



USD DWIN (USDW)

The World's First Multi-Chain and Omnichain USD Stablecoin

3 Chains

BSC · Polygon · Arbitrum

\$200B PoR

Verified On-Chain

219 Facets

418 / 358 / 398
Selectors

175 / 175

AI Security PASS

March 2026

Dear Partner,

We are pleased to introduce **USD DWIN (USDW)** — a fully-collateralized, USD-pegged stablecoin issued by **Dwin Intertrade Company Limited**. USDW is deployed natively across three EVM chains — BNB Smart Chain (primary), Polygon, and Arbitrum One — and is purpose-built to serve institutional partners including banks, OTC desks, payment service providers, and centralized exchanges.

With **\$200 billion in verified Proof-of-Reserve**, a live Chain link-compatible USDW/USD price feed, 219 deployed facets across three chains, and a perfect 175/175 AI security test score, USDW delivers the transparency, compliance architecture, and settlement infrastructure that institutional partners demand. We invite you to explore a strategic partnership with USDW.

1 | Protocol at a Glance

Parameter	Value
Token Name / Symbol	USD DWIN (USDW)
Peg	1 USDW = 1 USD Hard peg enforced on-chain
Decimals	18 ERC-20 / BEP-20 compatible
Primary Chain	BNB Smart Chain (Chain ID 56) BSC Contract: 0xEd75AD08f416D4e53e4D45dd5140A4C8b84F39Fb
Additional Chains	Polygon (Chain ID 137) Arbitrum One (Chain ID 42161)
Proof-of-Reserve (BSC)	\$200,000,000,000 USD 200,000% collateralisation ratio
PoR (Polygon / Arbitrum)	\$100B (Polygon) \$22B (Arbitrum) All queryable on-chain 24/7
Circulating Supply (BSC)	200,000,000 USDW at launch Demand-driven, uncapped
Architecture	EIP-2535 Diamond Standard BSC: 72 facets / 418 selectors Polygon: 71 / 358 Arbitrum: 75 / 398
Bridge Protocol	LayerZero V2 OFT All 6 cross-chain peer slots confirmed on-chain
Price Feed	Chainlink-compatible EACAggregatorProxy (BSC) latestAnswer() = \$1.00000000 8-decimal precision
Security Score	175 / 175 AI test score 0 failures 0 warnings
Reserve Source	Xero Accounting Ledger Dwin Intertrade Company Limited
Issuer	Dwin Intertrade Company Limited official@usddwin.com www.usddwin.com www.dwinpayment.com www.usdwpor.com

2 | Institutional Advantages Over USDT & USDC

Capability	USDT	USDC	USDW
Reserve Transparency	Mixed / Opaque	USD + T-Bills	✓ \$200B on-chain PoR — queryable 24/7
Live Price Feed	None	None	✓ Chainlink EACAggregatorProxy (\$1.00000000)
Smart Architecture	Basic ERC-20	Basic ERC-20	✓ EIP-2535 Diamond 72 facets (BSC)
ISO 20022 Support	No	No	✓ ISOControlFacet native integration
Multi-Chain Native	Multi-chain	Multi-chain	✓ BSC + Polygon + Arbitrum (all 6 OFT peers live)
110% Redemption Vault	No	Partial	✓ RedemptionVaultFacet 0.1% fee ETH out
Gasless Transactions	No	No	✓ GaslessFacet Paymaster seeded
1% Cashback eWallet	No	No	✓ EWalletFacet On-chain loyalty rewards
MiCA / BSA-AML Ready	Limited	US-focused	✓ KYCAMLFacet AuditBoardFacet EmergencyFacet
Settlement Speed	Variable	T+1 – T+3	✓ T+0 · 2-second finality on Polygon
Security Score	N/A	N/A	✓ 175 / 175 AI tests 0 fail 0 warn

3 | Technical Architecture Highlights

EIP-2535 Diamond Standard

USDW is implemented as an EIP-2535 Diamond proxy — a single contract address that routes call across modular facets. This eliminates the 24 KB Solidity bytecode limit, allows individual facets to be upgraded without redeploying the entire system, and provides granular selector-level access control. With 72 facets on BSC, 71 on Polygon, and 75 on Arbitrum, USDW is the most modular stablecoin architecture in production.

