

# Platform Overview & User Guide

Federated exchanges, stablecoin settlement,  
and physical-commodity rails — in one terminal.

## TRADING PAIRS

12 active

## PAYMENT TOKENS

USDT · BTC · ETH · ZLN · TEP · HAR

## PHYSICAL COMMODITIES

14 listed · 8 categories

## MEMBER EXCHANGES

8 rails (6 live · 2 coming)

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# Introduction & Architecture

ZillionGrid.ai is a Federated Exchanges Network (FEN): a portal that hosts multiple, autonomous trading rails — each tuned to a specific asset class — settled through a common stablecoin/blockchain infrastructure.

## The Federated Exchange Network

Rather than building one monolithic exchange, ZillionGrid.ai operates as a **federation**: each rail (Zillion, FCI, WECG, Adacan, Commodities, Barter, XYZ, Euro) is its own UI/UX, its own compliance domain, and its own counterparty universe — but they share a settlement substrate and a common identity layer.

### The Three-Tier Network

- **FinTRAKS** — Private OTC trading for vetted institutions.
- **BankTRAD** — Institutional-grade white-label exchange.
- **Public Exchange** — Retail access (roadmap).

### The Three Stable Tokens

- **ZLN** — ZillionCoin, native settlement token.
- **HAR** — Harleyton Token.
- **TEP** — TEP Token.

All three are pegged  $\approx$  \$1 USDT. Cross-stable pairs (ZLN/TEP, ZLN/HAR) trade  $\approx$  1:1.

## Key Components

COMPONENT	PURPOSE
Smart Business Tokens™	Non-transferable utility tokens with 1:1 USD backing, redeemable through trust scores.
LiquidityFLEX™	Dynamic liquidity allocation engine that governs redemption windows based on counterparty trust.
BTA (Behavioral Trust Architecture)™	Role-bound trust scoring for vendors, borrowers, and capital providers — affects trading limits and settlement priority.
NEUROTRON.ai™	AI-enhanced risk scoring and predictive analytics layered over BTA.
T-LOGIC™	Deterministic rules engine for governance and policy execution.

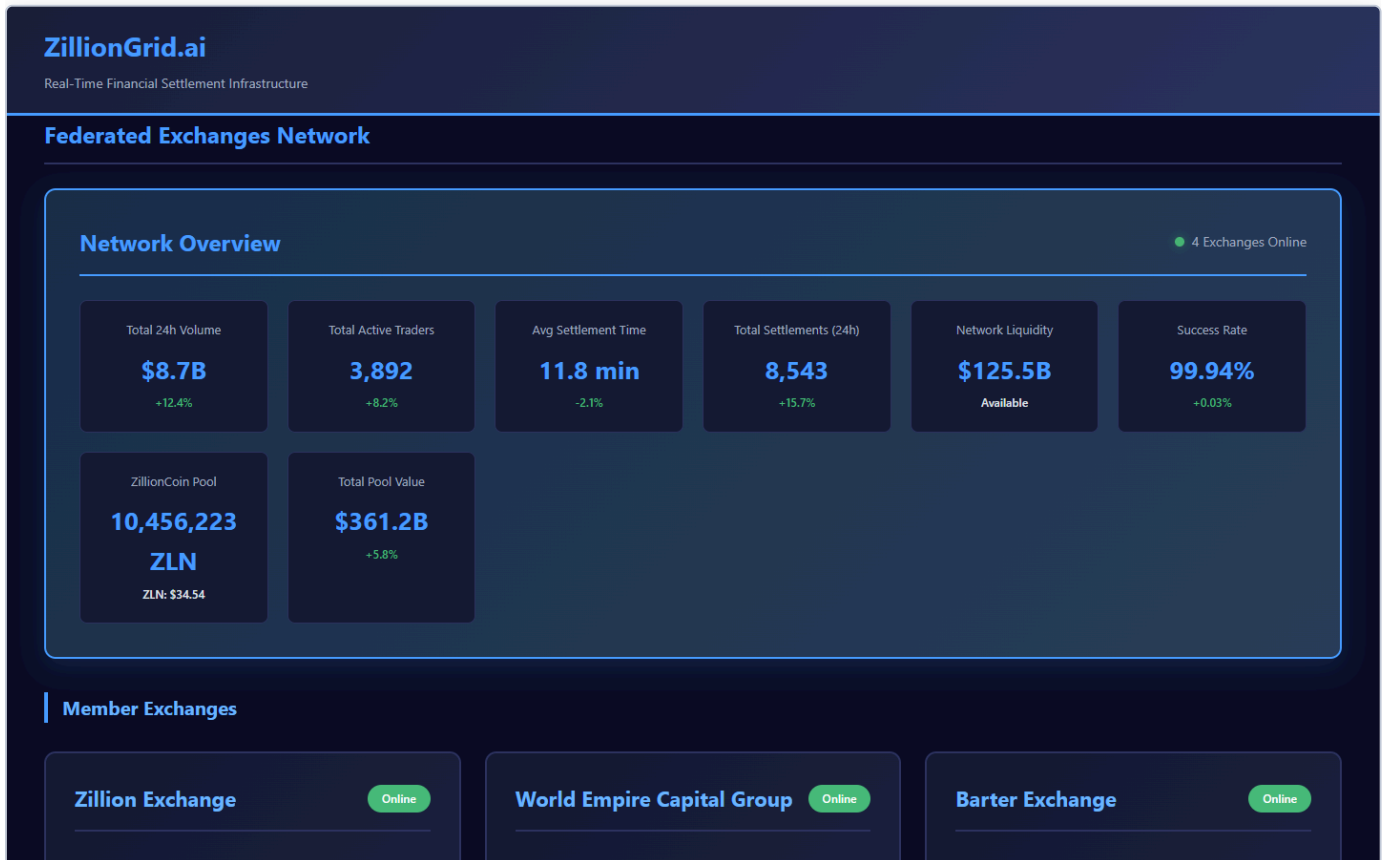
### SETTLEMENT PERFORMANCE

Average settlement: **12.3 min** (vs 24h traditional) · Cost savings: **94%** (\$47 vs \$820) · Success rate: **99.97%** · Primary chain: **Polygon** (~7k TPS, \$0.01–0.10/tx finality).

## SECTION 02

# Landing & Member Exchanges

The landing page at <https://zilliondesk.com/> shows network-wide metrics and the grid of member exchange tiles.



The landing page header and Network Overview panel — top-of-fold view at 1440×900.

## What's on the page

1. **Network Overview** — Total 24h volume, active traders, average settlement time, ZillionCoin pool size, success rate.
2. **Member Exchanges grid** — 8 tiles, each showing exchange-specific stats and a primary action button.
3. **Three-Tier Architecture** diagram and the comparison-vs-legacy table.
4. **Add New Exchange** placeholder for launching new federated rails.

## Navigating between exchanges

Clicking an exchange tile either (a) opens a dedicated trading page in a new tab — Zillion, Commodities, Barter — or (b) navigates in-page to a detail view — WECG (Real Estate), Adacan (Gold Mining), FCI. The two "Coming Soon" tiles (XYZ, Euro) are disabled.

## Full-page tour

Federated Exchanges Network

Network Overview

4 Exchanges Online

Total 24h Volume <b>\$8.7B</b> +12.4%	Total Active Traders <b>3,892</b> +8.2%	Avg Settlement Time <b>11.8 min</b> -2.1%	Total Settlements (24h) <b>8,543</b> +15.7%	Network Liquidity <b>\$125.5B</b> Available	Success Rate <b>99.94%</b> +0.03%
ZillionCoin Pool <b>10,456,223</b> <b>ZLN</b> ZLN: \$34.54	Total Pool Value <b>\$361.2B</b> +5.8%				

Member Exchanges

Zillion Exchange

Online

ZILLIONCOIN TRADING PLATFORM

Trading Pairs	4
24h Volume	\$847K
ZLN Price	\$0.001
Active Orders	1,247

Trade ZLN

World Empire Capital Group

Online

REAL ESTATE EXCHANGE

Properties Listed	247
Total Value	\$892M
24h Sales	\$12.4M
Avg Settlement	8.2 min

Browse Properties

Barter Exchange

Online

PH-ID G2G COMMODITY RAIL

Active Members	47
Stage	Stage 1 Live
Clearing	PHP-IDR LCS
Settlement	ZLN Rails

Open ExchangeBarter

Commodities Exchange

Online

PHYSICAL COMMODITIES TRADING

Listed Commodities	14
24h Volume	\$48.2M
Active Offers	312
Payment Tokens	6 supported

Trade Commodities

FCI Exchange

Online

DIGITAL ASSETS EXCHANGE

24h Volume	\$3.2B
Active Traders	1,247
Settlement Time	12.3 min
ZillionCoin Reserve	1,000,000 ZLN

Manage Exchange

XYZ Exchange

Offline

DERIVATIVES EXCHANGE

Status	Coming Soon
Expected Launch	Q2 2025
Type	Derivatives
Target Markets	Global

