



Swisstoken



White Paper

SwissToken WritePaper

November 2020

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1. Introduction

1.1. The purpose

The purpose of this White Paper is to introduce the blockchain platform, “SwissToken” as a Blockchain as a service (BaaS), along with the utilization of the “Smart Application Platform” to potential holders in connection with the proposed ecosystem. The information contained in this whitepaper is for general understanding purposes only. This whitepaper is for discussion and presentation purposes only. The proposed blockchain platform “SwissToken” does not guarantee the accuracy of the conclusions reached in this whitepaper.

We endeavor to keep the information contained in this whitepaper up-to-date and correct, however, we make no representations of any kind about the completeness, accuracy, reliability, suitability, or availability. References provided are for informational purposes only and do not constitute an endorsement of any sources. Nothing in this White Paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. This document is not composed in accordance with and is not subject to, laws or regulations of any jurisdiction, which are designed to protect investors.

1.2. What is Blockchain?

The term “Blockchain” is familiar to many people now. There are many new ideas and projects out there and to be released soon, which includes many imaginative models and new directions for Blockchain and may affect industries since the revolution of the Internet.

Needless to say, Blockchain has been recognized by the world as a new generation of powerful technology. As the blockchain industry and the value of cryptocurrency assets expand, the market for cryptocurrency-investing and speculations are growing rapidly.

The cryptocurrency market has developed remarkably since the beginning and has a combined market capitalization, consequently, many new cryptocurrency concepts are being marketed to bridge the gap between technical complexity and usability of Blockchain.

SwissToken aims to bring one of the blockchain solutions by offering a Blockchain-as-a-Service (BaaS) platform and building an interactive ecosystem with the use of Smart Application Platform throughout the supply chains and logistics industries as well as the origins of family lineage and generations.

2. About US

2.1. Background

Since 2014 Swissinvestor SA has been providing trusted wealth management to each customer to build a strong relationship that allows us to provide services in any aspect of investment advice.

Swissinvestor provides an investment advisory service that combines other financial services to address the needs of affluent customers. It is a consultative process whereby the advisor gleans information about the customer's wants and tailors a bespoke strategy utilizing appropriate financial products and services.

As an investment advisor, we utilize the spectrum of financial disciplines available, such as financial and investment advice, legal or estate planning, accounting, and tax services, and retirement planning, to manage an affluent customer's wealth for one set fee. Wealth management practices differ depending on the nation.

Swissinvestor does more than just investment advice, as it can encompass all parts of a person's financial life. The idea is that rather than trying to integrate pieces of advice and various products from a series of professionals, high net worth individuals benefit from a holistic approach in which a single manager coordinates all the services needed to manage their money and plan for their own or their family's current and future needs.

Reference: <https://swissinvestor.ch/en>

2.2. Our Services

It is based on the theory that we can provide services in any aspect of the financial field. This may be based on our expertise of wealth management in question or the primary focus of the business within which the wealth management operates. In certain instances, Swissinvestor may have to coordinate input from outside financial experts as well as the customers to craft out the optimal strategy to benefit the customer.

It is always our goal with each customer to build a strong relationship that allows us to feel the compelling need driving your investment objectives, therefore you can get on with your life peacefully, knowing that your wealth is working for you.

Our Services are strategies, ongoing processes customized to each unique needs and goals in constantly changing market conditions.

Each customer is unique and its needs are too. Some of our services include:

- Access to top-rated Private Banks
- Discretionary Fund Management solutions

- Tax effective investing dependant on your own tax status and residency
- Pension and Retirement Wealth Management
- Non-Discretionary Fund Adviser service; Advice on Risk and Asset Allocation

Swissinvestor also is planning to provide banking services and advice on philanthropic activities.

Reference: <https://swissinvestor.ch/en/our-services/>

2.3. Our Team

SwissToken employs a team of highly talented people who are passionate about creating financial products and services that will lead the finance world.

Reference: <https://token.swissinvestor.ch/about>

2.4. Where we are

We are located in the heart of Geneva where our dedicated team is at our customer's disposal to provide them with a quality response on specific and professional investment solutions.