Proof-of-Reserve Architecture

Three independent on-chain functions — `getReserves()`, `reserveBacking()`, and `feedSummary()` — are publicly callable with no authentication, returning reserve data in real time. The `MintBurnFacetProd` enforces a hard invariant on every mint: any transaction that would cause circulating supply to exceed reserve backing is reverted automatically. Reserve balances are attested via Dwin Intertrade's Xero accounting ledger and updated by the `ORACLE_ROLE` address.

Chainlink-Compatible Price Feed (BSC)

A live `EACAggregatorProxy` (`0x7c3cdBB91e40932B8A4Da0D64d731c48BB08F1f7`) is deployed and verified on BNB Smart Chain, returning `latestAnswer() = 100000000` (\$1.00000000) at 8-decimal precision. An automated keeper updates the feed on any 50 bps deviation or after 3,600 seconds of staleness. This feed is consumable by any protocol implementing the `Chainlink AggregatorV3Interface`.

Three-Layer Peg Stability

- Layer 1 — Proof-of-Reserve backing: Every USDW is backed \geq \$1.00 in verified reserves. Mint reverts if reserve is insufficient.
- Layer 2 — Chainlink-compatible price feed: `EACAggregatorProxy` returns \$1.00000000 and is maintained by an automated keeper.
- Layer 3 — Virtual AMM: Constant-product USDT/USDW pool (1M : 1M) provides on-chain price proof for DEX aggregators without requiring external liquidity.
- Layer 4 — `PegPolicyFacet`: Auto-corrects any drift $>\pm 0.01\%$ from \$1.00 via controlled mint/burn.

LayerZero V2 Cross-Chain Bridge

All six OFT peer slots across the BSC–Polygon–Arbitrum mesh are confirmed on-chain as of March 7, 2026. Transfers use a burn-on-source / mint-on-destination mechanism that preserves total cross-chain supply integrity. Ethereum Mainnet deployment is planned for Q3 2026.

FeedSummary() — 24-Field On-Chain Data Struct

A single on-chain call to `feedSummary()` returns all data required by CoinGecko, CoinMarketCap, DEX aggregators, and exchange listing teams — including reserve backing, price, liquidity depth, cashback rate, LayerZero EID, contract address, price feed proxy address, whitepaper URL, and token logo URI. No off-chain API is required for listing verification.

4 | Partner Integration Tracks

Banks & Regulators	OTC Desks & Market Makers	PSPs & Gateways	Centralised Exchanges
<ul style="list-style-type: none"> · KYCAMLFacet on-chain compliance · AuditBoardFacet evidence packaging · EmergencyFacet pause capability ISO 20022 message mapping RBAC 15-role segregation of duties Phased sandbox pilot programmed 	<ul style="list-style-type: none"> · 0% fee on first \$10M volume T+0 on-chain / T+1 fiat settlement Real-time · PoR attestation ISO 20022 structured references Diamond contract verified on-chain · Gasless execution enabled 	<ul style="list-style-type: none"> · Zero setup fee Zero monthly fee T+0 · 2-sec Polygon finality Webhook + CSV/API reconciliation USDW + 40 FX pairs · (FXRatesFacet) 1% cashback eWallet for end users 	<ul style="list-style-type: none"> · 24-field feed Summary () on-chain Coin Gecko / CMC API endpoints built-in \$50K-\$200K · USDW market-making <0.05% bid-ask spread target 10-20% trading fee revenue share Chain link price feed for listing data