Coming Soon

Euro Exchange

Offline

EUROPEAN MARKETS EXCHANGE

Status	Coming Soon
Expected Launch	Q3 2025
Type	EU Markets
Target Markets	Europe

Coming Soon



Add New Exchange

Launch a new federated exchange node

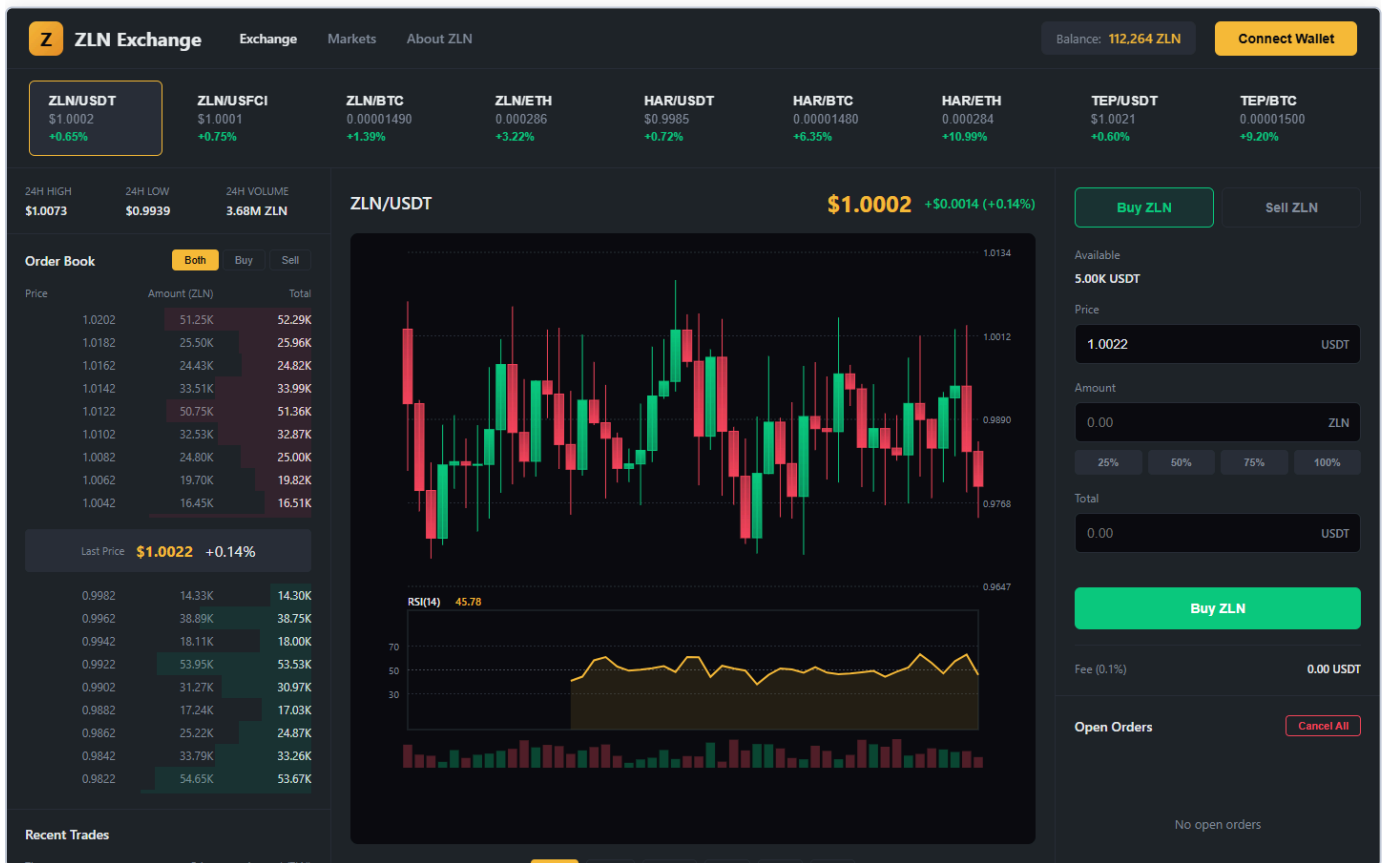
*Full landing page scroll capture — header, Network Overview, Member Exchanges grid, and the Three-Tier diagram below.*

## SECTION 03

# Zillion Exchange — ZLN Trading Platform

A Binance-style trading terminal serving 12 pairs across ZLN, HAR, and TEP — three USD-pegged stable tokens — plus crypto pairs against BTC and ETH.

## How to read the interface



ZLN/USDT view — pair selector at top, order book left, candlestick chart center, trade form right, recent trades bottom-left.

- **Top bar** — Brand, balance chip, "Connect Wallet".
- **Pair selector** — Horizontal scroll. Each chip shows pair name, last price (in the quote asset), 24h change %. Click to switch the entire view.
- **24h stats panel** — High, Low, Volume (in base asset units).
- **Order book** — Top 10 sells (red) descending, top 10 buys (green) ascending. The colored depth bars are proportional to amount.
- **Chart** — Candlestick + RSI(14) + volume bars. Time-frame buttons (1m / 5m / 15m / 1h / 4h / 1d).
- **Trade form** — Buy/Sell toggle, price (auto-fills from market), amount, percent buttons (25/50/75/100), total. 0.1% fee shown.

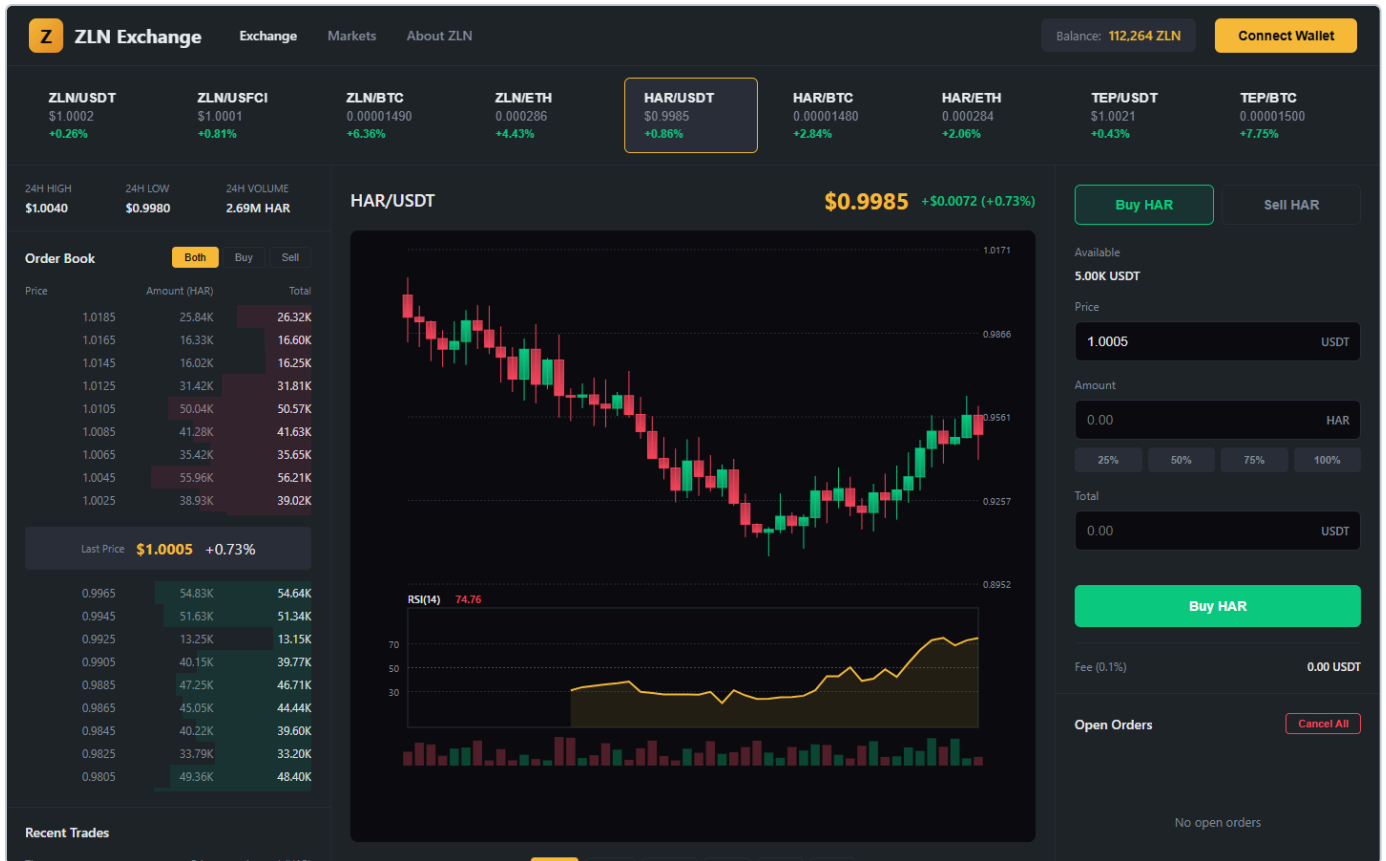
## The 12 trading pairs

PAIR	TYPE	BASE PRICE	LADDER STEP	NOTES
ZLN/USDT	Stable / Stable	≈ \$1.0002	0.2% / level	Anchored peg
ZLN/USFCI	Stable / Stable	≈ \$1.0001	0.2%	Cross to FCI stable
ZLN/BTC	Stable / Crypto	≈ 0.0000149	2%	BTC reference \$67k
ZLN/ETH	Stable / Crypto	≈ 0.000286	2%	ETH reference \$3,500
HAR/USDT	Stable / Stable	≈ \$0.9985	0.2%	Harleyton peg
HAR/BTC	Stable / Crypto	≈ 0.0000148	2%	
HAR/ETH	Stable / Crypto	≈ 0.000284	2%	
TEP/USDT	Stable / Stable	≈ \$1.0021	0.2%	TEP peg
TEP/BTC	Stable / Crypto	≈ 0.000015	2%	
TEP/ETH	Stable / Crypto	≈ 0.000287	2%	
ZLN/TEP	Cross-stable	≈ 0.9979	0.2%	Trades ≈ 1:1
ZLN/HAR	Cross-stable	≈ 1.0021	0.2%	Trades ≈ 1:1

### STABLE-TOKEN LADDERS

For stable pairs, the order book ladder hugs the peg: ±5% maximum range across 25 levels. Best bid/ask sit within 0.2% of the peg. Crypto pairs use ±50% range across the same 25 levels.

## Switching pairs in action



HAR/USD — same layout, prices repriced to the Harleyton peg (~\$0.9985).

## How to place an order

- 1 Pick a pair.**  
Click any chip in the pair selector. The chart, order book, and trade form all reload for that pair.
- 2 Choose Buy or Sell.**  
The trade tabs on the right. Buy and Sell each have their own form so values don't bleed between sides.
- 3 Set the price.**  
The price auto-fills from the live market every second. To place a limit order, just type over it. To force a market order, leave the auto-fill on.
- 4 Set the amount.**  
Type a quantity (in the base asset) or click 25 / 50 / 75 / 100% for proportional fills from your available balance.
- 5 Review & submit.**  
The form shows fee (0.1%) and total. Click **Buy ZLN** (or HAR/TEP — the label switches with the pair) to place.

## SECTION 04

# Commodities Exchange — Physical Goods Marketplace

Buy and sell physical commodities — gold, oil, coffee, frozen chicken, bananas, palm oil, and more — paying with any of six tokens.

