USDN Litepaper

A short, plain-language summary of USD Neo (USDN).

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1. What is USDN?

USD Neo (USDN) is a token on Neo Smart Chain designed to be worth one US dollar. It lets people and applications send, receive and hold dollar value on-chain without the price swings of other crypto assets.

2. Why use it?

- A stable amount: pay, price and settle in dollars.
- Fast and low cost: it runs on Neo Smart Chain.
- Works with your tools: wallets, explorers and developer tools for EVM networks.
- Open information: contract, audits and legal documents are on one site.

3. How does it work?

Approved participants deposit dollars with the issuer and receive newly created USDN. When they redeem, the USDN is destroyed and dollars are returned. Everyone else can get USDN on exchanges or from other holders. Reserves are intended to be at least equal to the USDN in circulation [confirm: reserve policy].

4. Where can I find it?

USDN is native to Neo Smart Chain. The official contract address is listed on the USDN token page at neosmartchain.com/tokens/usdn, together with every other blockchain where USDN is deployed. Only use addresses published there.

5. Things to know

- USDN is not a bank deposit and is not insured by any government scheme [confirm].
- Its value can differ from one dollar on the market, especially during stress.
- It may not be available in your country.
- Read the Whitepaper, Terms of Use and Risk Disclosure before you use it.

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