We have been working in the field of private and professional asset management for several years, we do so discreetly and with permanent availability.

Always keeping a global vision of the available solutions, we advise all types of customers regardless of their investment opportunities.

2.5. Our Goals

Swissinvestor is focusing on creating a smart application platform of solutions which utilizes the second generation of the blockchain technology and also known as Ethereum-based blockchain and the "Smart Contracts" to promote better transparency, provenance, legitimacy and efficiency across the origins of anything with value while also integrating a reward system.

TCHF is a stablecoin initiative spearheaded by Swissinvestor. Our vision is to create an open and trusted, digital financial ecosystem in Switzerland.

2.6. Our Mission

We see the current financial systems of the world plagued by poor monetary policies, corruption, and inflation, just to name a few of the problems are quietly hurting the unsuspecting.

To solve this global phenomenon, cryptocurrencies, particularly stablecoins, promised decentralization, transparency, and ease of use, but they too have failed to accomplish what they've set out to do.

As a borderless, decentralized, and meritocratically governed cryptocurrency, TCHF's mission is to serve as an alternative form of money for all the people of the world. SwissToken is the next evolution of stablecoin. TCHF is the evolution of money.

2.7. Legal Parts

Legal entities with legal domicile within Switzerland and acting as financial intermediaries have to be regulated by law.

- FINMA - Financial Market Supervisory Authority

As a member of a self-regulatory organization approved by the Swiss Financial Market Supervisory Authority (FINMA) for the supervision of financial intermediaries, as referred to in Article 2 of the Federal Act on Combating Money Laundering and Terrorist Financing in the Financial Sector (MLA), we work on a regulated market.

You can verify our authenticity at FINMA and also check that we are members of PolyReg - Self Regulatory Organisation (SRO) in the link below by typing Swissinvestor in the search field.

<https://www.finma.ch/en/authorisation/self-regulatory-organisations-sros/sro-member-search/>

Home › Authorisation › Self-regulatory organisations (SROs) › SRO member search

SRO member search

Authorisation

Types of authorisation

Banks and securities firms

Insurers

Asset management

Portfolio managers and trustees

Supervisory organisations

Representative offices of financial institutions based outside Switzerland under FinIA

Insurance intermediaries

Self-regulatory organisations (SROs)

SRO member search

Directly subordinated financial intermediaries (DSFIs)

Financial market infrastructures and foreign market participants

Rating agencies

Registration body

Reviewing body for prospectuses

FinTech

FinSA and FinIA

Here you can search for financial intermediaries who are members of a self-regulatory organisation (SRO).

Instructions

- Enter at least five consecutive characters. This search also includes companies with names with less than five characters.
- When searching for a company, do not enter any abbreviations placed after the company name (e.g. Ltd, Pvt. Ltd).
- The search function ignores punctuation marks and special characters (e.g. full stops, commas, accents, hyphens, brackets, plus signs, etc.). The same applies to spaces, case sensitivity and words written together or separately.
- **Only five** search results are displayed.
- FINMA cannot guarantee the completeness or accuracy of the data. The data is updated quarterly and is based on information provided by SROs.



1 result(s) found

Company name	Domicile	Monitoring SRO
Swissinvestor, Silvestre Dinis	Lausanne	SRO PolyReg, Zürich

It will be the end results

Reference:

Swiss Financial Market Supervisory Authority FINMA

Laupenstrasse 27, 3003 Bern

Phone +41 31 327 91 00 / Fax +41 31 327 91 01

E-Mail: info@finma.ch

<https://www.finma.ch/en>

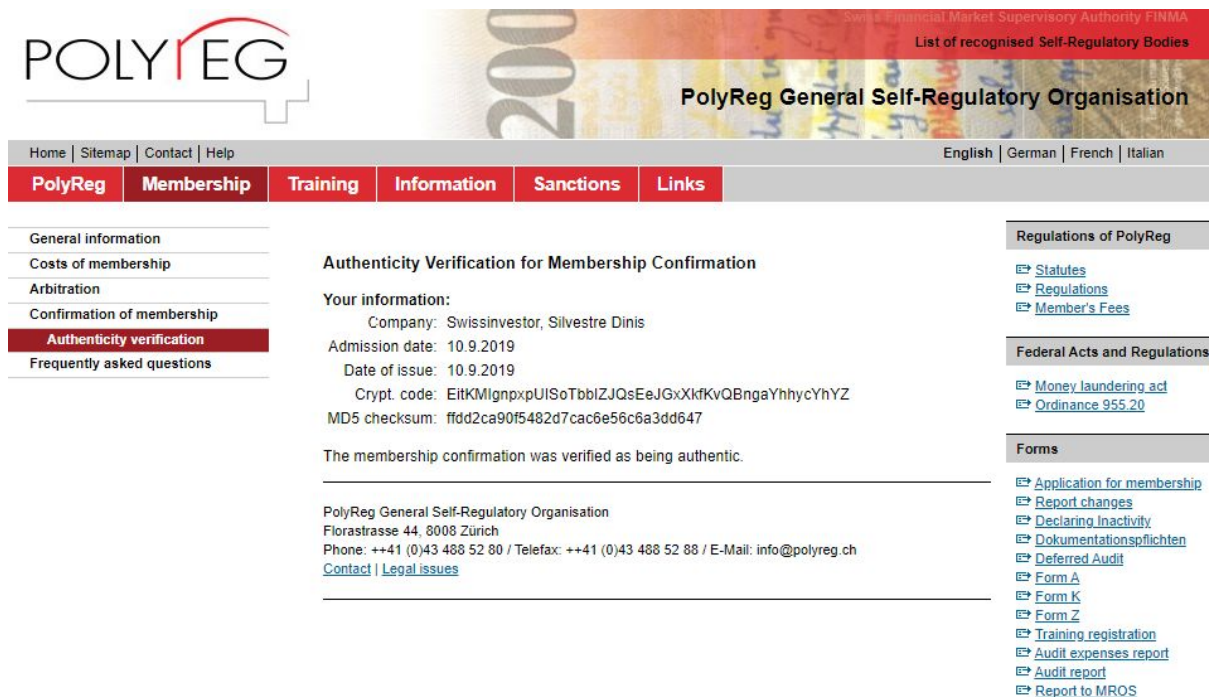
- PolyReg - Self Regulatory Organisation (SRO)

PolyReg is a self-regulatory body recognised by the Swiss Federal Money Laundering Control Authority.

It is established according to Article 24 of the Swiss Money laundering act (MLA) and acts as regulatory and supervising Organisation for its members.

You can verify our authenticity as a member of PolyReg in the below link.

<http://www.polyreg.ch/e/mitgliedschaft/verify.cgi?lang=en&firma=Swissinvestor%2C+Silvestre+Dinis&aufnahme=10.9.2019&ausstell=10.9.2019&krypt=EitKMlgnpxpUISoTbbIZJQsEeJGxXkfKvQBngaYhhycYhYZ>



It will be the end results

Reference:

PolyReg General Self-Regulatory Organisation

Florastrasse 44, 8008 Zürich

Phone: +41 43 488 52 80 / Fax: +41 43 488 52 88

E-Mail: info@polyreg.ch

<http://www.polyreg.ch/e/index.html>

- Vaud Cantonal Authority - Office of the Commercial Register

Swiss permission for starting a business in Switzerland. The commercial register is used for the constitution and identification of legal entities.

