies in global financial systems. Banks still rely on legacy infrastructure and settlement models like DNS (Deferred Net Settlement) and RTGS (Real-Time Gross Settlement), costing billions each year in operational overhead and friction.

Blockchain offered a clear path forward. With its built-in transparency, speed, and security, it became the foundation for what Gurufin would become: a smarter, leaner, and future-proof financial Web3 infrastructure.

#### **4. What makes now the right time for Gurufin to exist?**

Timing is everything and we believe now is the inflection point.

Clear regulatory frameworks are finally emerging. Demand for blockchain-powered solutions like stablecoins is accelerating. Legislation like the U.S. GENIUS Act signals that governments are ready to integrate digital assets into the mainstream financial system.

Gurufin is built for this moment. Our infrastructure is transparent, fast, and fully compliant engineered to serve a global financial system in transition. As Web3 and traditional finance converge, Gurufin stands at the intersection - ready to power the next era.

#### **5. How do you define Gurufin in one sentence?**

Gurufin is a Web3 financial infrastructure platform built for real-world use, bridging fiat and digital assets through secure, compliant, and scalable Layer-1 on-chain rails.

*In other words, Web3 That Works in the Real World.*

## **SECTION 2: MISSION & PHILOSOPHY**

#### **6. Gurufin emphasizes “real-world financial infrastructure.” What does that mean?**

It means Gurufin isn't built for hype - it's built for utility. Our platform powers real transactions, not speculation. From stablecoin remittance and NFT commerce to institutional-grade settlements, every layer of Gurufin is designed to operate transparently, compliantly, and at global scale.

#### **7. How do you balance Web3 innovation with regulatory compliance?**

At Gurufin, compliance and innovation are not at odds - they're built into the same foundation.

From day one, compliance was embedded into our architecture. The Guru Chain is decentralized and open-source, with IBC and EVM compatibility to ensure interoperability and community-driven governance.

Gurufin Station will act as the ecosystem hub - powering token swaps, decentralized finance (via G-Swap, our Uniswap-like protocol), and seamless cross-chain liquidity. This infrastructure is designed not only for mainstream adoption, but also for inclusion—enabling micro-lending, cross-border finance, and economic access for underserved and unbanked communities.

## 8. What values guide your approach?

Integrity. Usability. Speed.

At Gurufin, we focus on building what matters. Practical, foundational tools that solve real problems. We move fast, but we build transparently ensuring every solution serves real-world users and meets real market needs.

## SECTION 3: TECH STACK & INNOVATION OVERVIEW

### 9. Can you walk us through the Gurufin architecture?

"Gurufin is built on three integrated layers; each engineered to solve a real-world problem with clarity and purpose.

#### 1. Guru Chain

Our decentralized governance Layer-1. It anchors compliance, consensus, and community evolution. With IBC and EVM compatibility, Guru Chain powers Gurufin Station, our financial command hub for token swaps, DeFi (via G-Swap), and cross-chain liquidity. Think of it as the control tower of the Gurufin ecosystem.

#### 2. Guru X Stablecoin Chains

Independent Layer-1 blockchains like USDx and JPYx, each 1:1 fiat-backed, fully transparent, and optimized for stable, cross-border financial transactions. These aren't tokens on third-party chains; they're sovereign blockchains with fixed gas fees and enterprise-grade speed.

#### 3. Digigooz

Our commerce layer. Fully integrated with Guru X chains and traditional payment systems, Digigooz enables seamless NFT, gaming, digital, and physical commerce through intuitive, Web2-style interfaces. No complex wallets. No crypto literacy required.

Together, these three layers form a unified, compliant, and scalable infrastructure - built for mass adoption across enterprises, creators, and everyday users.

### 10. How are the three pillars interconnected?

Each pillar of Gurufin plays a distinct role, yet they operate as one unified system.

- **Guru X** enables stablecoin transactions with guaranteed 1:1 backing and full transparency.
- **Digigooz** drives adoption through real-world commerce - powering NFTs, digital goods, and physical transactions with a Web2-level user experience.
- **Guru Chain** anchors the ecosystem with decentralized governance, validation, and cross-chain interoperability via IBC and EVM - activated through the Gurufin Station.

