CONFERO CFCOIN

INTEGRATED NETWORK · BLOCKCHAIN × AI × BIG DATA

One network for the AI-native digital economy.

CONFERO fuses blockchain, artificial intelligence and Big Data into a single integrated network — powering instant payments, social commerce, donation and enterprise services across one coin economy.

MAINNET **LIVE · 2026**

TOTAL SUPPLY **5.0B CFCOIN**

SERVICE BRANDS **4 IN PRODUCTION**

HYBRID **PoW** PROTOCOL

WHITEPAPER V3.0

Integrated Network for Optimal Service in Business Development & Environment

SEPTEMBER 2026
CONFERO GROUP

IMPORTANT NOTICE

About This Document

This whitepaper (V3.0, September 2026) supersedes all previous versions, including V2.02. It has been prepared to explain the concepts, services and technologies used in the CONFERO network — including its blockchain infrastructure, its AI and Big Data integration, the vision and structure of the CONFERO ecosystem, and its long-term business strategy. Market data cited in this edition reflects published third-party research current as of 2026; all network metrics, token parameters and roadmap items describe the CONFERO project as of this edition.

- CFCOIN does not have the legal nature of securities or stocks and grants no rights to dividends or profits. Once sold, no refund is available.
- CFCOIN guarantees no specific rights or values outside the CONFERO Network Platform and must not be used for speculative or investment purposes.
- This whitepaper is not legally binding and does not constitute any contractual relationship, offer, or solicitation in any jurisdiction.
- Forward-looking statements — including roadmap items and illustrative growth models — describe intent, not guarantees. Actual results may differ materially.
- Readers must make their own decisions after reviewing applicable laws and regulations of their jurisdiction, and are encouraged to seek professional advice.
- This whitepaper is distributed in Korean and other languages; in case of conflict, the Korean version prevails.

Contents

01 — EXECUTIVE SUMMARY

From a 2020 blueprint to a running network

Six years ago, CONFERO published a plan: build an integrated network where blockchain, AI and Big Data stop being three separate technologies and become one operating environment for digital business. In 2026, that plan is infrastructure. The mainnet is live, a mobile wallet is in users' hands, and four service brands — TAPAY, TAPICK, IENVU and Cloud Dona — transact on-network in CFCOIN.

CONFERO combines a high-performance mainnet, scalable side chains, a full Blockchain-as-a-Service (BaaS 2.0) stack, and an AI Value Engine that turns the network's own data into personalization, fraud defense and fair reward distribution. Every payment, post, curation and donation settles in one currency — CFCOIN — with a fixed total supply of 5,000,000,000 coins.

FEB 2026	JUL 2026	2,000 TPS	5.0B	50%
Own mainnet + mobile wallet deployed	Commercial launch of service brands	Mainnet throughput · 1-second block time	CFCOIN total supply · 2.0B allocated	Of allocation dedicated to the ecosystem

What changed since V2.02

- **Timeline:** every milestone rebased to the 2026–2030 execution window — mainnet (Feb 2026, shipped), commercial launch (Jul 2026, shipped), DApp-specific APIs (Jan 2027), Southeast Asia (2027–28), Europe (2028–29), integrated global platform (2030+).
- **Market numbers:** all market sizing refreshed to 2026 third-party research — social commerce, blockchain, AI and digital payments are each materially larger than when V2.02 was drafted.
- **Technology:** the stack now includes MPC key management, passkeys, EVM-compatible side chains, zero-knowledge anchoring and agentic-AI commerce — research topics in 2020, production patterns in 2026.
- **Traction:** the "planned services" of the old paper are now four live brands settling real transactions in CFCOIN.

> **The one-sentence thesis**
>
> The platforms that won the last decade kept the value their users created; CONFERO is built to circulate it — one network, one coin, and an AI engine that makes participation itself an economic act.

02 — VISION & IDENTITY

Technology that serves people, not the other way round

With the riches of knowledge and know-how of the IT environment, CONFERO provides value wherever our customers want — as well as the convenience of the business technology environment of individuals, corporations and public institutions.

MISSION

Based on optimal solutions for each customer, the best technology and abundant know-how, CONFERO provides customer-satisfaction services that fulfill customers' dreams beyond satisfaction. Mission and vision of CONFERO is a single, integrated network where value moves as freely as information.

IDENTITY — five commitments

- Become a global technology business which drives value
- Combine realistic necessity with IT technology
- Improve technology and create synergy through cooperation
- Establish personal, corporate and public-institution solutions
- Continuous research and development of new technologies

Why integration is the identity

Most blockchain projects ask the world to come to them: new wallets, new habits, new vocabulary. CONFERO's identity is the opposite — the network absorbs complexity so that a merchant in Seoul, a creator in Jakarta or a donor in Berlin experiences one login, one wallet and one coin, while the blockchain does its work invisibly underneath. Integration is not a feature of the platform; it *is* the platform.

This edition of the whitepaper carries that identity into the AI-native era: as autonomous agents begin to search, compare and purchase on behalf of humans, they need a settlement layer that is programmable, instant and trusted by design. CONFERO positions CFCOIN and its API-first network as that layer.

03 — MARKET CONTEXT 2026

Three compounding markets, one convergence point

When V2.02 was written, social commerce was an experiment and enterprise blockchain was a pilot. In 2026 both are measured in the hundreds of billions of dollars — and their growth curves now intersect exactly where CONFERO sits.