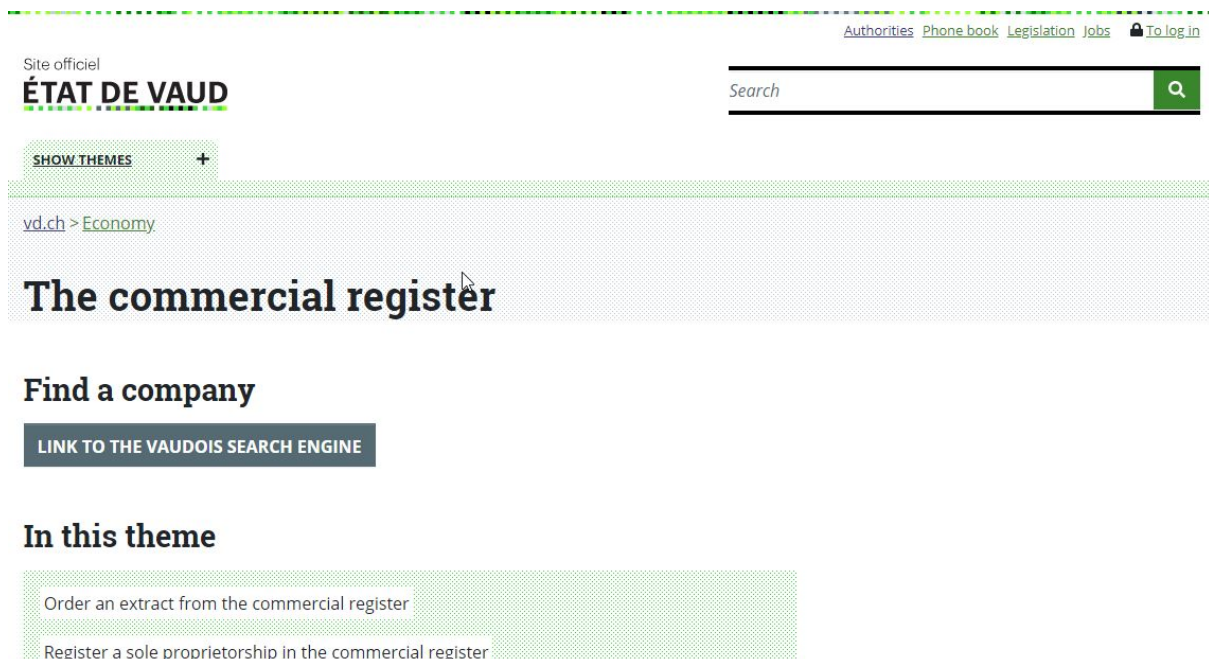
Its purpose is to record and publish legally relevant facts and to guarantee the security of the law, as well as the protection of third parties, within the framework of the mandatory provisions of private law.

In particular, registration in the commercial register must make it possible to establish unequivocally the system of representation and that of liability.

The trade register thus tends to promote business relations thanks to the accuracy and publicity of entries, entries sent for approval to the Federal Office of the Commercial Register (OFRC), then published in the Swiss Official Gazette of trade (FOSC).

You can verify our authenticity as a Swiss company from Switzerland by clicking in the link Find a company.

<https://www.vd.ch/themes/economie/registre-du-commerce/>



The screenshot shows the official website of the Vaud Cantonal Authority. At the top right, there are links for "Authorities", "Phone book", "Legislation", "Jobs", and "To log in". The main header features the "ÉTAT DE VAUD" logo and a search bar with the word "Search" and a magnifying glass icon. Below the header, there is a "SHOW THEMES +" button. The breadcrumb trail indicates the current location: "vd.ch > Economy". The main heading is "The commercial register". Underneath, there is a section titled "Find a company" with a button that says "LINK TO THE VAUDOIS SEARCH ENGINE". The "In this theme" section lists two items: "Order an extract from the commercial register" and "Register a sole proprietorship in the commercial register".

Type Swissinvestor in the search field.

Search for companies within canton

Français Deutsch Italiano English

Business name contains words starting with
 FSO UID CHE:
 Federal Identification Number CH:
 Companies active active and cancelled

+ Advanced search criteria

Number of rows 100 5000
 Format of result simple list list detailed with export

[help](#)

1 companies found (Result of 1 to 1, on 20.11.2020 at 12:15) [State of: 20.11.2020]

		Excerpt	Bylaws
Swissinvestor SA in Genève, Société anonyme, CHE-226.422.616, CH-660.1.502.019-0			

Internet excerpt

on 20.11.2020 at 16:40 [State of: 20.11.2020]

Français Deutsch Italiano English

PDF | [New search](#) | [Excerpt with cancellations](#) | [Direct link](#)

Transfer on	Legal form	Date of registration	Date of cancellation	UID	File number
	Société anonyme	13 mai 2019		CHE-226.422.616	09094/2019

Ref.	Company name	Ref.	Head office
1	Swissinvestor SA	1	Genève

Ref.	Address	Ref.	Bylaws date
2	Quai du Mont-Blanc 29, 1201 Genève	1	30.04.2019

Capital shares		Shares
Ref.	Nominal	Released
1	CHF 300'000	CHF 300'000
		300 actions de CHF 1'000, nominatives, liées selon statuts

Ref.	Goal, Observations
1	But: le conseil en placements (cf. statuts pour but complet).

