HORIZON AI 5.0 DOCUMENTATION

ISSUED

Horizon AI 5.0 Whitepaper

The technical architecture, validation framework, token economy and sustainable business model behind the Horizon AI ecosystem.

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Executive Summary

Horizon AI 5.0 is an intelligent-finance research and decision-support ecosystem. Its architecture combines multi-source data processing, machine-learning analysis, quantitative strategy evaluation, risk controls and specialist AI agents in a continuous, reviewable research loop.

Horizon AI Token, HAT, has been issued as the ecosystem utility token. It is designed to connect access to eligible research services, platform functions, ecosystem payments, developer collaboration and contribution incentives. HAT does not represent company equity, guaranteed income or a promise of investment performance.

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Project Foundation

Vision

Build an open intelligent–finance ecosystem in which high–quality data, explainable analysis and disciplined risk controls improve the way people evaluate markets.

Mission

Make AI–assisted financial research more accessible while keeping human oversight, uncertainty and risk visible throughout the decision process.

Core values

Data integrity, accountable automation, risk before return, continuous validation, user education and transparent ecosystem governance.

Global markets operate continuously across equities, digital assets, macroeconomic releases, company data and public information. Horizon AI 5.0 is intended to reduce the fragmentation of this information and provide a structured analytical workflow rather than a promise of investment performance.

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Product and Use Cases

The product concept connects research, signal evaluation, scenario analysis and risk monitoring. The intended users include individual learners, research teams, ecosystem contributors, developers

and professional partners.

Market intelligence

Organise multi-market data, macro events, company information and sentiment into a consistent research view.

Strategy research

Evaluate quantitative hypotheses across historical and forward-testing environments with documented assumptions.

Risk monitoring

Track volatility, concentration, liquidity and abnormal behaviour before a decision reaches execution.

Collaborative analysis

Assign specialist tasks to AI agents, compare independent conclusions and escalate conflicts for human review.

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Five Module Technical Architecture

The system separates data preparation, AI analysis, quantitative validation, risk control and agent collaboration into five accountable modules. Each module receives a defined input, performs a bounded task and passes a traceable output to the next control point. This prevents a single model response from becoming an unchecked decision.

01 Data Core → 02 AI Neural Engine → 03 Quant Matrix → 04 Risk Shield → 05 Agent Network → 06 Human Review

Data Core	Ingests market, macroeconomic, fundamental and public-information data; standardises formats; checks completeness and timestamps; and retains source records. Its output is a consistent, traceable dataset for downstream analysis.

AI Neural Engine	Uses machine-learning and language-analysis methods to identify patterns, classify market conditions and organise relevant context. Its output is structured analysis with explicit evidence and uncertainty rather than an execution instruction.
Quant Matrix	Tests analytical hypotheses through factor analysis, historical backtesting, scenario analysis and out-of-sample validation. Fees, liquidity assumptions and adverse conditions are included so headline performance cannot bypass practical constraints.
Risk Shield	Evaluates exposure, concentration, volatility, drawdown, data freshness and abnormal outputs. A failed control blocks progression and routes the case for review instead of allowing an automated action to continue.
AI Agent Collaboration Network	Assigns research tasks to specialist agents, compares their evidence and records confidence and disagreement. A combined conclusion is produced only after conflicts and material uncertainty are visible.

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Module Collaboration and Operating Workflow

A research request moves through the modules as a controlled pipeline. The system maintains a

separation between analytical generation, validation, risk approval and human accountability.

Research request 1

The user or research team defines the market, time horizon, assumptions and intended analytical outcome.

Data qualification 2

Data Core gathers the required inputs and rejects or flags incomplete, stale or inconsistent records.

AI analysis 3

AI Neural Engine converts qualified inputs into structured observations, classifications and research hypotheses.

Quantitative validation 4

Quant Matrix tests the hypotheses against historical, scenario and out-of-sample evidence with cost assumptions.

Risk gate 5

Risk Shield applies exposure, concentration, volatility, drawdown and anomaly checks before any conclusion advances.

Review and feedback 6

Specialist agents compare evidence and confidence; human reviewers resolve material conflicts and feed outcomes back into future research.

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AI Strategy Validation and Risk Controls

Strategy validation is designed as a staged evidence process rather than a single backtest. A candidate strategy must preserve its original hypothesis, input data version, assumptions, test results and review outcome so later decisions can be traced.

01	**Hypothesis definition**	State the market logic, time horizon, expected behaviour and conditions that would invalidate the idea.
02	**Data-quality review**	Check source history, missing values, timestamps, revisions and potential survivorship or look-ahead bias.

03	**Historical and factor testing**	Measure behaviour across different market periods without treating historical performance as a forecast.
04	**Out-of-sample and scenario tests**	Evaluate data not used to form the hypothesis and test adverse volatility, liquidity and market-regime conditions.
05	**Cost and risk assessment**	Include fees and liquidity assumptions, then apply exposure, concentration, volatility and drawdown constraints.
06	**Monitored use**	Release only within defined limits, monitor drift and abnormal outputs, and suspend a strategy when evidence weakens.