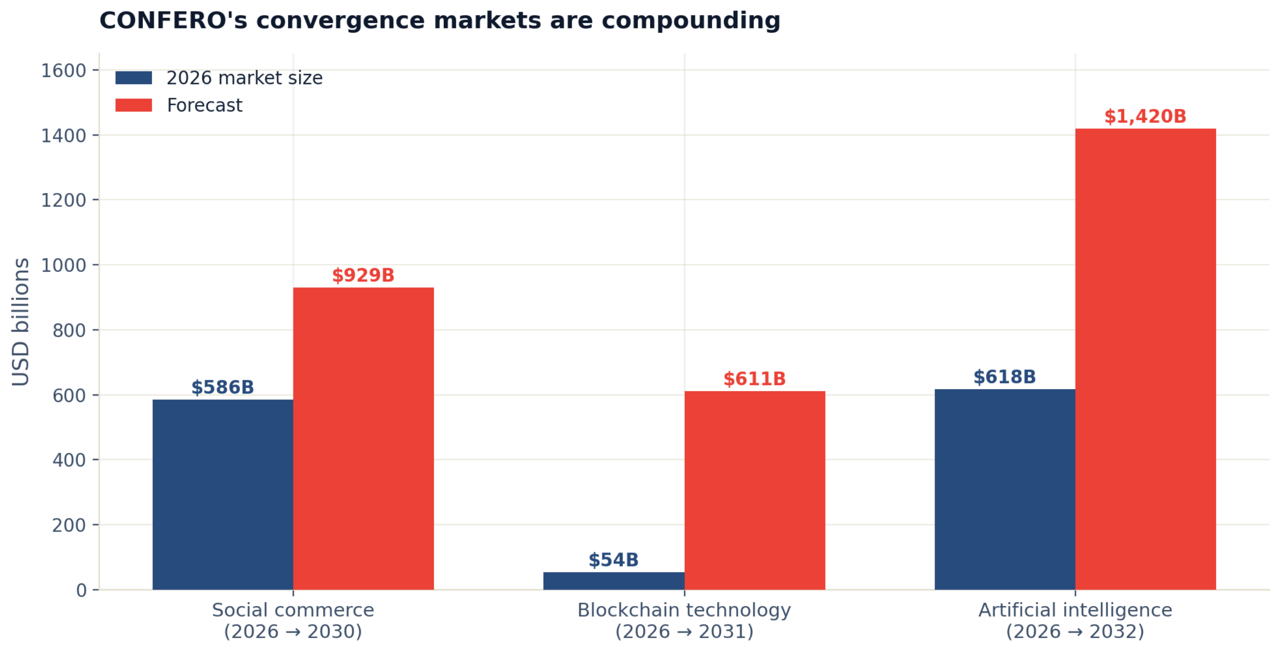


Figure 1 — Social commerce, blockchain technology and AI market size — 2026 vs. published forecasts[1][3][5]

The numbers behind the thesis

Table 1 — 2026 market context (third-party research, refreshed for this edition)

Market	2026 size	Forecast	Driver relevant to CONFERO
Social commerce global revenue	US$585.9B	US$929B by 2030	Rewarded content, live commerce and creator storefronts — the TAPICK / IENVU home market[2]
Blockchain technology global market	US$54.1B	US$611B by 2031 · 62.4% CAGR	Enterprise adoption, BaaS, tokenization and AI-integrated chains — CONFERO's infrastructure layer[3]

Artificial intelligence global market	US$617.6B	US$1.42T by 2032	The Value Engine: personalization, fraud defense, agentic commerce on network data[5]
Digital payments total transaction value	US$37.45T	US$46.25T by 2031	TAPAY's instant merchant settlement competes inside the largest rails on earth[4]
Blockchain-as-a-Service global market	US$2.06B	US$4.58B by 2031	BaaS 2.0 — CONFERO's developer and enterprise on-ramp[6]

The Gen Z engine — Korea

6.46 million digital natives — 12.5% of Korea's population — are entering their peak spending years, and roughly nine in ten Gen Z consumers across Southeast Asia already buy directly through social platforms. They expect payment, content and reward to be one motion — precisely the motion CONFERO was designed around.[1]

Live commerce goes mainstream

Global live-commerce revenue is forecast to **surpass US$200 billion in 2026** across food, fashion and electronics. IENVU's in-platform payments and TAPICK's link-based, no-download entry remove the two largest frictions in that funnel.[1]

Why timing matters

In 2020 the roadmap assumed these markets would exist. In 2026 they demonstrably do — and they are still compounding at double-digit to 60%+ annual rates. CONFERO's window is the convergence: a settlement coin, a reward economy and an AI data engine arriving at the intersection while the intersection itself is still forming.

04 — THE PROBLEM & THE CONFERO ANSWER

Fragmented systems are expensive. CONFERO makes them one.

Due to the rapidly changing IT environment, every system is now expected to connect — in real time — with an endless stream of content, media, platforms and technologies that evolve daily. The result is a web of complex point-to-point integrations, and its price is well known: high cost, low productivity and operational inefficiency.