Ref.	Publication board
1	Feuille Officielle Suisse du Commerce

JOURNAL		SOGC PUBLICATION	
Ref.	Number	Date	Page/Id
1	9094	13.05.2019	1004631932

JOURNAL		SOGC PUBLICATION	
Ref.	Number	Date	Page/Id
2	18314	01.10.2019	1004731028

Administration, review board and people having signing capability		
Name and First names, Origin, Residence	Functions	Signature mode
Silvestre Diris Virgilio, du Portugal, à Renens (VD) BDO SA (CHE-398.161.059), succursale de Vernier	adm. organe de révision	signature individuelle

The information above is given with no commitment and is in no way legally binding. Only the company record (extract) issued and certified by the competent Registry Office and the text published in the Swiss Commercial Gazette are binding.

PDF | [New search](#) | [Excerpt with cancellations](#) | [Direct link](#)

It will be the end results and you can get it from the link below

<https://ge.ch/hrcintapp/externalCompanyReport.action?companyOfrcId13=CH-660-1502019-0&ofrcLanguage=4>

Reference:

Phone: +41 21 557 81 21

E-Mail: info.rc@vd.ch

Rue Grenade 38 / PO Box

1510 MoudonSwiss

<https://www.vd.ch/toutes-les-autorites/ordre-judiciaire-vaudois-ojv/office-cantonal-du-registre-du-commerce/>

3. Our Products

3.1. Stablecoin as a Service

Stablecoins aim to provide safety in relation to the major currencies of which reputable central banks are tasked with maintaining the purchasing power over time on the market for crypto-assets.

Stablecoins have been introduced by their proponents as an attempt to protect the revenues from crypto-asset investments from such volatility.

Fiat backed stablecoins are crypto tokens associated with the value of a specific fiat currency. These tokens hold their value fixed at 1:1 ratio. For example, TCHF is a stable coin, which is pegged 1:1 to the Swiss Franc.

Fiat currency is deposited as collateral to ensure the existence of a fiat-backed stablecoin. As a result, it requires financial custodian and regular auditing to determine that the token always remains collateralized.

3.2. SwissToken (TCHF)

SwissToken is a new class of digital currency backed by stable fiat CHF (Swiss Franc).

- Allow users to hold CHF (Swiss Franc) on our platform without requiring a Switzerland Bank Account.
- Fiat Gateway allows customers to deposit GBP (Pounds) or EUR (Euro) or USD (Dollar) that are converted in CHF (Swiss Franc).
- TCHF (SwissToken Stablecoin) combines the stability of the CHF (Swiss Franc) with the efficiency of blockchain technology.
- Store your TCHF (SwissToken Stablecoin) in our secure online wallet.
- Purchase digital Gift Cards online with TCHF (SwissToken Stablecoin) and sent as a voucher.
- TCHF (SwissToken) exchange to facilitate coin conversion to Bitcoin, Litecoin, Ethereum, or Tether.
- Invest in TCHF (SwissToken) which earns interest denominated in the CHF (Swiss Franc) currency if the CHF goes up in value relative to your local currency, the earned interest increases when converted back to your local currency.

Reference: <https://token.swissinvestor.ch/token>

SwissToken converts fiat CHF to a token (TCHF) by issuing a bond. The bond structure is represented through smart contracts on the Ethereum blockchain. Eligible customers can

buy the bond. It is noteworthy that fees and CHF deposits in fiat are managed off-chain and bond details are set out in a prospectus. The contracts are managed, maintained and controlled by SwissToken via special roles called owner, minter and operator.

SwissToken (TCHF) is based on the Ethereum ERC-20 standard following widely adopted token implementation standards and containing functional properties in the Ethereum Blockchain.