## The catalog

The screenshot displays the 'Commodities Exchange' interface. At the top, there's a navigation bar with 'Commodities Exchange' and 'PHYSICAL COMMODITIES TRADING'. On the right, there are buttons for 'Become a Seller', '+ List Commodity', and a 'Home' link. Below this is a 'PAY WITH' section showing 'USDT' as the selected currency, with other options like BTC, ETH, ZLN, TEP, and HAR. A rate indicator shows '1 USDT = \$1.0000 USD'. The main content area has tabs for 'Catalog', 'Active Offers (16)', 'Trade History', and 'My Orders'. A search bar is present with the text 'Search commodities (gold, oil, sugar, bananas, ...)'. A dropdown menu for 'All Categories' is on the right. The catalog displays 14 commodity cards in a grid. Each card includes a symbol (e.g., AU for Gold, AG for Silver), a category (e.g., 'PRECIOUS METALS'), a description, a live price in USDT, a 24-hour percentage change, and available inventory. A 'Buy' button is at the bottom of each card. The commodities shown are Gold, Silver, Copper, Crude Oil (WTI), Natural Gas, Sugar, Coffee (Arabica), Cocoa, Bananas, Mangoes, Coconuts, and Frozen Chicken.

Symbol	Commodity	Category	Price (USDT)	24h Change	Available Inventory
AU	Gold	PRECIOUS METALS	2047.35 / oz	+0.61%	12.8K oz
AG	Silver	PRECIOUS METALS	24.8500 / oz	-0.32%	184.3K oz
CU	Copper	INDUSTRIAL METALS	3.8400 / lb	+1.12%	2.45M lb
CL	Crude Oil (WTI)	ENERGY	78.4200 / barrel	+0.84%	540.0K barrel
NG	Natural Gas	ENERGY	2.9400 / MMBtu	-1.74%	1.85M MMBtu
SU	Sugar	SOFT COMMODITIES	0.2180 / lb	+0.45%	8.50M lb
CF	Coffee (Arabica)	SOFT COMMODITIES	1.6800 / lb	+2.31%	425.0K lb
CC	Cocoa	SOFT COMMODITIES	4218.00 / ton	+3.42%	12.5K ton
BAN	Bananas	FRESH PRODUCE			
MNG	Mangoes	FRESH PRODUCE			
COO	Coconuts	SOFT COMMODITIES			
FCH	Frozen Chicken	PROTEIN			

Catalog tab — 14 commodities across 8 categories, displayed with live price, 24h change, available inventory.

14 commodities across these categories: [Precious Metals](#) [Industrial Metals](#) [Energy](#) [Soft Commodities](#) [Fresh Produce](#) [Protein](#) [Grains](#) [Edible Oils](#)

## Switching the payment currency

The currency bar at the top of the page reprices every commodity in the catalog and every active offer. Click any of USDT / BTC / ETH / ZLN / TEP / HAR — the rate ratio is shown on the right of the bar.

Commodities Exchange PHYSICAL COMMODITIES TRADING Become a Seller + List Commodity Home

PAY WITH USDT BTC ETH **ZLN** TEP HAR 1 ZLN = \$1,000.2 USD

**Catalog** Active Offers (16) Trade History My Orders

Search commodities (gold, oil, sugar, bananas, ...) All Categories

<p><b>AU</b> <b>Gold</b> PRECIOUS METALS</p> <p>LBMA-certified physical gold bullion, stored in vaulted custody (Brink's, Loomis).</p> <p><b>2046.94 ZLN</b> / oz <span>+0.61%</span></p> <p>AVAILABLE: 12.8K oz    SPOT (USD): \$2.05K</p> <p><a href="#">Buy Gold</a></p>	<p><b>AG</b> <b>Silver</b> PRECIOUS METALS</p> <p>999.0 fine silver bars, vaulted custody, redeemable for physical delivery.</p> <p><b>24.8450 ZLN</b> / oz <span>-0.32%</span></p> <p>AVAILABLE: 184.3K oz    SPOT (USD): \$24.85</p> <p><a href="#">Buy Silver</a></p>	<p><b>CU</b> <b>Copper</b> INDUSTRIAL METALS</p> <p>Grade-A copper cathodes, LME-approved warehouse receipts.</p> <p><b>3.8392 ZLN</b> / lb <span>+1.12%</span></p> <p>AVAILABLE: 2.45M lb    SPOT (USD): \$3.84</p> <p><a href="#">Buy Copper</a></p>	<p><b>CL</b> <b>Crude Oil (WTI)</b> ENERGY</p> <p>West Texas Intermediate, NYMEX-grade, Cushing OK delivery.</p> <p><b>78.4043 ZLN</b> / barrel <span>+0.84%</span></p> <p>AVAILABLE: 540.0K barrel    SPOT (USD): \$78.42</p> <p><a href="#">Buy Crude Oil (WTI)</a></p>
<p><b>NG</b> <b>Natural Gas</b> ENERGY</p> <p>Henry Hub spot, pipeline-delivered, NYMEX settlement.</p> <p><b>2.9394 ZLN</b> / MMBtu <span>-1.74%</span></p> <p>AVAILABLE: 1.85M MMBtu    SPOT (USD): \$2.94</p> <p><a href="#">Buy Natural Gas</a></p>	<p><b>SU</b> <b>Sugar</b> SOFT COMMODITIES</p> <p>Raw cane sugar #11, FOB origin, ICE-grade quality.</p> <p><b>0.2180 ZLN</b> / lb <span>+0.45%</span></p> <p>AVAILABLE: 8.50M lb    SPOT (USD): \$0.22</p> <p><a href="#">Buy Sugar</a></p>	<p><b>CF</b> <b>Coffee (Arabica)</b> SOFT COMMODITIES</p> <p>Washed Arabica green beans, exchange-grade certification.</p> <p><b>1.6797 ZLN</b> / lb <span>+2.31%</span></p> <p>AVAILABLE: 425.0K lb    SPOT (USD): \$1.68</p> <p><a href="#">Buy Coffee (Arabica)</a></p>	<p><b>CC</b> <b>Cocoa</b> SOFT COMMODITIES</p> <p>ICE-graded cocoa beans, Côte d'Ivoire / Ghana origin.</p> <p><b>4217.16 ZLN</b> / ton <span>+3.42%</span></p> <p>AVAILABLE: 12.5K ton    SPOT (USD): \$4.22K</p> <p><a href="#">Buy Cocoa</a></p>

Same catalog viewed with ZLN selected as the payment currency — prices are now in ZLN, not USD.

## Active Offers

Real-time seller listings with location, quantity, price-per-unit and total, accepted token mix, and a trust score badge (green  $\geq 900$ , gold  $\geq 750$ , red below).

**Commodities Exchange** PHYSICAL COMMODITIES TRADING Become a Seller + List Commodity Home

PAY WITH USDT BTC ETH **ZLN** TEP HAR 1 ZLN = \$1,0002 USD

Catalog **Active Offers (16)** Trade History My Orders

OFFER ID	SELLER	COMMODITY	QUANTITY	PRICE / TOTAL	ACCEPTS	TRUST	
OF-10042	Brink's Vault NYC New York, USA - 12 min settle	Gold	250 oz	<b>2049.44 ZLN/oz</b> Total 512360.03 ZLN	<span>USDT</span> <span>BTC</span> <span>ETH</span> <span>ZLN</span> <span>TEP</span> <span>HAR</span>	982	Buy Now
OF-10043	Loomis Vault Zurich Zurich, CH - 9 min settle	Gold	500 oz	<b>2047.79 ZLN/oz</b> Total 1023895.22 ZLN	<span>USDT</span> <span>BTC</span> <span>ETH</span> <span>ZLN</span> <span>TEP</span> <span>HAR</span>	991	Buy Now
OF-10044	Metallor Trading Singapore - 14 min settle	Silver	5.0K oz	<b>24.9150 ZLN/oz</b> Total 124575.00 ZLN	<span>USDT</span> <span>ZLN</span> <span>TEP</span> <span>HAR</span>	874	Buy Now
OF-10045	Pemex Trading SA Houston, USA - 22 min settle	Crude Oil (WTI)	1.0K barrel	<b>78.5343 ZLN/barrel</b> Total 78534.29 ZLN	<span>USDT</span> <span>BTC</span> <span>ETH</span> <span>ZLN</span> <span>TEP</span> <span>HAR</span>	802	Buy Now
OF-10046	Vitol Group Geneva, CH - 18 min settle	Crude Oil (WTI)	5.0K barrel	<b>78.3643 ZLN/barrel</b> Total 391821.64 ZLN	<span>USDT</span> <span>BTC</span> <span>ETH</span> <span>ZLN</span> <span>TEP</span> <span>HAR</span>	957	Buy Now
OF-10047	Cosan SA Brasil São Paulo, BR - 16 min settle	Sugar	250.0K lb	<b>0.2190 ZLN/lb</b> Total 54739.05 ZLN	<span>USDT</span> <span>ZLN</span> <span>TEP</span> <span>HAR</span>	768	Buy Now
OF-10048	Café Pacifico Coop Quindío, CO - 13 min settle	Coffee (Arabica)	18.0K lb	<b>1.7097 ZLN/lb</b> Total 30773.85 ZLN	<span>USDT</span> <span>ZLN</span> <span>TEP</span> <span>HAR</span>	841	Buy Now
OF-10049	Cargill West Africa Abidjan, CI - 20 min settle	Cocoa	200 ton	<b>4224.16 ZLN/ton</b> Total 844831.03 ZLN	<span>USDT</span> <span>BTC</span> <span>ETH</span> <span>ZLN</span> <span>TEP</span> <span>HAR</span>	945	Buy Now
OF-10050	Chiquita Brands Int. Cartagena, CO - 11 min settle	Bananas	380 ton	<b>689.86 ZLN/ton</b> Total 262147.57 ZLN	<span>USDT</span> <span>ZLN</span> <span>TEP</span> <span>HAR</span>	893	Buy Now
OF-10051	Mexican Mango Exporters Sinaloa, MX - 15 min settle	Mangos	95 ton	<b>1418.22 ZLN/ton</b> Total 134730.55 ZLN	<span>USDT</span> <span>ZLN</span> <span>TEP</span> <span>HAR</span>	716	Buy Now
	Phil-Coco Trading, Inc.			<b>917.82 ZLN/ton</b>			

Offers tab — 16 seeded offers from named sellers (Brink's, Vitol, Codelco, ADM, JBS, etc.) with trust scores and accepted-token pills.