THE PROBLEM — 2026 edition

- **Integration sprawl:** every new channel adds another bespoke connection to maintain
- **Settlement drag:** merchants wait 10–15 days domestically and 30+ days on cross-border rails
- **Value extraction:** legacy platforms keep the value that users' content and data create
- **Data silos:** customer experience, payment and behavioral data sit disconnected across systems
- **Blockchain complexity:** keys, gas and wallets still exclude mainstream users

THE CONFERO ANSWER

- **One integrated network:** every channel linked through a unified development and operations environment
- **Instant settlement:** TAPAY settles merchants immediately, on-network, in CFCOIN
- **A reward economy:** posts, curation and purchases earn coin — value returns to participants
- **An AI Value Engine:** the network's own Big Data powers personalization and security
- **Invisible blockchain:** PKMS/MPC key management, passkeys and wallet bridges remove key-management risk

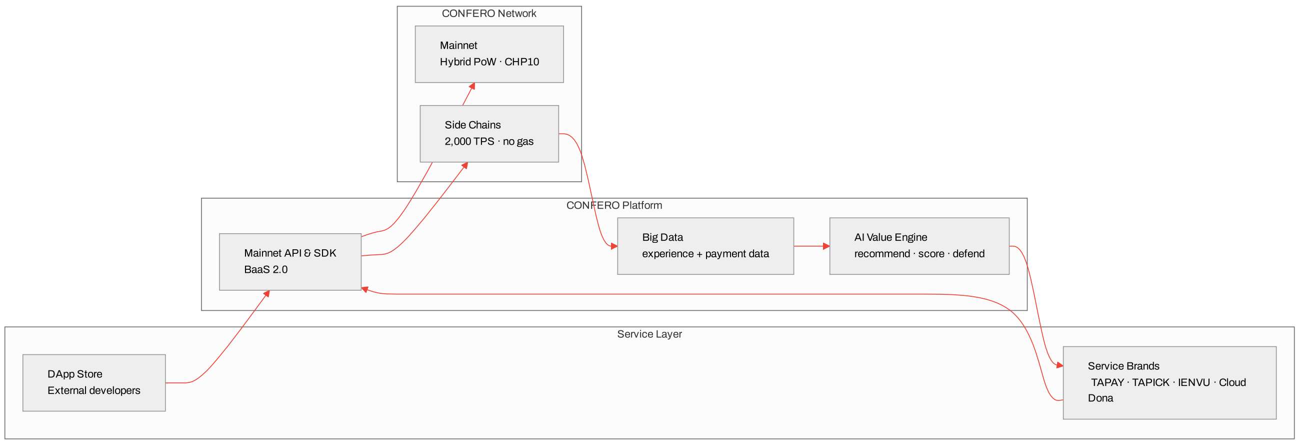
Unlike many existing blockchain projects, CONFERO establishes an ecosystem to invigorate the development and management of reliable DApp services. The CONFERO Platform — with a flexible block size and a toolset for introducing blockchain services easily and quickly — is applicable to a wide range of industries, from finance and healthcare to logistics, travel and manufacturing. Services built with the platform collect and analyze data through AI systems on data stored in the blockchain, and the data-processing technology and AI within the ecosystem support service partners in their growth.

Security	Satisfaction	Unified ops	Flexibility
Strong, stable security based on blockchain utilization, with Big Data and AI management by field	Customer impression and satisfaction with flawless, superior service quality	A single operational development environment optimized for API connection and DApp development	Easy conversion to specialized channels, flexible service expansion, optimized user environments

05 — THE INTEGRATED NETWORK PLATFORM

SaaS × PaaS × IaaS, converged on one blockchain core

CONFERO is a solution that integrates and links every channel to manage and operate. As a global platform, it is easy to expand, and global networks and diverse resources are available at any time — services and solutions combined with advanced IT capabilities provided over the CONFERO network.



Four solution layers, one platform

Table 2 — Platform layers and what each delivers

Layer	Foundation	Capabilities
SaaS solution SW as a Service	Solutions by customer business / needs	Outstanding domestic and overseas technology ready to apply; corporate core, industry- and business-specific solutions including common modules and APIs; usage-based charging
PaaS Platform as a Service	Foundation for faster business growth	Flexible service distribution by purpose and policy; open-source-based flexible computing; Big Data provision, utilization and reprocessing; collaboration tools and PaaS-based automation
Dev environment standardization	Foundation for faster business growth	Single-platform development regardless of language; automated development / test / deployment; customized analysis and AI matching; evolutionary network platform

Integrated channel IaaS & multi-cloud	Internal and external channel integration and work-system connection	Real-time connection with various media and systems; integrated development for linked work; data utilization and provision linkage; maximized development productivity

Four optimized environments

Blockchain · Big Data / AI

Blockchain-based security; analysis of customer experience and payment data to unlock new levels of insight; exceptional flexibility and versatility; satisfies the strongest governance and security requirements.

Distributed monitoring

Performance-relationship analysis by user environment; problem diagnosis at code level; resource-usage analytics, statistics and reports across on-premise and cloud platforms.

Multi-cloud platform

Resolves compatibility across open-source environments; not dependent on any specific cloud; single management consistency across multiple cloud deployments; organic backup for diverse environments.

Integrated platform

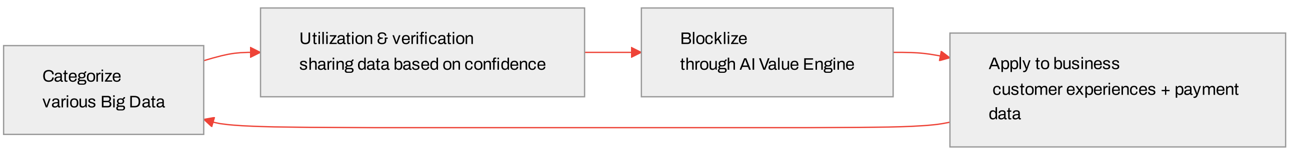
Open source for stable operation and efficient data management; integrated business functions; knowledge-base technical service; evolutionary, efficient service matching for individuals and enterprises.