Reference: <https://token.swissinvestor.ch/>

4. Technology

4.1. Blockchain

A blockchain is a decentralized, distributed, and oftentimes public, digital ledger consisting of records called blocks that is used to record transactions across many computers so that any involved block cannot be altered retroactively, without the alteration of all subsequent blocks.

This allows the participants to verify and audit transactions independently and relatively inexpensively.

A blockchain database is managed autonomously using a peer-to-peer network and a distributed timestamping server.

They are authenticated by mass collaboration powered by collective self-interests. Such a design facilitates robust workflow where participants' uncertainty regarding data security is marginal.

The use of a blockchain removes the characteristic of infinite reproducibility from a digital asset. It confirms that each unit of value was transferred only once, solving the long-standing problem of double spending. A blockchain has been described as a value-exchange protocol.

A blockchain can maintain title rights because, when properly set up to detail the exchange agreement, it provides a record that compels offer and acceptance.

Reference: <https://en.wikipedia.org/wiki/Blockchain>

4.2. Ethereum

Ethereum (ETH) is an open-source, public, blockchain-based distributed computing platform featuring smart contract (scripting) functionality.

It provides a decentralized Turing-complete virtual machine (Ethereum VM), the Ethereum Virtual Machine (VM), which can execute scripts using an international network of public nodes. Ethereum also provides a cryptocurrency token called "ether", which can be transferred between accounts and used to compensate participant nodes for computations performed. "Gas", an internal transaction pricing mechanism, is used to mitigate spam and allocate resources on the network.

Reference: <https://en.bitcoinwiki.org/wiki/Ethereum>

4.3. OpenZeppelin

OpenZeppelin is an open source framework of reusable and secure smart contract in the solidity language. It helps develop secure smart contracts for Ethereum Virtual Machine (EVM). It is designed for easy collaboration and auditing of code.

OpenZeppelin is aiming to provide secure code for new decentralized business ecosystem. Solidity language is used for writing these smart contracts. By writing these contracts in solidity other private blockchain users are able to use the same library.

OpenZeppelin community invites developers, security researchers and entrepreneurs to help them develop or use their community in their work.

It is based on following principles:

- Security in depth
- Code simplicity and modularity
- Testing of code
- Checking preconditions and postconditions (whether it is actually happening what programmer was intending to do)
- Code consistency and regular audits

OpenZeppelin has provided a standard library that create, pause and destroy. In Ethereum you can create tokens easily using tokenFactory.

OpenZeppelin Contracts helps minimize risk by using battle-tested libraries of smart contracts for Ethereum and other blockchains. It includes the most used implementations of ERC standards.

Reference: <https://openzeppelin.com/>

4.4. ERC-20 Standards

ERC20 is the Ethereum token standard which is used for Ethereum smart contracts. Developed in 2015, ERC-20 defines a common list of rules that an Ethereum token has to implement. Giving developers the ability to program how new tokens will function within the Ethereum ecosystem. This token protocol became popular with crowdfunding companies via Initial Coin Offering (ICO).

SwissToken is an example of a Smart Application Platform based on ERC20 tokens.

The ERC20 token standard describes the functions and events that an Ethereum token contract has to implement.

Reference: <https://en.bitcoinwiki.org/wiki/ERC20>

4.5. Token

A Token is a representation of something in the blockchain. This something can be money, time, services, shares in a company, a virtual pet, anything. By representing things as tokens, we can allow smart contracts to interact with them, exchange them, create or destroy them.

Reference: <https://docs.openzeppelin.com/contracts/2.x/tokens>

4.6. SwissToken Smart Application Platform

SwissToken Smart Application Platform is a standards based technology platform that enables customers to buy tokens that seamlessly and securely run across the application by using many different and complex technologies, endpoints, platforms, back-end systems and databases.

The below diagram shows the distribution of applications. It can be used to understand where the host application is executed and/or delivered in client scenarios.

The applications are developed, tested, and released, and so on. Analysis can reveal opportunities for rationalization, as well as duplication and/or gaps.

The purpose of this diagram is to clearly depict the business logics from which customers and admins normally interact with applications, but also the location where the application infrastructure is hosted.

4.7. Diagram of the Solution