## Trade History

**Commodities Exchange** PHYSICAL COMMODITIES TRADING Become a Seller + List Commodity Home

PAY WITH USDT BTC ETH **ZLN** TEP HAR 1 ZLN = \$1,0002 USD

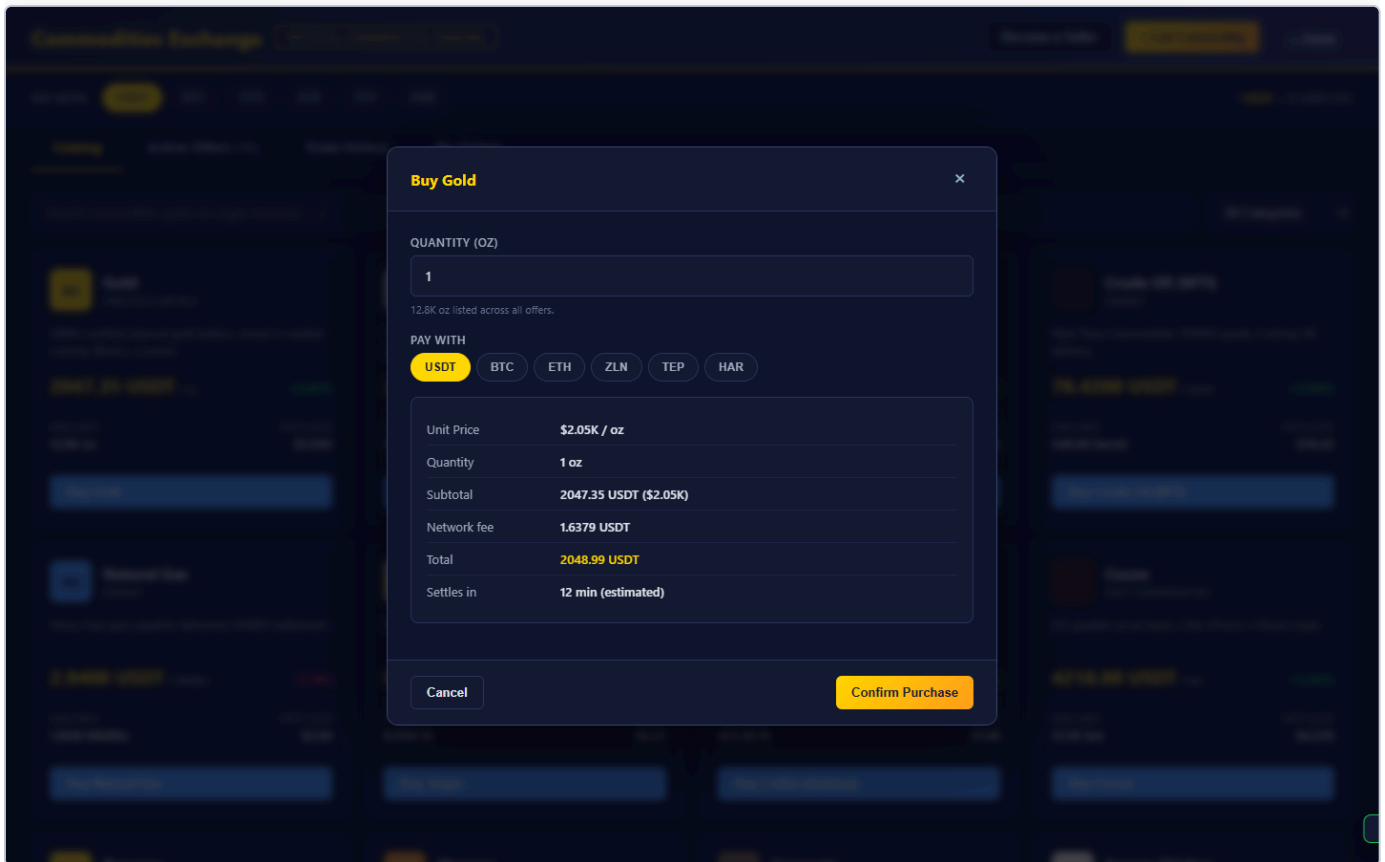
Catalog Active Offers (16) **Trade History** My Orders

5/12/2026, 6:28:36 PM	Crude Oil (WTI)	3.6K barrel	<b>283134.74 USDT</b>	paid in HAR	Settled
5/12/2026, 6:25:37 PM	Palm Oil	172.56 ton	<b>187227.56 USDT</b>	paid in USDT	Settled
5/12/2026, 6:24:43 PM	Soybeans	7.7K bushel	<b>102994.46 USDT</b>	paid in USDT	Settled
5/12/2026, 6:12:44 PM	Natural Gas	10.1K MMBtu	<b>29807.87 USDT</b>	paid in USDT	Settled
5/12/2026, 6:11:13 PM	Crude Oil (WTI)	2.2K barrel	<b>173936.33 USDT</b>	paid in BTC	Settled
5/12/2026, 6:10:05 PM	Soybeans	11.5K bushel	<b>153938.63 USDT</b>	paid in ETH	Settled
5/12/2026, 6:08:59 PM	Bananas	151.26 ton	<b>103613.02 USDT</b>	paid in HAR	Settled
5/12/2026, 6:07:42 PM	Crude Oil (WTI)	2.4K barrel	<b>191498.25 USDT</b>	paid in USDT	Settled
5/12/2026, 6:05:51 PM	Coconuts	91.4 ton	<b>84086.18 USDT</b>	paid in TEP	Settled
5/12/2026, 5:59:07 PM	Palm Oil	754.69 ton	<b>818841.02 USDT</b>	paid in BTC	Settled
5/12/2026, 5:56:54 PM	Crude Oil (WTI)	4.6K barrel	<b>356996.45 USDT</b>	paid in USDT	Settled

Recent settled trades — commodity, quantity, total in the selected payment currency, and the token actually used to pay.

## How to buy

- 1 Find what you want.**  
Catalog tab → search or category filter. Or Offers tab to pick a specific seller.
- 2 Open the buy modal.**  
Click the commodity card itself, or "Buy Now" on an offer row.
- 3 Pick quantity & payment token.**  
The modal shows live subtotal/fee/total in the chosen token. Token list is filtered to what the offer accepts.
- 4 Confirm.**  
Order goes into *My Orders* with a settling status. It also appears as a fresh row in *Trade History*.



Buy modal opened for Gold — pick quantity, choose any accepted token, review subtotal/fee/total before confirming.

## SECTION 05

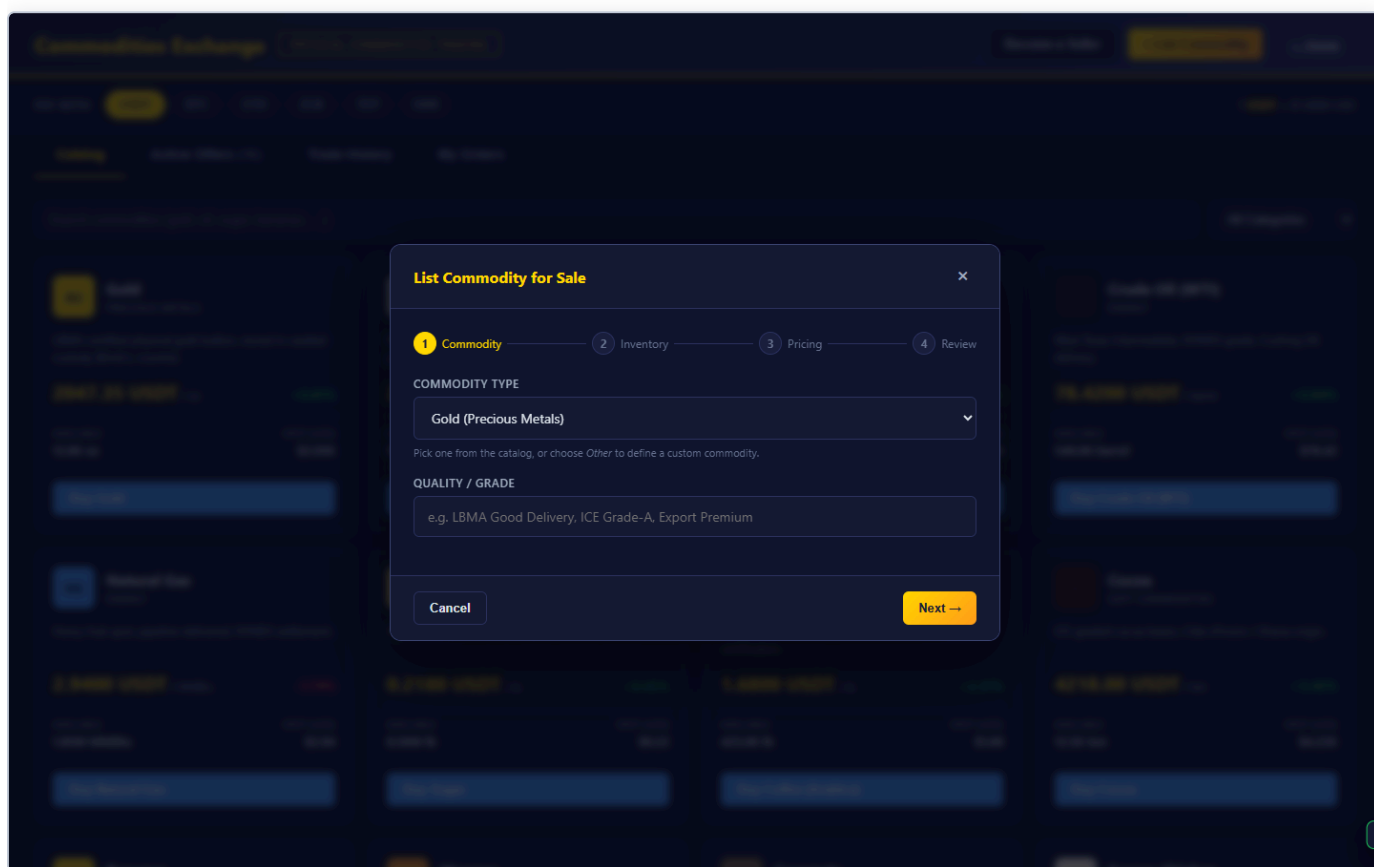
# Adding Records — Wizards Walkthrough

Every place in the platform where you create something — a sale listing, a seller profile, a Barter trade request — uses a multi-step wizard with a progress strip, validation, and a review step.