06 — CORE TECHNOLOGY

An AI-native blockchain: Big Data + AI + Blockchain

As AI develops and data accumulates, the role of the blockchain becomes larger. The convergence of Big Data, AI and blockchain technology is intended to make the use of large data easy, fast and safe — and CONFERO uses it to evolve, so customers can use ever higher-quality services.

CONFERO's Artificial Intelligence Blockchain Platform is the core technology that utilizes the Big Data CONFERO owns — an aggregation of future technologies. It helps find exactly what users want by analyzing and categorizing Big Data: customer experiences and payment data flow through a flexible data packet layer into an inference engine — the **Value Engine** — which returns recommendations, security and fairness judgments, and smart-contract triggers.



What the Value Engine does in production (2026)

Table 3 — AI Value Engine functions across the network

Function	Description
Recommendation & matching	Deep-learning product recommendations, content tagging (channel / search / match) and AI-matched services across TAPICK and IENVU
Fair reward distribution	Scores contribution — posts, curation, reviews, validation — and distributes CFCOIN rewards transparently on-chain
Security & fraud defense	Anomaly detection on payment and behavioral patterns; smart-contract-aware risk scoring before settlement
Personalization	1-to-N service personalization from network data while preserving user ownership of that data
Multilingual & voice	Automatic translation, voice-to-text and text-to-voice services for borderless social commerce

New in V3.0 — the 2026 technology horizon

The original architecture anticipated AI assistance; the 2026 network extends it toward autonomy. The following capabilities are live, in rollout, or scheduled on the roadmap:

- **Agentic commerce rails:** AI agents can hold scoped spending authority and transact in CFCOIN through the DApp API — programmable budgets, instant settlement, full on-chain audit trails. Every agent action is a signed, reviewable transaction.
- **MPC key management & passkeys:** the original PKMS (Private Key Management Service) is upgraded with multi-party computation and device passkeys, eliminating seed-phrase loss as a failure mode while preserving self-custody options.
- **Zero-knowledge anchoring:** side-chain state is anchored to the mainnet with ZK proofs, improving on the original two-step anchoring model with cryptographic rather than reputational finality.
- **Decentralized identity (DID):** one integrated ID across all brands — the "one sign-up, one link" promise — now standards-based and portable.
- **EVM-compatible side chains:** Solidity tooling, familiar to the world's largest developer ecosystem, deploys directly to CONFERO side chains.

> **The technology philosophy, unchanged**
>
> Not evolution for its own sake: make everything in daily life more convenient through AI, and make the benefits of technological evolution available to anyone without specific knowledge. That is the world CONFERO's integrated blockchain platform is built to create.

07 — NETWORK ARCHITECTURE & BAAS 2.0

Mainnet, side chains and the services between them

BaaS 2.0 wraps the CONFERO network in everything a developer or enterprise needs: security, orchestration, monitoring, logs, compliance and scalability — from bare infrastructure up to a DApp store where external developers publish and users download freely.

High-performance side chains

2,000 TPS 1-second block creation · quick block check via block cache · scalability with chain sharding	**REST** API Easy to use · no gas cost for DApp users	**2-step** Anchoring to mainnet · staking-based validators · ZK proofs on the 2027 roadmap	**Multi-sig** Token bridge executes when more than 2/3 of validator signers approve

Dual-token model

A flexible token model uses two token types. The **Main Token (MT)** is the CHP10 token of the CONFERO main chain. **Side Tokens (ST)** are CHP10 tokens generated on side chains, pegged to the value of MT. The MT ↔ ST pegging structure enables flexible issuance depending on the purpose of each product and service, while tokens are minted and managed from the CONFERO console GUI.

DApp service — five basic transfer functions

Developers generate transaction APIs directly from deployed smart contracts or side-token contracts, then manage and call transaction lists per DApp. Five basic transfer functions are provided: **simple paid transfer** (ST transfer with fee), **simple free transfer**, **redeem** (ST back to MT), **stake** and **unstake**.

Key, wallet and account bridges — blockchain without the friction

Table 4 — Usability services that hide blockchain complexity

Service	What it solves	2026 status

CONFERO PKMS Private Key Management Service	Securely stores the user's private key and acts as a signature agent — resolving key-loss risk and the burden of keystore/passphrase management	Live · upgraded with MPC + passkey authentication
Vault Service	Backup and recovery of keystores: private-key lifecycle management, device binding, remote signing, mutual-SSL, E2E encryption, 2FA and multi-sig options	Live · SDK available to DApps
Wallet Bridge	Lets each DApp offer multiple wallet types at once — self-custody wallets for decentralization-native users, password-recovery flows for mainstream users	Live · MetaMask and CONFERO Wallet supported
Account Bridge	Transactions on the side chain using the existing membership system — no changes to the service's user DB; user keys map to EOAs automatically	Live · used by all four partner brands

08 — ECOSYSTEM & SERVICE BRANDS

Not a promise — a running network

CONFERO supports and provides the technology; partner service brands build the economy. Blockchain provides transparency, reliability and scalability — the brands turn it into payments, social media, commerce and donation. Four brands are live on the mainnet and settling in CFCOIN.