Model output is decision support, not a guarantee. When data quality, model confidence or a risk control is insufficient, the workflow stops and requires review.

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Horizon Alpha and Horizon Omega

Horizon Alpha

The stability core focuses on macro conditions, capital flows, durable trends and portfolio risk. Its objective is not maximum short-term return, but consistent research discipline and downside awareness.

- Macro and sector research
- Capital-flow and regime analysis
- Long-horizon risk reporting

Horizon Omega

The growth core focuses on emerging industries, innovation cycles, market momentum and changing sentiment. Its outputs remain subject to the same validation and risk gates as Alpha.

- Innovation and thematic monitoring
- Momentum and sentiment analysis
- Forward-looking opportunity research

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Development Status

This status table separates public capabilities from work in progress and future plans. It should be updated whenever a material release changes the product state.

Area	Status	Current disclosure
Public information and education portal	AVAILABLE	Official website, system overview, curriculum and research content are publicly accessible.
Horizon AI 5.0 core system	TESTING	Final data verification and internal testing; public production availability is not announced.
Data Core, Neural Engine, Quant Matrix and Risk Shield	TESTING	Architecture and module responsibilities are defined; validation and controlled product integration continue.
AI Agent Collaboration Network	PLANNED	Development path target subject to safety, auditability and product-readiness requirements.
Horizon AI Token	ISSUED	HAT has been issued with a maximum supply of 90,000,000 tokens and the allocation structure documented below.

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HAT Token Overview

PROJECT **Horizon AI 5.0**	TOKEN NAME **Horizon AI Token**
SYMBOL **HAT**	MAXIMUM SUPPLY **90,000,000 HAT**
REFERENCE ISSUE PRICE **1 USDT per HAT**	TOKEN ROLE **Intelligent-finance ecosystem utility token**

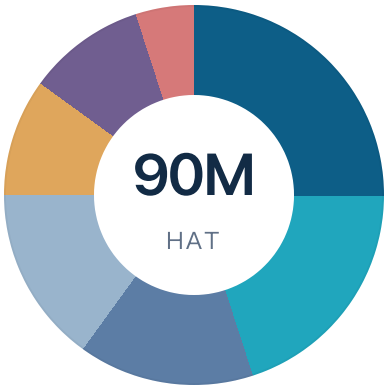
TOKEN STATUS

Issued

The reference issue price is an issuance parameter, not a valuation guarantee, redemption promise, fixed-return commitment or assurance of market liquidity. HAT supports eligible ecosystem services and participation; it does not confer company equity, profit-sharing rights or guaranteed income.

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Token Allocation



- Liquidity reserve 25%
- AI R&D and ecosystem 20%
- Team and talent 15%
- Marketing and brand 15%
- Early investors 10%
- Market and community 10%
- Social impact reserve 5%

Allocation	Share	Quantity	Purpose
Early investors	10%	9,000,000	Early-stage funding and strategic participation.
Team incentives and talent development	15%	13,500,000	Long-term contributor incentives and specialist recruitment.
Marketing and brand development	15%	13,500,000	Education, market development and approved campaigns.
AI R&D and ecosystem development	20%	18,000,000	Data, models, infrastructure, developer tools and partnerships.
Market incentives and community rewards	10%	9,000,000	Documented participation and ecosystem contribution programmes.
Social impact and special development reserve	5%	4,500,000	Approved public-interest and long-term development initiatives.

Allocation	Share	Quantity	Purpose
Market circulation and liquidity reserve	25%	22,500,000	Orderly market circulation and liquidity management under the approved framework.
Total	**100%**	**90,000,000**	**Maximum supply and complete allocation structure.**

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Circulation and Release Management

HAT circulation management balances ecosystem development, long-term incentives and transparent supply control. The allocation categories define the maximum resources available for each purpose; the liquidity reserve does not mean that the entire category enters circulation at once.

Investors and team

Allocations are managed through defined vesting and release controls to reduce the risk of concentrated short-term supply.

AI research and ecosystem

Resources are assigned in line with approved budgets, technical milestones, product delivery and ecosystem-development requirements.

Marketing and community

Distribution follows approved campaigns, participation rules, review standards, budget limits and recorded outcomes.

Liquidity reserve

The 25% category supports orderly market circulation and liquidity management under an approved and recorded deployment process.

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Token Utility and Ecosystem Incentives

HAT utility is organised around real product services and ecosystem participation. Availability may differ by product function, user eligibility and applicable terms.

- ✓ Eligible advanced AI financial-research, market-analysis, scenario-simulation and risk-analysis services
- ✓ Professional membership access, analytical quotas and defined platform functions
- ✓ Developer API, model-analysis and data-service settlement where available
- ✓ Ecosystem service payments and technical collaboration between eligible partners
- ✓ Non-binding governance signalling under accountable management procedures

Participation incentives

Incentives support verified product feedback, research and educational content, developer integrations, community education and partner contributions. Each programme should define eligibility, review standards, reward amounts, distribution cycles and budget limits. Anti-abuse controls are used to identify duplicate, fabricated or otherwise invalid participation.