## List Commodity for Sale (Commodities Exchange)

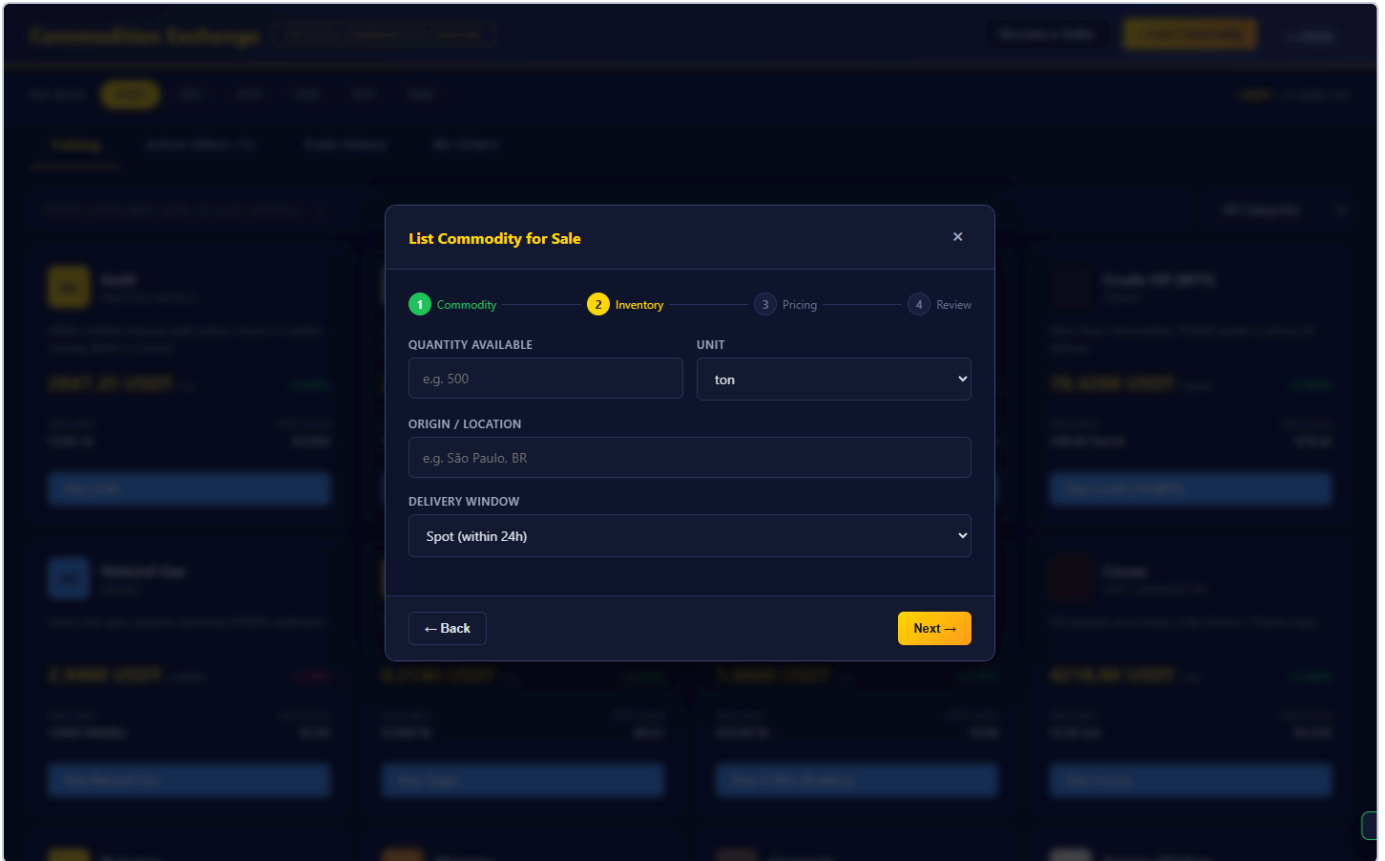
Click + **List Commodity** in the top-right of the Commodities Exchange. 4 steps; you can flip back to any step with the ← **Back** button.

### Step 1 — Commodity type & quality

A screenshot of a web application showing a multi-step wizard titled "List Commodity for Sale". The wizard has four steps: 1. Commodity, 2. Inventory, 3. Pricing, and 4. Review. Step 1 is currently active. The form for Step 1 includes a dropdown menu for "COMMODITY TYPE" with "Gold (Precious Metals)" selected, a text input field for "QUALITY / GRADE" with the example text "e.g, LBMA Good Delivery, ICE Grade-A, Export Premium", and two buttons at the bottom: "Cancel" and "Next →". The background is a blurred view of the Commodities Exchange interface.

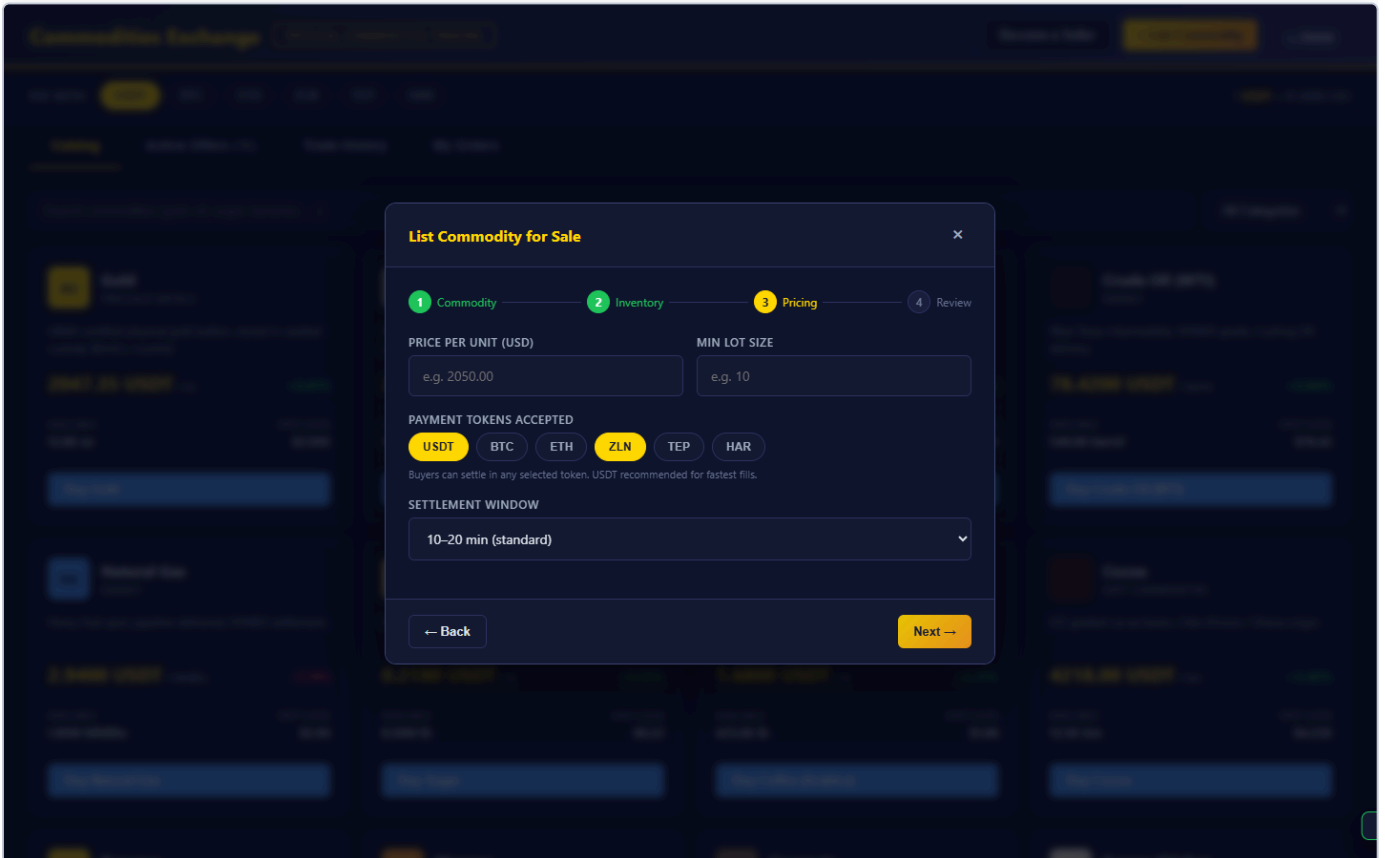
*Step 1 — pick a commodity from the catalog, or "Other" to define a custom one. Quality/grade is free-text.*

### Step 2 — Inventory, origin, delivery window



Step 2 — quantity in your chosen unit (oz/lb/kg/ton/barrel/bushel/MMBtu/container), origin city, and a delivery window.

### Step 3 — Price, accepted tokens, settlement window



Step 3 — price per unit, min lot size, which payment tokens you accept (toggle each), and how fast you settle.

## Step 4 — Review & submit

**List Commodity for Sale** [Close]

1 Commodity 2 Inventory 3 Pricing 4 Review

Commodity	Mangos
Quality / Grade	Tommy Atkins Export-Grade
Quantity	120 ton
Origin	Sinaloa, MX
Delivery	Spot (within 24h)
Unit Price	\$1420 / ton
Min Lot	5 ton
Listing Value	\$170.40K
Accepts	USDT, ZLN
Settlement	10-20 min (standard)

I attest that I hold legal title to the listed inventory and accept the ZillionGrid.ai standard custody and settlement terms.

← Back Submit Listing

Step 4 — a structured review of everything you entered, plus a required legal-title attestation checkbox.

### WHAT HAPPENS WHEN YOU SUBMIT

The new offer appears at the top of the Offers tab tagged "You (provisional)" with a starting trust score of 620. If you chose "Other" in step 1, a new commodity card is also created in the catalog. NEUROTRON.ai™ then queues verification against your seller profile.

## Become a Seller (Onboarding)

Click **Become a Seller** in the top-right. 4 steps — your provisional trust score is computed from the KYC documents you check.

### Step 1 — Business information

The screenshot shows a 'Seller Onboarding' modal window with a progress bar at the top indicating four steps: 1 Business (highlighted in yellow), 2 KYC/AML, 3 Custody, and 4 Done. The form contains the following fields:

- LEGAL ENTITY NAME:** A text input field with the placeholder text 'e.g. Pacific Coffee Cooperative SA'.
- COUNTRY OF INCORPORATION:** A text input field with the placeholder text 'e.g. Colombia'.
- TAX/REGISTRATION ID:** A text input field with the placeholder text 'e.g. NIT 900.123.456-7'.
- PRIMARY COMMODITY CATEGORY:** A dropdown menu with 'Precious Metals' selected.

At the bottom of the modal, there are two buttons: 'Cancel' on the left and 'Next →' on the right.