Across all three, we've embedded transparency, compliance, and settlement layers—ensuring

### **11. What were some of the biggest technical challenges?**

Building independent Layer-1 blockchains with fixed, ultra-low gas fees and 2.5 second finality was no easy task. Achieving real-time transparency across all stablecoin transactions added another layer of complexity.

But these were necessary hurdles. To support commercial use at scale, we needed speed, cost predictability, and full auditability. The result is a platform engineered for performance, reliability, and trust.

## **SECTION 4: GURU CHAIN & GURUFIN STATION**

### **12. What is the purpose of the Guru Chain?**

Guru Chain is the decentralized governance backbone of the Gurufin ecosystem. It enables community-driven development, token governance, and seamless cross-chain interoperability. Through Gurufin Station, it powers intra- and inter-chain swaps, DeFi utilities, and integrations across the platform making it the coordination layer for everything that moves through Gurufin.

### **13. Why build your own Layer 1?**

The existing chains did not offer the right combination of flexibility, compliance readiness, and integration tools we needed. So, we made the strategic decision to build our own Layer 1 infrastructure.

We chose Cosmos as the foundation because its architecture was built for interoperability through IBC. That aligned perfectly with our vision. Operating our own Layer 1s allows us to shape the protocol layer to meet the needs of real-world finance ensuring scalable performance, transparent design, and a framework where compliance and decentralization can coexist.

It is more work upfront, but we thought it was the only way to build infrastructure that earns the trust of institutions, developers, and users alike.

### **14. What is Gurufin Station?**

Gurufin Station is the central hub of our ecosystem. It enables seamless token swaps, real-time transactions across Guru X stablecoins, and cross-chain transfers through full EVM and IBC compatibility.

It is also the launch point for future DeFi services, liquidity protocols, and digital asset bridges. Gurufin Station connects the technical layers of our infrastructure with real-world financial utility.

### **15. How does governance work?**

Guru Chain uses a Delegated Proof of Stake consensus model combined with Tendermint Byzantine Fault Tolerance. This ensures fast and secure transaction validation while enabling transparent, community-driven governance.

Token holders can delegate voting power to validators, who participate in key decisions that guide the evolution of the network. This model balances efficiency with decentralization, keeping the system secure, adaptable, and aligned with the interests of its stakeholders.

### **16. Who is Guru Chain designed for, beyond everyday users?**

We are focused on fintech companies, regional banks, government institutions, and enterprise developers that need compliant and scalable blockchain infrastructure.

Guru Chain is designed for builders who demand more than just smart contracts. Through Gurufin Station, partners can deploy interoperable financial products, cross-border payment systems, and governance frameworks with real regulatory alignment. Whether you are developing stablecoin ecosystems, tokenized assets, or decentralized financial services, Gurufin offers a platform built for real-world adoption at institutional scale.

## **SECTION 5: GURU X STABLECOIN CHAINS**

### **17. What makes Guru X different from other stablecoins?**

Guru X stablecoins are designed for trust, not speculation.

Unlike many stablecoins, we do not lend, stake, or invest the reserves. Every Guru X stablecoin is fully backed at a verifiable one-to-one ratio with fiat, held in transparent custodial accounts.

Our proprietary Guru X Scanner provides real-time proof of reserves through banking APIs and Guru X blockchain modules—offering continuous, public, and auditable verification. The result is a stablecoin system built for financial integrity, regulatory alignment, and long-term reliability.

## **18. Why are there separate chains for each stablecoin?**

Each Guru X stablecoin operates on its own independent Layer 1 chain. This architecture allows us to meet specific regulatory and compliance requirements based on each jurisdiction and currency.

Separating the chains also removes network congestion, maintains fixed gas fees in the local stablecoin, and ensures high transaction throughput. It enables clear governance and operational control for each currency, which is essential for institutions and enterprises building real world financial applications.

## **19. How do you ensure 1 to 1 backing and transparency?**

We developed Guru X Scanner, a real time transparency tool that continuously monitors fiat reserves, token issuance, and on-chain activity.