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Business Model and Sustainable Operations

Horizon AI 5.0 is positioned as an AI-based financial research and decision-support platform. Commercial value comes from reducing the cost of multi-source data preparation, improving

research efficiency, standardising strategy validation and making risk information easier to evaluate. The platform does not sell a guarantee of investment returns.

Customer groups

Individual research users

Market education, integrated information, AI-assisted analysis and risk awareness.

Advanced research users

Deeper data analysis, quantitative research, scenario testing and risk evaluation.

Professional research teams

Collaborative workflows, permissions, research records, validation and monitoring.

Enterprise and institutional clients

API integration, customised analysis, system connection, licensing and support.

Revenue sources

Subscriptions

Monthly, annual or usage-based access to eligible research and analytical services.

Professional tools

Quantitative research, strategy validation, scenario analysis and risk-assessment services.

API and developer services

Charges based on calls, computing resources, service levels or enterprise agreements.

Enterprise solutions

Implementation, software licensing, technical maintenance and long-term support.

Ecosystem cooperation

Technical integration, research-tool licensing, education services and joint development.

Operating cost structure

Principal costs include AI and software research, licensed market and company data, GPU and cloud

infrastructure, storage and networking, security and compliance, marketing and user education, customer support and enterprise implementation.

Long-term sustainability



Operating decisions are evaluated through recurring revenue, customer acquisition cost, customer lifetime value, service gross margin and operating cash flow. Commercial income, token reserves and ecosystem incentive budgets remain separate management categories. Platform revenue does not automatically create equity, dividends or fixed returns for HAT holders.

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Security and Governance

HAT supply management is governed through formal contract controls and defined operating procedures. Key parameters include the maximum supply, administrative permissions, supply controls and the management of allocated reserves.

The governance framework calls for controlled approvals for important operations, auditable vesting arrangements for investor and team allocations, separate management of treasury and incentive budgets, and records of material token movements. Any future buyback, burn or other supply-adjustment programme requires a disclosed funding source, execution rules, limits and legal review.

Operational governance separates product administration, treasury approval, contract management and security response. Vulnerabilities, compromised credentials, abnormal transfers and material misinformation should be handled through a documented incident and disclosure process.

Long-Term Development Path

Phase 1

Core-system validation

Validate data, AI models, quantitative research workflows and risk controls; establish product-quality and technical-delivery standards.

Phase 2

Commercial product validation

Use controlled customer experience, demand validation and service data to refine product positioning and delivery.

Phase 3

Subscription and professional services

Develop standard subscriptions, professional research tools and customer-support processes while measuring retention and service cost.

Phase 4

Enterprise and developer expansion

Expand API services, enterprise solutions and developer cooperation when technical and compliance conditions are ready.

Phase 5

Global intelligent-finance ecosystem

Advance cross-market services and international cooperation in line with product maturity, operating capacity and applicable requirements.

Legal and Risk Disclosure

Legal Notice and Information Purpose

This whitepaper is intended to introduce the technical architecture, use cases and development plans of the Horizon AI 5.0 platform and the HAT ecosystem token, and is provided for informational purposes only. It does not constitute a securities offering document, investment advice, a promise of returns or an invitation to purchase any financial product. Relevant functions, technical roadmaps and development plans may be adjusted in response to market conditions, technical progress and regulatory requirements.

Token Nature and Holder Rights

HAT is designed to support specific functions and services within the Horizon AI 5.0 ecosystem. Except where expressly provided in formal legal documents, holding HAT does not, by itself, confer company equity, debt claims, profit-sharing rights, fixed returns, ownership of assets or redemption rights. The precise legal character of HAT must be determined according to its actual functions, issuance arrangements and the laws of each applicable jurisdiction, and may be subject to relevant financial regulatory requirements.

Market, Technology and Artificial Intelligence Risks

Digital assets involve significant risk. HAT may be subject to severe price volatility, insufficient liquidity, market manipulation, trading restrictions and partial or total loss of value. Blockchain networks, smart contracts and platform infrastructure may experience technical failures, security vulnerabilities or cyberattacks. The artificial intelligence models used by Horizon AI 5.0 may produce erroneous, biased or inaccurate analytical results. Past performance is not indicative of future returns, and no analytical or trading-assistance function guarantees investment returns.

Regulatory Compliance and Liability

The issuance, circulation, trading and ecosystem use of HAT may be restricted by the laws and regulations of different countries and regions. Participants should independently understand the applicable regulatory requirements, tax obligations and related risks, and seek independent legal, tax and financial advice where necessary. The platform and relevant entities shall comply with applicable information-disclosure, consumer-protection and other legal obligations. Nothing in this statement excludes or limits any liability that cannot lawfully be excluded or limited.

Document control
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Official website: meridianas.com
Contact: support@meridianas.com