Table 5 — Live service brands on the CONFERO network (2026)

Brand	Domain	What it does on-network
TAPAY	Fintech · payments	Financial telecommunications, escrow and payment. Its own payment-network coin settles merchants **immediately** — against 10–15 days domestic and 30+ days overseas on legacy rails.
TAPICK	SNS · rewards	Multi-platform SNS storing social databases on the mainnet in semi-open form. Posts, upvotes, comments and curation earn CFCOIN — authors and subscribers alike.
IENVU	Social commerce	P2P media commerce where content becomes a brand: publishing, selling, in-platform payment via TAPAY, logistics and SCM — with fair reward distribution to curators and original publishers.
CLOUD DONA	Donation	Transparent blockchain donation and charity — give through SNS activity alone, without financial expenditure, in a virtuous circle of donating and returning.

TAPICK — the reward-SNS flagship

TAP! Daily SNS posting! PICK! The return profits! Existing platforms rely on advertising and keep a high share of the value users create. TAPICK reverses the flow: users receive TAPICK-coin rewards for upvotes, comments and product sales, and subscribers are rewarded for curation. New revenue-generating opportunities through SNS extend even to charity — donations can be made with SNS activity alone.

Eight service features

- **SNS:** dual rewards for authors and curating subscribers — influence becomes fair opportunity
- **Messenger:** interest-based group rooms with shared feeds and chat

- **Reward:** transparent profit for creators and for participants in likes, voting and betting
- **In-SNS purchase:** send coins and buy products without leaving the app
- **Live streaming:** 1:1 and 1:many live commerce with friends, family and followers
- **Community:** posting and validation both earn CFCOIN — careful, credible reviews
- **P2P distributed cloud:** resource exchange across personal devices
- **Matching & cooperation:** creators, planners and producers matched by cost, time and experience

Live commerce for Gen Z — and everyone after them

TAPICK minimizes the inconvenience of mobile shopping and makes it accessible from Gen Z to users in their 40s and 50s through SNS and messenger features. Gen Z — digital natives born since 1995, about **6.46 million people, 12.5% of Korea's population** — is the emerging consumer core, with 3.36 million entering the job market as adults. No app download is required: a single link opens seamless access, real-time participation and payment through one integrated ID and one sign-up. Rewarded points are spendable in both the TAPAY and IENVU shopping malls.

> **Who needs it**
>
> Companies preparing a global social-commerce launch · teams tired of paying launch costs for every new social channel · developers who want to focus on business while the infrastructure is handled · individuals earning from side businesses · advertisers maximizing effect against cost.

09 — TOKENOMICS

CFCOIN — built to circulate, designed to appreciate

5,000,000,000 CONFERO Coins are issued. Funds raised through CFCOIN are used for development, operation and marketing: 3,000,000,000 are mining output, and the remaining 2,000,000,000 are allocated as below.

CFCOIN	**Hybrid PoW**	**5.0B**	**Utility**
Coin symbol · name CONFERO COIN	Consensus protocol	Total supply · 3.0B mined · 2.0B allocated	Payments · rewards · service fees · P2P

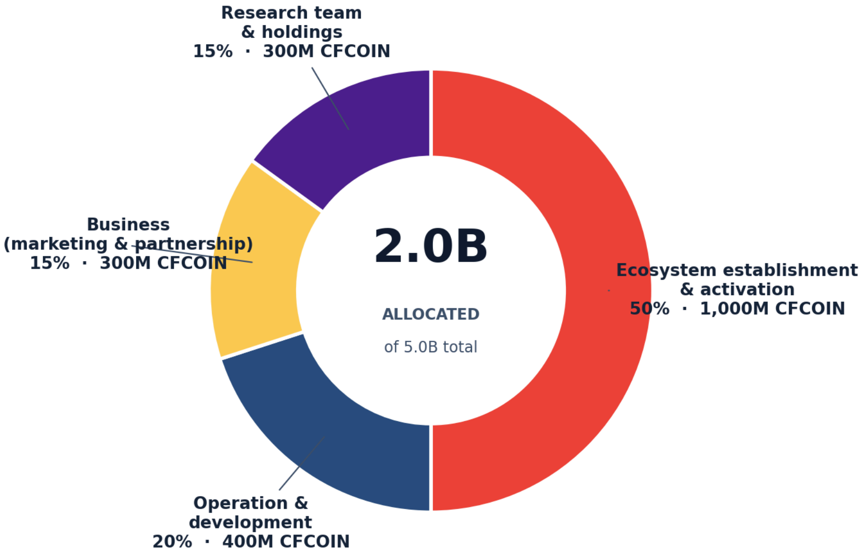


Figure 2 — Allocation of the 2.0B distributed CFCOIN

Table 6 — Issue summary and allocation detail

Classification	Purpose	Proportion	Amount (CFCOIN)
Establishing & activating ecosystem	Ecosystem participant system development and maintenance · establishing the global linkage platform	50.0%	1,000,000,000

Operation & development	Maintenance of operations 10% · R&D 10%	20.0%	400,000,000
Business	Marketing · partnership	15.0%	300,000,000
Research team & holdings	Core team allocation	15.0%	300,000,000
Total allocation		**100%**	**2,000,000,000**
Mining output		–	3,000,000,000
Total issue volume		–	**5,000,000,000**

What CFCOIN is actually used for

CFCOIN is the settlement and reward currency of the entire network: service payments, merchant settlement via TAPAY, creator and curator rewards on TAPICK and IENVU, donations through Cloud Dona, and P2P transactions. Accumulated points convert to CFCOIN at set thresholds, and the coin is used as a means of payment for services and information as well as for transactions between individuals.