Step 1 — legal entity name, country of incorporation, tax/registration ID, primary commodity category.

## Step 2 — KYC / AML documents

The screenshot shows the 'Seller Onboarding' modal window at Step 2, 'KYC/AML'. The progress bar now highlights step 2 in yellow. The text below the progress bar reads: 'Confirm the compliance documents you can provide (verification handled by NEUROTRON.ai™ within 24h).'

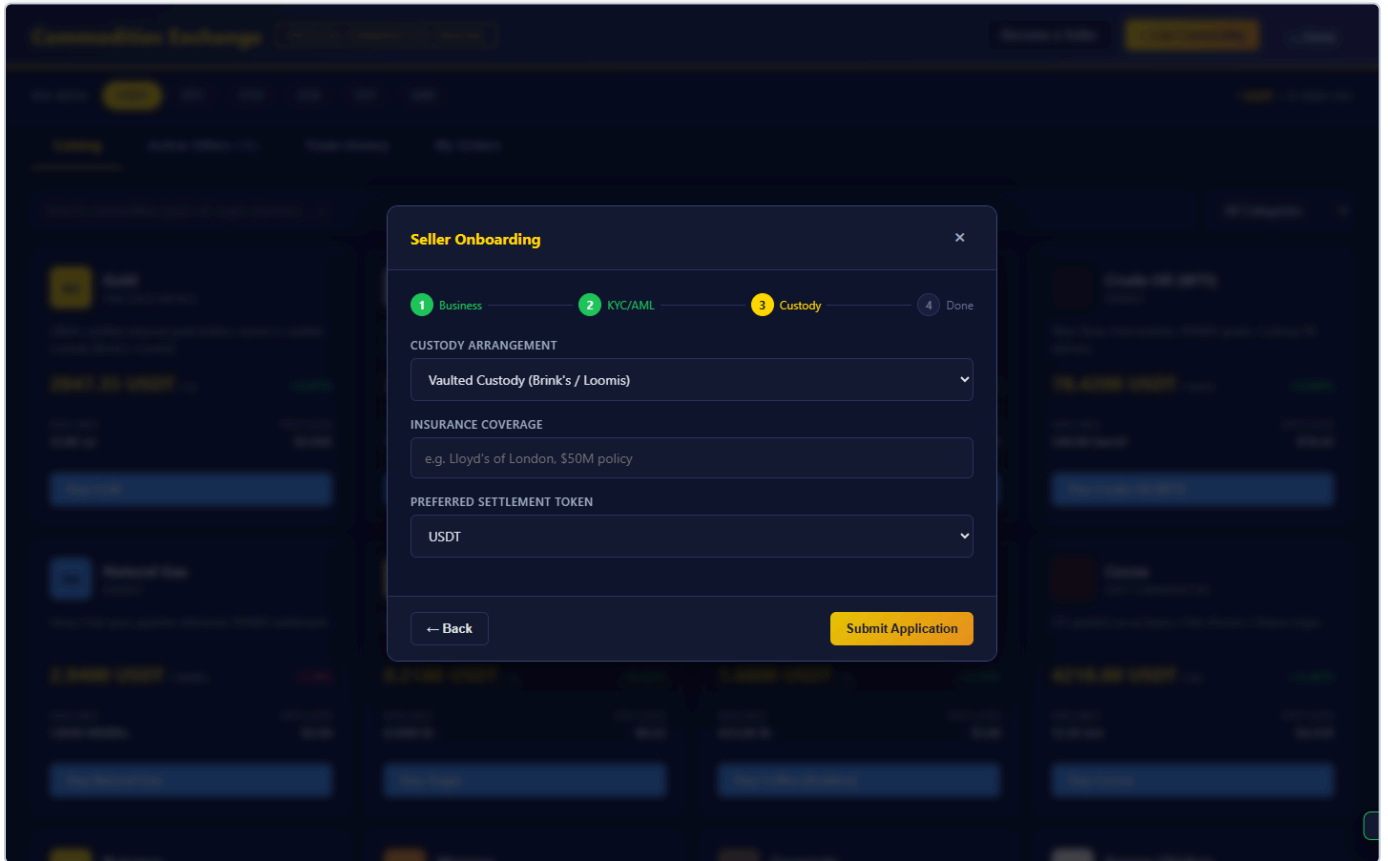
There are four checkboxes with corresponding text boxes:

- Certificate of Incorporation
- Ultimate Beneficial Owner disclosure
- AML/KYC policy & sanctions screening
- Latest audited financial statement (12 months)

At the bottom of the modal, there are two buttons: '← Back' on the left and 'Next →' on the right.

Step 2 — check off each compliance document you can provide. Verification handled by NEUROTRON.ai™ within 24h.

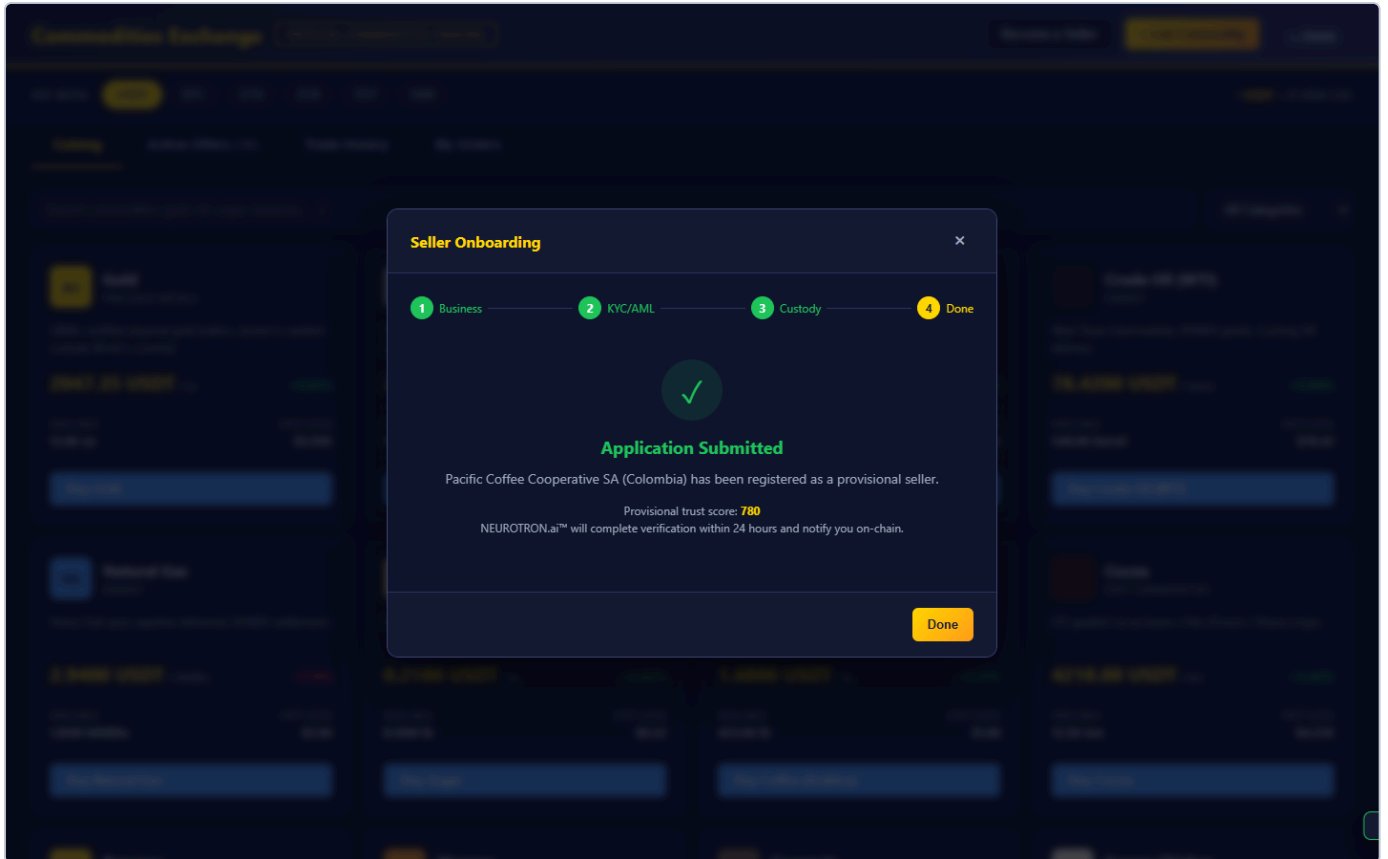
## Step 3 — Custody arrangement



The screenshot shows a dark-themed web interface for 'Seller Onboarding'. At the top, a progress bar indicates four steps: 1 Business, 2 KYC/AML, 3 Custody (highlighted in yellow), and 4 Done. The main form area is titled 'CUSTODY ARRANGEMENT' and contains three input fields: a dropdown menu for 'Vaulted Custody (Brink's / Loomis)', a text field for 'INSURANCE COVERAGE' with the example text 'e.g. Lloyd's of London, \$50M policy', and another dropdown menu for 'PREFERRED SETTLEMENT TOKEN' with 'USDT' selected. At the bottom of the form, there are two buttons: a grey '← Back' button on the left and a yellow 'Submit Application' button on the right.

Step 3 — declare your custody (Brink's, LME warehouse, cold-chain, self-custody, 3PL), insurance policy, preferred settlement token.

## Step 4 — Confirmation & trust score



Step 4 — application submitted. Provisional trust score is computed from KYC docs checked:  $600 + (60 \times \text{docs checked}) + \text{jitter}$ .