With direct API connections to our reserve holding banks, Guru X Scanner provides minute by minute visibility. Anyone can verify in real time that every Guru X stablecoin remains fully backed at a 1:1 ratio. This level of transparency builds trust, accountability, and sets a new standard for stablecoin integrity.

## **20. What are the benefits of fixed gas and 2.5 second finality?**

Fixed gas fees eliminate cost volatility, especially compared to paying fees with tokens that can swing wildly in value overnight. With Guru X stablecoins, businesses can operate with confidence, knowing transaction costs will remain stable and predictable.

In previous crypto market cycles, sending twenty dollars in stablecoins on major L1s like Ethereum sometimes cost more than fifty dollars in gas and premiums. That is not sustainable for real commerce.

Guru X keeps fees consistently low. Our 2.5 second on-chain finality enables near instant settlement, which is essential for commercial payments, financial services, and high frequency transactions.

## **21. Who are the ideal users or partners?**

Guru X stablecoins are built for everyday users, remittance providers, ecommerce platforms, payroll processors, and financial institutions that require fast, reliable, and compliant cross border settlements.

We focus on partners where stability, transparency, and speed are critical, and where regulatory readiness is a must.

## **22. What are your use case priorities?**

Our initial focus is on activating the Guru X chains and Digigooz platforms through partnerships with major IPs, brands, and businesses building on our infrastructure.

Once fully licensed, our priorities include business to business payments, cross border remittances, and financial platform integrations. We will also open source the GURU Chain, allowing the developer community to contribute freely and expand the ecosystem while we continue to build and test Gurufin Station and G Swap.

In parallel, we are working closely with each jurisdiction to meet local regulatory requirements. This includes enabling seamless fiat on and off ramps and native token settlements on our platforms. Together, these efforts will support practical adoption across both traditional enterprises and next generation Web3 applications.

## **SECTION 6: DIGIGOOZ PLATFORMS**

### **23. What is Digigooz?**

Digigooz is our Web2 and Web3 commerce layer, designed to make digital transactions simple, intuitive, and accessible. It supports NFTs, games, digital goods, and hybrid transactions that combine both physical and digital goods.

With a user-friendly interface and integrated payment options including credit cards and other familiar methods, Digigooz removes friction from Web3 commerce. Users do not need to understand complex wallet technology, crypto onboarding, or blockchain mechanics to participate.

Think of it as the Amazon and Shopify experience for Web3. Seamless, familiar, and built for real world adoption.

### **24. Why focus on Web2 to Web3 onboarding?**

We believe mass adoption will not happen through crypto native tools alone. Most users and businesses still operate in the Web2 world.

Digigooz bridges that gap. It allows brands and consumers who are familiar with traditional ecommerce and digital platforms to access the benefits of Web3 without friction or complexity. This expands market reach, lowers entry barriers, and drives real world adoption at scale.

## **25. How does lazy minting help brands?**

Lazy minting removes upfront costs for brands creating digital assets. NFTs and digital collectibles are only minted at the moment of purchase, not before.

This approach lowers the barrier to entry, reduces financial risk, and gives brands the freedom to experiment with new products and experiences without the pressure of pre committing capital.

It is a simple but powerful way to make Web3 accessible and practical for businesses of all sizes.

## **26. What partners are you onboarding?**

We are working with IP holders, entertainment franchises, consumer brands, and creators who want to launch innovative products that combine digital and physical value.

Through NFT+ experiences, partners can go beyond static collectibles. They can link digital tokens to physical items, authenticate merchandise, or unlock exclusive content and perks. The goal is simple - deliver real utility, not hype.

## **27. What role do GURU X Chains play in Digigooz?**

GURU X stablecoin Layer 1 chains power all on-chain transactions across the Digigooz platform. Digigooz is fully integrated with both traditional payment systems and Web3 infrastructure.

Whether a user is buying NFTs or physical goods, transactions remain fast, stable, and predictable whether paid with a credit card or other payment methods. Guru X's fixed gas price of \$0.00000063 dollars per unit ensures fees stay consistently low.

There are no spikes, no surprises - just reliable, scalable payments designed for everyday use.