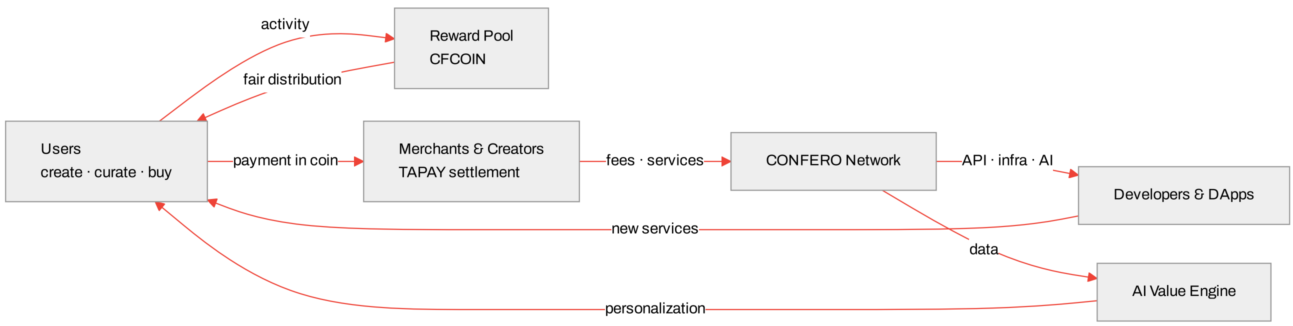
10 — THE CONFERO COIN ECONOMY

An economy that moves on its own

Coin Economy is the fuel that operates the blockchain. The key is to strengthen motivation and give value to participants: not that participants move because central institutions give money, but that participants move on their own.

The value of CFCOIN is fundamentally based on the number of participants who provide information, the total value of that information, and the frequency of transactions. The system lets users accumulate points and gain coins as compensation for use through enabled DApps, distributing value fairly. Rewards flow for service participation and contribution, provision of information, community revitalization, marketing and event support, and service activation — while users are given time to transition as value changes.

How value circulates



Purchasing and paying through blockchain cryptocurrency gathers value back into the CONFERO ecosystem through the network environment — a structure designed to manage coin distribution. TAPICK's social media commerce attracts members and expands the ecosystem in the short term, reimbursing subscribers for continuous purchases and participation, smoothing the flow of coins by increasing the amount used. Cloud Dona, recruiting, system construction, offline use, streaming and experience-based leisure services increase the amount of coin held, raising commission value in the long run. Since all payments on the network can be made in coin, the quantity participants want to hold is expected to be considerable; as circulating supply tightens, value is designed to appreciate naturally.

Risk management — the three-phase transition

The economy does not flip to coin overnight. A staged model manages the transition from fiat to CFCOIN settlement:

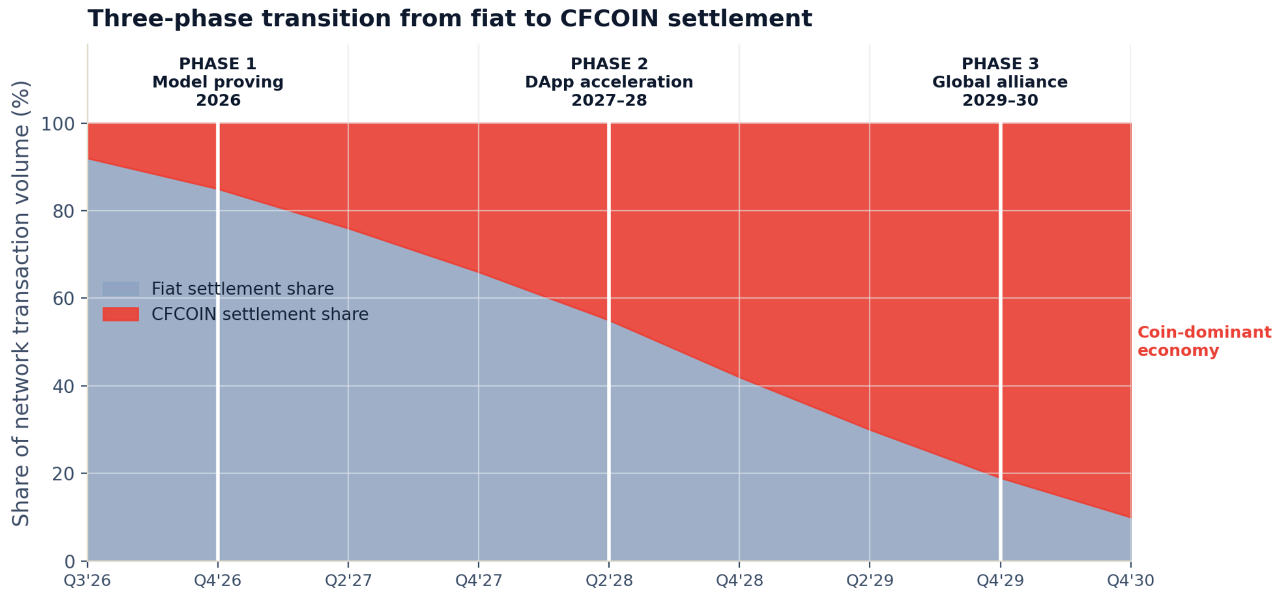


Figure 3 — Risk-managed transition of network settlement from fiat to CFCOIN

Table 7 — Phase structure of the CONFERO economy

Phase	Window	Design
Phase 1 Model proving	2026	Fiat dominates transaction volume while coin circulation is grown through incentives for suppliers, influencers and customers — the basic model is tested at low risk.
Phase 2 DApp acceleration	2027–28	DApp launches and the Southeast Asia roll-out rapidly increase the scale of economic players and the coin share of settlement.
Phase 3 Global alliance	2029–30	Global alliances make coin the dominant settlement medium; CFCOIN circulates spontaneously among economic entities, lifting demand — and, by design, value.