## Barter Exchange Wizards

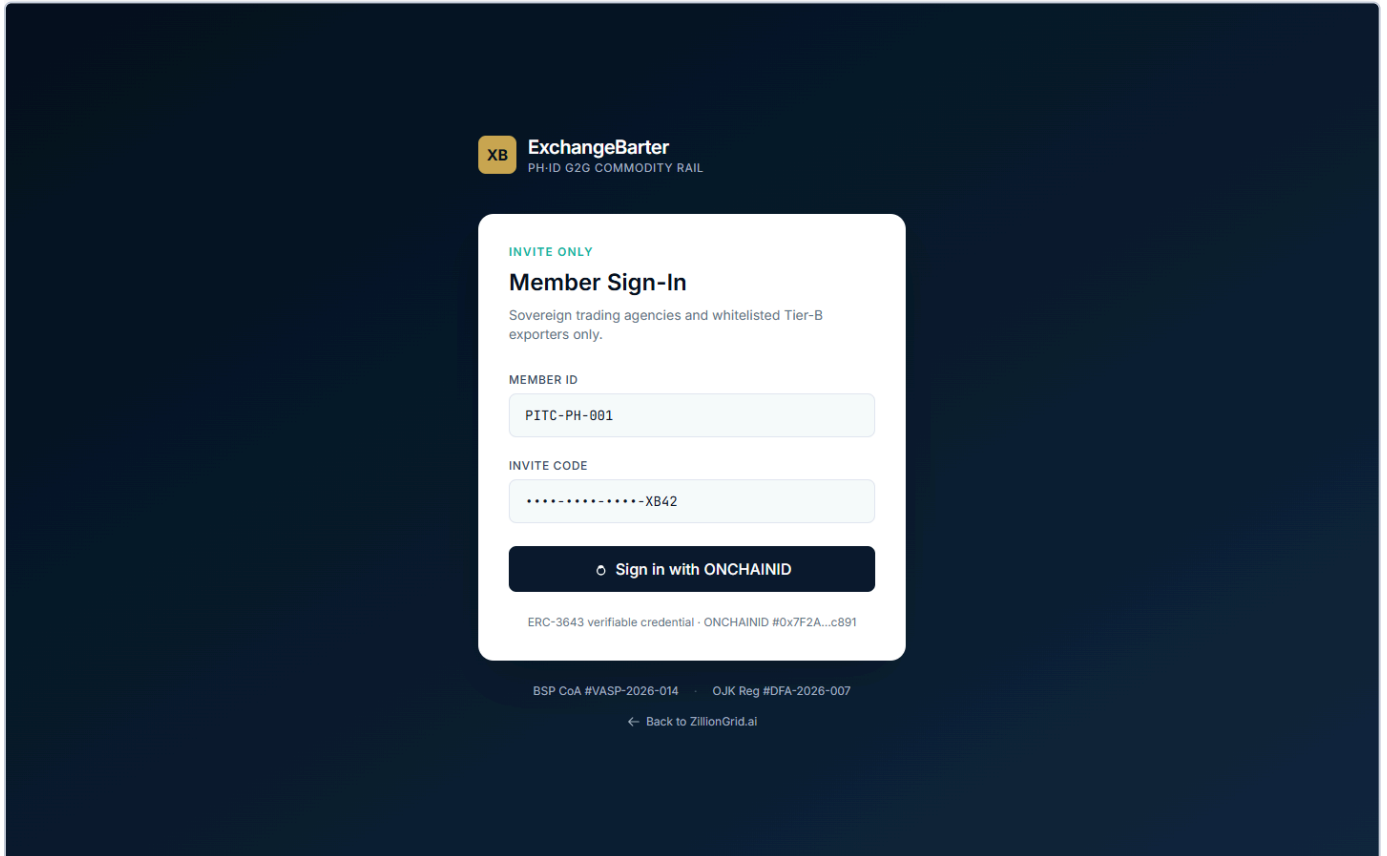
The Barter Exchange has three creation wizards exposed under the + **New** dropdown in the top nav:

- **New Listing** — Post a commodity offer or bid to the G2G market.
- **New Trade Request** — Submit a counterpurchase RFQ for matching.
- **New Barter Partner** — Onboard a sovereign agency or Tier-B exporter (sister to Commodities Exchange's seller onboarding, but for inter-government rails).

# Barter Exchange — PH-ID G2G Commodity Rail

An invite-only sovereign-trading agency platform: PHP-IDR LCS clearing, ZLN settlement rails, BSP & OJK compliance. Designed for inter-government counterpurchase and Tier-B exporter flows.

## Sign-in



ONCHAINID-based sign-in screen. Members enter via an ERC-3643 verifiable credential bound to their agency. BSP CoA #VASP-2026-014 / OJK Reg #DFA-2026-007.

## Dashboard

XB ExchangeBarter PH-ID G2G RAIL
 Dashboard
Market
Evidence Account
Compliance
+ New
← ZillionGrid.ai
ZillionCoin · Block 4,128,491
 CR **Carlos Reyes**  
PITC · Senior Operator

STAGE 1 · WHOLESALE CORRIDOR

## Good afternoon, Carlos

Tuesday, 11 May 2026 · Manila time

+ Initiate Counterpurchase

ACTIVE COUNTERPURCHASES

7

+2 this week

EVIDENCE ACCOUNT · NET

+\$1.84M

PH credit · within band

SETTLED YTD

\$48.2M

on track for Stage 1 target

COMPLIANCE CHECKS OPEN

0

last audit · 6 May

### Active Counterpurchases

Bilateral · cleared through evidence account View all →

TRADE ID	PAIR	NOTIONAL	STAGE	SETTLES
TR-2026-0041	Coal API4 ↔ Tuna Loins	\$2.4M	Atomic DvP queued	12 May
TR-2026-0042	Urea ↔ Coconut Oil	\$3.80M	Pricing review	today
TR-2026-0040	Tin Refined ↔ Banana Puree	\$1.6M	Warehouse audit	15 May
TR-2026-0039	Urea ↔ Tuna Loins	\$0.95M	Atomic DvP queued	13 May

### Recommended Action

From Fair-Value Committee

TR-2026-0042

Urea ↔ Coconut Oil pair ready for execution

Argus FOB Black Sea urea index resolved at \$385/MT for May, CME coconut-oil benchmark in ±3% band. Both warehouse receipts validated.

Open trade workflow →

### NETWORK STATUS

- ZillionCoin · ZBFT 5/5 ● healthy
- ICDX EPACT-CD ● synced
- PEZA bonded SRG ● synced
- ZLN reserve · monthly attest. ● 100% backed
- AMLC sanctions oracle ● fresh · 4m ago
- PPATK sanctions oracle ● fresh · 4m ago

Member dashboard — open positions, in-flight settlements, recent activity, and the rail switcher at top-left.

## Market

XB ExchangeBarter PH-ID G2G RAIL
 Dashboard
Market
Evidence Account
Compliance
+ New
← ZillionGrid.ai
ZillionCoin · Block 4,128,491
 CR **Carlos Reyes**  
PITC · Senior Operator

OPEN OFFERS

## Counterpurchase Market

Whitelisted bids and offers · pricing anchored to benchmark indices

All

PH offers

ID offers

Agri

Metals · Refined

Fertilizer

Energy

OFFER · ID → PH Stage 1

Urea Granular

Pupuk Kaltim · Bontang

Quantity **10,000 MT** Indicative **\$385 / MT**

Benchmark  
Argus N FOB Black Sea + \$15 basis

Expires 18:00 SGT Initiate →

BID · PH → ID UREA Matched

Coconut Oil RBD

UNICO PH · General Santos

Quantity **2,665 MT** Indicative **\$1,425 / MT**

Benchmark  
CME CNO + \$40 basis CIF Surabaya

Paired with TR-2026-0042 Open →

OFFER · ID → PH Stage 1

Thermal Coal · API4

Adaro · Kalimantan

Quantity **50,000 MT** Indicative **\$108 / MT**

Benchmark  
API4 FOB Richards Bay - \$4 basis

Expires 20:00 SGT Initiate →

OFFER · PH → ID Stage 1

Tuna Loins · CO-treated

Citra Mina · General Santos

Quantity **220 MT** Indicative **\$6,950 / MT**

Benchmark  
Bangkok yellowfin PRA + \$250

Expires 16:00 SGT Initiate →

OFFER · ID → PH Stage 1 · OECD audit

Tin · LBMA-listed

PT Timah · Bangka

Quantity **80 MT** Indicative **\$33,820 / MT**

Benchmark  
LME Tin Cash - \$180 basis

Expires 17:30 SGT Initiate →

OFFER · PH → ID Stage 1

Banana Puree

Del Monte · Bukidnon

Quantity **1,800 MT** Indicative **\$890 / MT**

Benchmark  
PRA Mintec wholesale + \$30

Expires 19:00 SGT Initiate →

Market view — list of active counterpurchase opportunities and matching offers/bids.

# Evidence Account

XB ExchangeBarter PH-ID G2G RAIL
Dashboard
Market
Evidence Account
Compliance
+ New
← ZillionGrid.ai
ZillionCoin · Block 4,128,491
CR Carlos Reyes PITC · Senior Operator

BILATERAL LEDGER

## Evidence Account

USD-denominated · cleared by Joint Fair-Value Committee · Q2 2026

NET POSITION

+\$1,842,000 PH credit

Hard band	% of TTM	Next netting
±\$50,000,000	3.8% / 10%	30 Jun 2026

-\$50M 0 +\$50M

RELEASE VALVES

- LCS PHP-IDR wire armed
- Switch trade (Pakistan PTA) armed
- LPEI standby L/C armed · \$25M
- Philguarantee standby armed · \$25M

Recent ledger entries Q2 2026 · 12 entries

DATE	TRADE	DIRECTION	Δ (USD)	RUNNING	TX HASH
11 May	TR-2026-0042	PH→ID	+\$3,798,000	+\$1,842,000	0xa8b2...fce1
11 May	TR-2026-0042	ID→PH	-\$3,800,000	-\$1,956,000	0xa8b2...fce1
08 May	TR-2026-0040	PH→ID	+\$1,602,000	+\$1,844,000	0x77d1...0c92
08 May	TR-2026-0040	ID→PH	-\$1,605,000	+\$242,000	0x77d1...0c92
05 May	TR-2026-0039	PH→ID	+\$948,000	+\$1,847,000	0x12fe...aa01
05 May	TR-2026-0039	ID→PH	-\$950,000	+\$899,000	0x12fe...aa01
02 May	TR-2026-0038	PH→ID	+\$2,140,000	+\$1,849,000	0xdd4e...7b30
02 May	TR-2026-0038	ID→PH	-\$2,148,000	-\$291,000	0xdd4e...7b30

Evidence Account — settlement evidence, on-chain proofs, and compliance attestations for each completed trade.