## **SECTION 7: COMPETITIVE POSITIONING**

### **28. What sets Gurufin apart from its competitors?**

We are not building just another chain or stablecoin. Gurufin is full stack financial infrastructure, designed for real world use and regulatory readiness.

The platform includes compliance tooling, secure wallet systems, and a stablecoin architecture purpose built for global scale. It is a solution that bridges traditional finance and Web3 in a unified and practical way.

While others offer fragments, we are focused on delivering the complete alternative—something usable, integrated, and ready for the next wave of adoption.

### **29. How do you think about compliance versus decentralization?**

Compliance and decentralization are not mutually exclusive. At Gurufin, we approach them as complementary principles.

We decentralize where it empowers governance, transparency, and open development. At the same time, we embed identity, accountability, and regulatory safeguards where they are required for trust and legal alignment.

This balanced approach allows us to build infrastructure that is both open and compliant trusted by institutions, accessible to developers, and practical for real world adoption.

### **30. What metric matters most to you?**

The most important metric is adoption by real users and businesses.

We do not measure success by speculation or metrics like TVL. We focus on tangible outcomes—transaction volume, active business integrations, and real use cases delivered with transparency.

For us, value is measured through utility.

### **31. How do you define Gurufin?**

Gurufin is Web3 financial infrastructure - plain and simple. It is not just a chain or a token. It is a comprehensive foundation for compliant, scalable global commerce that connects the best of traditional Web2 finance with the future of Web3 ecosystems.

### **32. What is your go-to-market strategy?**

Our initial strategy is to form strategic alliances with leading Web2, Web3, and fintech partners. By leveraging Digigoos's commerce platforms and Guru X stablecoin settlements, we aim to drive organic demand through real use cases.

As our infrastructure and governance models mature, we will expand token utility and economics across key global markets - scaling adoption through practical value.

## **SECTION 8: TEAM, CULTURE & STRATEGY**

### **33. What kind of culture are you building?**

We are building a culture that is accountable, grounded, and global.

Our team spans the United States, Japan, Korea, Europe, and more but we are united by clarity of mission. We move fast, collaborate openly, and stay focused on execution. It is not about titles or egos. It is about building something that actually works.

**34. Who are some of your global strategic partners?**

We have aligned with world class partners across legal, compliance, and growth.

Latham and Watkins advises us on legal structuring. Deloitte provides guidance on tax and regulatory strategy. Serotonin leads our global Web3 marketing and positioning. These are not surface level relationships. They are deep collaborations that help us move with precision, credibility, and global reach.

**35. What kind of partners are you looking for?**

We are looking for visionary, long-term partners who understand the transformative potential of regulated Web3 infrastructure.

The ideal partner values fintech innovation, understands the evolving regulatory landscape, and shares our commitment to building practical, global solutions that drive real adoption.

**SECTION 9: FORWARD LOOKING**

**36. What is coming in the next 6 to 12 months?**

Over the next 6 to 12 months, we will launch key mainnets, integrate fiat on and off ramps, and secure anchor partnerships with leading institutions and platforms.

We will also expand Digigoos commercial rollouts with major IP holders and prominent Web2 and Web3 partners. All of this is focused on one goal; broad market penetration through real world adoption.

**37. Where do you see Gurufin in three to five years?**

Within the next three to five years, we see Gurufin as foundational infrastructure for regulated stablecoins, secure Web3 commerce, and interoperable blockchain applications across global markets.

Our goal is to become the trusted layer that connects legacy financial systems to the decentralized economy by combining compliance, scalability, and innovation at global scale.

**38. Are you planning new products or chains?**

Yes. We are developing regional stablecoin chains and customized Digigoos applications for industries such as gaming, music, social media, real world assets like real estate, intellectual property licensing, and physical commerce.

All of these products will be developed in close collaboration with our legal, regulatory, and jurisdictional partners to ensure they are fully compliant.

**39. What legacy do you want to leave?**

We want Gurufin to be the project that helped transform Web3 from experimental technology into a trusted, compliant, and globally adopted financial infrastructure.

Not just a platform that moved money and digital assets, but one that moved the needle on inclusion, transparency, and economic access for everyone. Our goal is to build something lasting, something that empowers people and businesses around the world through secure, scalable, and open financial tools.