11 — ROADMAP 2026–2030 & GROWTH MODEL

From mainnet to global platform

The original 2020–2022 roadmap is complete in spirit and rebased in fact: the mainnet and wallet shipped in February 2026, commercial services launched in July 2026, and the path to an integrated global platform now runs through 2030 — toward unicorn scale within five years of launch.

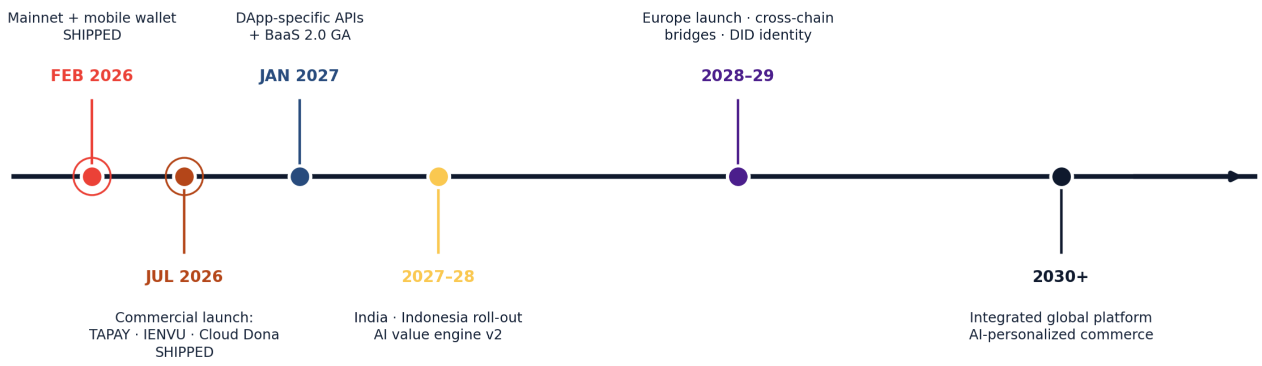


Figure 4 — CONFERO roadmap — rebased to the 2026–2030 execution window

Table 8 — Milestone detail by phase

When	Status	Milestones
Feb 2026	SHIPPED	CONFERO mainnet established · own mobile wallet · SNS-chat and reward system · AI + Big Data utilization technology combined
Jul 2026	SHIPPED	Commercial launch: TAPAY fintech service · IENVU social media commerce · Cloud Dona donation system · community activation rewards · CONFERO beta API
Jan 2027	SCALING	DApp-specific APIs published · BaaS 2.0 general availability · combined DApp API services · platform service quality technology
2027–28	SCALING	Service launch in India and Indonesia (Southeast Asia) · AI Value Engine v2 · multilingual AI translation completed · ZK-anchored side chains
2028–29	SCALING	European launch · cross-chain bridges · DID identity across all brands · shared services and systems applied across countries

2030+	VISION	Worldwide infrastructure · AI-personalized borderless commerce · global integrated platformization of CONFERO

Technology tracks

Table 9 — Branch-by-year technology plan (2026–2029)

Track	2026–27	2028–29
Big Data	Utilization and provision of network data · personalized, high-quality data services · media data processing	Easy data-analysis service · integrated provision of diverse data · cross-border data products
AI	AI visual engine · image analysis · text-to-voice and voice-to-text · AI search and recommended content	Multilingual AI translation completed · AI conversation engines at scale · agentic commerce assistants with scoped CFCOIN budgets
Blockchain	Mainnet in production · DApp-only APIs disclosed · standard APIs for business models	ZK anchoring · cross-chain bridges · enhanced DApp-dedicated API features · core-technology improvements
Expanded tech	Easy-payment system in SNS · chat technology · multilingual translation · content-tag search	AR/VR commerce environment · IoT integration · automated services across new technologies

Illustrative network growth model

The model below replaces the quarterly coin-price tables of V2.02 with network fundamentals — registered users, merchants and gross merchandise value — which are the quantities that actually drive the coin economy described in Section 10. Figures are illustrative targets, not forecasts or guarantees.