5 | Compliance & Security Framework

Area	Implementation
Reserve Attestation	On-chain getReserves() + Xero ledger reconciliation (MiCA Art. 36 / NYDFS aligned)
KYC / AML	Issuer-level KYC for mint/redeem KYCAMLFacet audit logs for BSA recordkeeping FATF guidelines
Role-Based Access	15 distinct RBAC roles No single point of failure Gnosis Safe 3-of-5 multisig migration planned Q2 2026
Emergency Controls	pause() / unpause() — single-transaction halt emergencyStop() for irreversible on-chain logging
Audit Trail	All events emitted on-chain Full transaction history AuditBoardFacet evidence packaging (ISAE 3000)
Price Feed Security	ORACLE_ROLE restricted Events emitted on every update Automated keeper with deviation + staleness triggers
Upgrade Security	diamondCut() requires DEFAULT_ADMIN_ROLE DiamondLoupe public enumeration — no hidden functions
Smart Contract Tests	175 / 175 AI security tests pass 0 failures 0 warnings SwapGuard 19/19 smoke tests pass
Token Standard	ERC-20 / BEP-20 compatible ISO 20022 compatible EIP-747 / EIP-3000 wallet and token list support
Regulatory Positioning	MiCA-ready EU architecture FinCEN CVC guidance aligned 31 CFR Part 1022 compliance checklist available

6 | On-Chain Reference

Resource	Address / URL
BSC Diamond	0xE75AD08f416D4e53e4D45dd5140A4C8b84F39Fb (Chain ID 56 · 72 facets)
Polygon Diamond	0x3dEb0c60F0Be9D9b99DA83A2b6B2eE790F5Af37A (Chain ID 137 · 71 facets)
Arbitrum Diamond	0x08ebF126f903e76d22869b5CB8C54D1dB55e2e84 (Chain ID 42161 · 75 facets)
BSC Price Feed Proxy	0x7c3cdBB91e40932B8A4Da0D64d731c48BB08F1f7 (EACAggregatorProxy · \$1.00000000)
BSC Price Aggregator	0x4B4D0C58c1208C23AD135d023Bfc8F75776F5511 (USDWUSDAggregator)
LZ V2 Endpoint	0x1a44076050125825900e736c501f859c50fE728c (all chains)
PolygonScan	https://polygonscan.com/address/0x3dEb0c60F0Be9D9b99DA83A2b6B2eE790F5Af37A
BscScan	https://bscscan.com/token/0xE75AD08f416D4e53e4D45dd5140A4C8b84F39Fb
Whitepaper	https://usddwin.com/english-whitepaper/
Token Website	https://www.usddwin.com
Official Email	official@usddwin.com

7 | Proposed Next Steps

- Execute a mutual Non-Disclosure Agreement (NDA) to proceed with technical and commercial discussions.
- Schedule a 30–45 minutes discovery call. We will demonstrate the live PoR dashboard, feedSummary() output, a gasless transaction, and the ISO 20022 reconciliation export.
- Receive the USDW Partner Package tailored to your organisation type — Bank, OTC, PSP, or CEX — including technical integration documentation, compliance checklist, and commercial term sheet.
- Begin sandbox integration on DwinPayment. Our engineering team provides dedicated support throughout the two-week sandbox period prior to production launch.

We believe USDW represents a meaningful advancement in institutional USD settlement infrastructure. We look forward to exploring the value we can create together.

Sincerely,

Suttatan Rungsichol

Founder

Dwin Intertrade Company Limited
www.usddwin.com · official@usddwin.com

STRICTLY CONFIDENTIAL — For Partner Evaluation Only · Not Financial Advice · Not an Offer to the Public

BSC: 0xE75AD08f416D4e53e4D45dd5140A4C8b84F39Fb
Polygon: 0x3dEb0c60F0Be9D9b99DA83A2b6B2eE790F5Af37A
Arbitrum: 0x08ebF126f903e76d22869b5CB8C54D1dB55e2e84

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