## Compliance

CONSIGNMENT COMPLIANCE PACK

## TR-2026-0042 · Audit Bundle

All documents linked by eBL hash · retention 10 years

🟢 All checks green

9 of 9 compliance evidences attached

RE-EXPORT RISK

**In-corridor only**

No EUDR / CBAM / UFLPA exposure for v1 pair

EBL HASH

0xf2c4·8a91·b30d...4ed8

EVIDENCE	ISSUER	ISSUED	STATUS
<b>Electronic Bill of Lading (MLETR)</b> WaveBL · ONE Apus voy. 026E	Ocean Network Express	11 May 2026	verified
<b>Certificate of Origin (RCEP)</b> Form D · ATIGA preference	PEZA · DTI-PH	11 May 2026	verified
<b>Warehouse Receipt · Urea</b> ICDX EPACT-CD · SRG-ID-2026-08431	PT ICDX Logistik Berikat	10 May 2026	on-chain
<b>Warehouse Receipt · Coconut Oil</b> PEZA-bonded · SRG-PH-2026-00219	PITC SRG Operations	10 May 2026	on-chain
<b>Sanctions screen (AMLC + PPATK + OFAC + EU + UN)</b> Pre-transfer hook · ERC-3643 ComplianceModule	Chainalysis oracle	11 May 2026	clear
<b>FATF Travel Rule message</b> Originator / beneficiary KYC bundle	Sumsub VASP	11 May 2026	delivered
<b>Phyto / sanitary certificate</b> Coconut oil refined · n/a for urea	BPI-PH	10 May 2026	verified
<b>Customs declarations (PH + ID)</b>	BOC · Bea Cukai	11 May 2026	filed

Compliance view — KYC status, sanctions screening, jurisdiction notes, and the policy engine output.

# FCI Settlement Terminal

The institutional-grade settlement terminal — reached by clicking the FCI Exchange tile on the landing page, then "Open Terminal". Five tabs cover the entire lifecycle from node config through trade settlement.

## Node Configuration

The screenshot displays the 'FCI Settlement Terminal' interface, powered by ZillionGrid.ai. It features a navigation bar with tabs: '← Back to FCI Exchange', 'Node Configuration', 'Collateral & Minting', 'Exchange Trading', 'Commodities', and 'Settlement Monitor'. The main content area is titled 'FEN Node Configuration Panel' and contains several configuration sections:

- Node Type:** A dropdown menu set to 'FinTRAKS (Private OTC)'.
- Jurisdiction:** A dropdown menu set to 'United States'.
- Compliance Mode:** A dropdown menu set to 'Full MTL'.
- Trust Score Thresholds:** Two sliders. The first is labeled 'Min Trust Score: 650' and the second is labeled 'Max Trust Score: 850'.
- Redemption Velocity Limit (%/day):** A slider set to 15.
- API Configuration:** A section with three input fields:
  - Bloomberg B-PIPE API Key:** A masked text input field.
  - Circle USDC API Key:** A masked text input field.
  - Blockchain RPC Endpoint:** A text input field containing the URL 'https://polygon-mainnet.infura.io/v3/demo\_key'.

Node configuration — node type (FinTRAKS / BankTRAD / Public), jurisdiction (US / EU / UAE / SG), compliance mode, trust score thresholds, redemption velocity, and Bloomberg / Circle / RPC API key fields.

## Collateral & Minting

# FCI Settlement Terminal

Powered by ZillionGrid.ai

← Back to FCI Exchange   **Node Configuration**   Collateral & Minting   Exchange Trading   Commodities   Settlement Monitor

## Collateral Upload & Token Minting

### Deposit Collateral

Bank Wire (USD)

USDC Transfer

Collateral Balance **\$5,000,000.00**

Available to Mint **\$5,000,000.00**

### Mint USDFCI Tokens

Amount (USD)

1000000

Mint Tokens 1:1

Total Supply **12,000,000 USDFCI**

Circulating Supply **12,000,000 USDFCI**

Reserve Ratio **100.8%**

### Multi-Signature Wallet Security

Wallet Address: `0x742d35Cc6634C0532925a3b844Bc9e7595F0bEb5`

Configuration: 3-of-5 signatures required for transactions above \$100,000

© 2025 ZillionGrid.ai | FCI Settlement Terminal | Federated Exchanges Network

*Collateral & Minting — deposit USD by wire or USDC, view total/circulating supply, reserve ratio (100%+ backing), and the 3-of-5 multi-sig wallet.*

## Exchange Trading

# FCI Settlement Terminal

Powered by ZillionGrid.ai

← Back to FCI Exchange   **Node Configuration**   Collateral & Minting   Exchange Trading   **Commodities**   Settlement Monitor

## Exchange Trading Interface

Trust Score: **782**

Verified Trader

USDFCI/ZLN

USDFCI/BTC

USDFCI/ETH

### Order Book - USDFCI/ZLN

#### Asks (Sell)

Price	Amount
1.005000	80,000
1.004000	60,000
1.003000	45,000

Spread: 0.001000

#### Bids (Buy)

Price	Amount
-------	--------

### Place Order

Market

Limit

Amount (USDFCI)

10000

Max: 50,000 USDFCI (trust-gated)

Price

Market price

Settlement: ~12 min via Polygon

Est. Fee: \$0.08

Buy

Sell

Exchange Trading — order book for USDFCI/ZLN, USDFCI/BTC, USDFCI/ETH with trust-score-based trading limits.

## Commodities (in-terminal)

# FCI Settlement Terminal

Powered by ZillionGrid.ai

← Back to FCI Exchange   **Node Configuration**   Collateral & Minting   Exchange Trading   **Commodities**   Settlement Monitor

## Commodities Trading - Gold Certificates

Trust Score: **782**

Verified Trader

### Physical Gold Backing

Current Gold Price (XAU/USD)	\$2047.35/oz
24h Change	+\$12.40 (+0.61%)
Total Gold Reserves	1247.85 oz
Reserve Value	\$2,554,218.48
Certificates Outstanding	1247.85 GOLDCERT
Backing Ratio	1:1 (100%)

#### Vault Storage Details

**Custodian:** Brink's Global Services  
**Location:** London Vault Facility (LBMA Certified)  
**Audit:** Monthly third-party verification  
**Insurance:** Lloyd's of London (Full Coverage)

### Trade Gold Certificates (GOLDCERT)

**1 GOLDCERT = 1 troy oz physical gold**  
Redeemable for physical delivery or USD settlement

#### Order Book

BEST ASK	Spread	BEST BID
<b>\$2,048.50</b>	<b>\$1.15</b>	<b>\$2,047.35</b>
15.5 oz		22.3 oz

Buy

Sell

Quantity (troy oz)

10

Min: 0.01 oz | Max: 100 oz (trust-gated)

Order Type

Commodities tab — physical gold backing, GOLDCERT order books, Brink's custodianship, 1:1 backing ratio. Note: this is the FCI Terminal's legacy commodities view; the full multi-commodity exchange is at /commodities/.

## Settlement Monitor

# FCI Settlement Terminal

Powered by ZillionGrid.ai

← Back to FCI Exchange [Node Configuration](#) [Collateral & Minting](#) [Exchange Trading](#) [Commodities](#) [Settlement Monitor](#)

## Real-Time Settlement Monitor

Avg Settlement Time

**12.3 min**

vs 24hrs traditional

Cost Savings

**94%**

\$47 vs \$820 traditional

Success Rate

**99.97%**

Last 30 days

Blockchain

**Polygon**

0.03s finality

### Active Trades Settling

Trade ID	Pair	Amount	Status	ETA
#12345	FX EUR	\$500,000	● 7min	7 min
#12346	EQUITY	\$250,000	● Done	0 min
#12347	FX JPY	\$1,200,000	● 10min	10 min

### Recent Settlements (Live Feed)

Bloomberg EMSX Trade #12340 → Settled via USDC  
3:23:15 PM

Settlement Monitor — active trades, real-time stats (avg 12.3 min, 94% cost savings, 99.97% success), and the Bloomberg EMSX / Charles River / FlexTrade settlement feed.

## SECTION 08

# API Reference & Technical Stack

The server is a single Node.js / Express app at `/opt/zilliondesk/fci-terminal/server.js`, fronted by nginx and managed by pm2.

## Topology

LAYER	COMPONENT
Edge	Cloudflare (TLS, CDN, WAF)
Reverse proxy	nginx — <code>zilliondesk.com</code> + <code>www.zilliondesk.com</code> → <code>localhost:3000</code>
App	Node 22 / Express 4, managed by pm2 as <code>fci-terminal</code>
Host	Hetzner AX41 (Ubuntu 24.04), shared with the ZillionKit stack

## HTTP Routes

METHOD	PATH	RETURNS
GET	<code>/</code>	SPA landing page (Member Exchanges grid)
GET	<code>/exchange/</code>	Zillion Exchange (ZLN trading terminal)
GET	<code>/commodities/</code>	Commodities Exchange
GET	<code>/barter/</code>	Barter Exchange (ONCHAINID sign-in)
GET	<code>/api/config</code>	FCI node config (node type, jurisdiction, trust limits)
GET	<code>/api/pairs</code>	All 12 trading pairs with 24h stats
GET	<code>/api/orderbook/:pair</code>	25 bids + 25 asks for a specific pair (e.g. <code>ZLN-USDT</code> , <code>HAR-BTC</code> )
GET	<code>/api/trades/:pair</code>	30 recent simulated trades for that pair
GET	<code>/api/stats/:pair</code>	24h open/high/low/close/volume/change
GET	<code>/api/collateral</code>	FCI collateral balance + minting state
GET	<code>/api/commodities</code>	FCI gold-backing data (legacy)
GET	<code>/api/settlements</code>	Settlement feed for the FCI Settlement Monitor

## Pair URL convention

Slashes in pair symbols are replaced with hyphens for URL use. Examples:

- `/api/orderbook/ZLN-USDT` → ZLN/USDT order book
- `/api/orderbook/HAR-USDT` → HAR/USDT
- `/api/orderbook/ZLN-TEP` → cross-stable ZLN/TEP
- `/api/trades/TEP-BTC` → recent TEP/BTC trades

## Data files

- `/data/properties.json` — WECG real-estate listings.
- `/data/adacan-project.json` — Adacan gold-mining offering.
- `/commodities/data/catalog.json` — 14 commodities + descriptions and inventory.
- `/commodities/data/offers.json` — 16 active seller offers.

## Local development

`npm install` then `npm start` → `http://localhost:3000`. The repo at `C:\VSCode002\projectZGAI` is the canonical source for what's deployed; pushing changes is `scp -p` into `/opt/zilliondesk/fci-terminal/` followed by `ssh zillionkit pm2 restart fci-terminal`.

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# ZillionGrid.ai

Real-time financial settlement infrastructure — federated exchanges for stable tokens, physical commodities, and sovereign barter rails, settled in minutes.

[www.zilliondesk.com](http://www.zilliondesk.com)