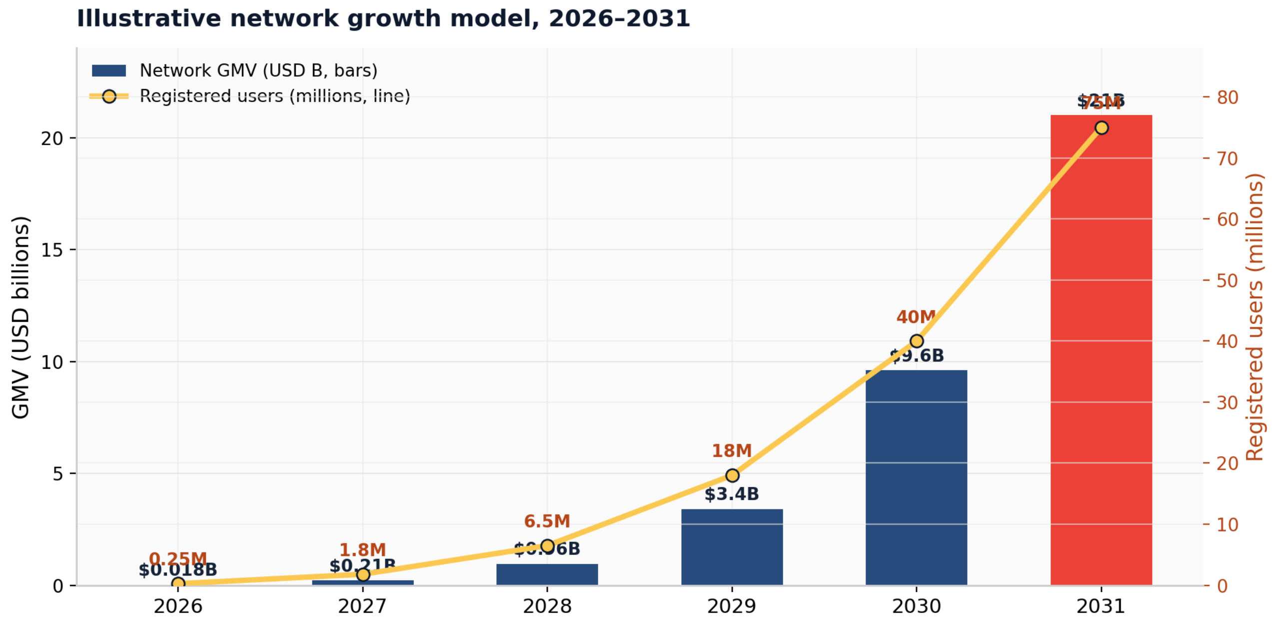


Figure 5 — Illustrative network growth model — users and GMV, 2026–2031

Table 10 — Illustrative growth targets by year (base: USD)

Metric	2026	2027	2028	2029	2030	2031
Registered users	250K	1.8M	6.5M	18M	40M	75M
Active merchants / creators	2,400	15K	60K	180K	420K	800K
Network GMV	$18M	$210M	$960M	$3.4B	$9.6B	$21B
Geographies live	KR	KR+	+IN · ID	+EU	Global	Global
Coin share of settlement	~10%	~25%	~45%	~65%	~85%	~90%

Value plan

As DApps launch and global alliances form, transactions shift from fiat to CFCOIN — circulating supply tightens and demand compounds, with the goal of growing into a unicorn-scale global platform within five years of the 2026 launch.

12 — LEADERSHIP

Two decades of shipping fintech

CONFERO is led by operators, not theorists — a track record of dozens of delivered IT systems across payments, commerce, logistics and blockchain since 2006.

Erica Hur — CEO, CONFERO Group

Erica Hur is CEO of CONFERO Group and holds a master's degree in Philosophy of Religion from Calvin University. She is a professional CEO with a long history of understanding various business models and conducting dozens of successful IT developments. She has developed a blockchain that brings user-oriented, real-life convenience by combining AI and Big Data — and is regarded as a businesswoman suited to launching and expanding platform services linked with blockchain.

- CEO of MIDAS PAY Ltd. (2016–present)
- Co-CEO of ID301 Co., Ltd. (2019–present)
- CEO of Tapick Co., Ltd. (2019–present)
- CEO of Co., Ltd. (2006–2019)

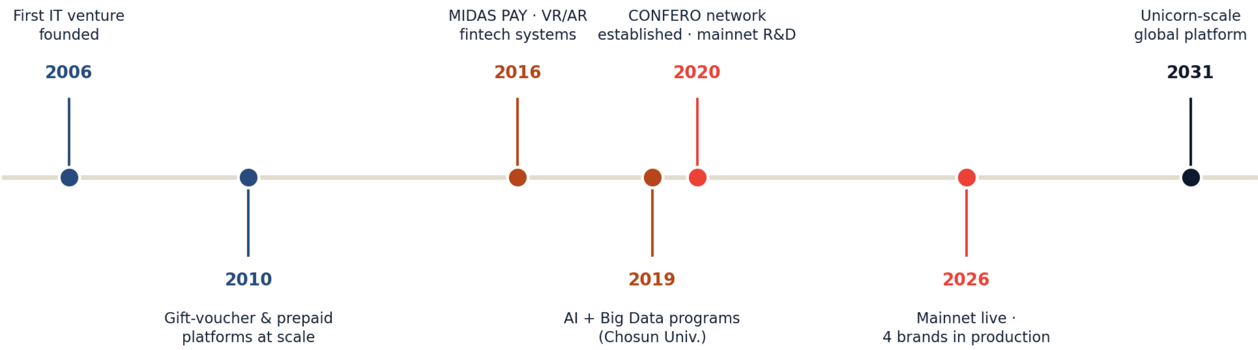


Figure 6 — Track record: from first IT ventures to the CONFERO network

Selected development history

Table 11 — Major systems delivered (2006–2026)

Period	Delivered systems

2010–13	Gift-voucher management and prepaid-point programs · shopping-mall and membership management · VAN and mobile gift vouchers · SNS-based chat messaging · visual coding software and educational games
2015–16	Korean Medical Association central membership system · gift-voucher intermediary solution V1.5 · SNS activity feeds · Grand InterContinental Seoul Parnas hotel system renewal · VR/AR technology and mobile prepaid card systems
2019–20	AI-based Big Data utilization with Chosun University · logistics tracking · loan and debt-collection management · TAPAY fintech systems · blockchain own mainnet · establishment of the CONFERO blockchain-based network
2026	CONFERO mainnet in production · mobile wallet · four service brands live and settling in CFCOIN

13 — RISK NOTICE

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14 — REFERENCES

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