SwissShares
by Swissinvestor

White Paper

SwissShares White Paper

1. Swissinvestor SA

Founded in 2019, the Swissinvestor SA is an anonymous society incorporated under the laws of Switzerland with company registration number CHE-226.422.616 and with the registered and principal office in Geneva.

- Vision

  We aspire to lead in the technological revolution in Switzerland's financial sector by combining modern technology and our long experience in investment management.

- Mission

  To provide personalized and efficient financial services focused on local and international customers through experience, advanced technology, and optimized processes.

- Values

  The Swissinvestor SA uses its core values to define its culture, brand, and business strategies.

  Following are the Swissinvestor's core values that we live by.

  - Integrity
  - Transparency
  - Consistency
  - Flexibility

- Regulatory Environment

  - Governing law

The Swissinvestor SA solutions will be governed by, and construed and enforced in accordance with the laws of Switzerland without giving effect to any choice or conflict of law provision or rule.

Any Dispute arising out of or relating to the Swissinvestor SA solutions, including disputes on its conclusion, binding effect, amendment and termination, shall be resolved by the ordinary courts in Geneva, Switzerland.

○ Independent third-party audit

The Swissinvestor SA is transparent about all business operations and provides all relevant information that is verified by some independent auditors and the results published on the Website.

○ Anti-money Laundering

The Swissinvestor SA is following In Switzerland, the regulatory basis to prevent money laundering is the Anti-Money Laundering Act (AMLA) as well as its ordinances; the Anti-Money Laundering Ordinance and the Anti-Money Laundering Ordinance from FINMA. In addition, FINMA provides guidelines, FAQs and Circulars in order to guide financial intermediaries on how to implement AML due diligence.

● Team

The Swissinvestor's team has proven capabilities and experience in asset management, software engineering, marketing, blockchain technologies, and business operations.

The Swissinvestor SA is considered a trustworthy financial advisor and has a good reputation in the industry.

Following are the key members of the Swissinvestor SA team.

	Virgílio Dinis C.E.O	
	Linkedin	
Marietou Samb Head Client Services		Patrícia Dinis Head Finance
Linkedin		Linkedin
	Mohamed Ghachi Director	

	Linkedin	
André Garcia Head Designer		**Cezar Souza** Head Business Analyst
Linkedin		Linkedin

- Competitive advantage
  - We have flexibility and adaptability

    We can offer more choices, more variety, or a wider range of options for our products and services, making the best option.

  - Transparency

    We are incredibly transparent that clients know exactly where their money is going, they're able to see it as well, every single aspect of the company is clean.

○ Concise and Consistent

Our assets are a clear and concise definition of our Services and Products it establishes we're more mature and serious.

○ Best in handling technology

We are a small company that provides big services, we know how to handle technology effectively and how to be innovative.

○ We learn as we grow

We tend to discover more about our clients and learn more about the client's problems and how to help them.

● Solutions

The Swissinvestor SA is focusing on developing innovative and flexible solutions which utilizes advanced technology, and optimized processes to promote better transparency, provenance, legitimacy and efficiency across the origins with the highest standards.

Following are the main Solutions designed by Swissinvestor SA.

○ SwissToken

The SwissToken solution provides customers a cryptocurrency called (TCHF) backed by the stable fiat Swiss Franc (CHF) it combines the stability with the efficiency of the blockchain technology and customers can to hold (CHF) through a Smart Application that seamlessly and securely runs across the application by using many different and complex technologies, endpoints, platforms,

back-end systems and databases. You can find out more about the SwissToken from the link below.

https://token.swissinvestor.ch/token

○ SwissShares

The SwissShares is the Swissinvestor SA company Tokenization process where it represents the ownership of the company and patrimonial (dividend) rights.

The tokenization process simplifies the way to reach new potential investors globally.

SwissShares allows customers to hold Shares of the company, these digital Shares are represented by a record in the blockchain.

Shareholders of SwissShares can benefit from the development prospects of SwissToken and SwissShares and SwissTokenBank (the next generation of Digital Banking solution). You can find out more about SwissShares from the link below.

https://shares.swissinvestor.ch/

○ SwissTokenBank

The SwissTokenBank will be the next generation of Digital Banking solution provided by the Swissinvestor SA, where the services are delivered over the internet. You can find out more about the SwissTokenBank by contacting the Swissinvestor SA team from the link below.

https://swissinvestor.ch/en/contact-2/

2. Switzerland and Blockchain

Switzerland is one of the most advanced countries in the world in terms of Blockchain adoption.

It is an international Hub for Blockchain companies comprising a wide network and profound expertise. Within this development especially the Finance industry plays a key role to promote a sustainable growth of the Blockchain market in Switzerland.

- Economy

  The economy of Switzerland is one of the world's most advanced free market economies.

- Digitalization of the economy

  Tokenizing shares is an efficient way to simplify investor relations and raise sufficient capital for the Company.

  Tokenizing shares is feasible under current Swiss law and opens the door for more digitalization of the economy.

  When properly structured, the digital transfer of a share is possible under the current rules, without having to deal with a written form of contract or an intermediary.

- Switzerland's Crypto Valley

  Switzerland has a friendly regulatory environment and is attracting crypto startups to setup their operations in Switzerland to provide an ecosystem of services.

  Switzerland by developing supportive relationships with the Investors is promoting Switzerland in the industry and the media.

Investors seeking for diversification might find opportunities in Switzerland to get exposure to high quality of Assets.

New business models in the Assets or Security tokens field in Switzerland are growing include structuring of tokens, custodians of tokenized Assets, distributors of tokens or token account facilitators, creating a vivid ecosystem.

- Crypto Valley Statistics

  - The number of companies specializing in blockchain in Switzerland and Liechtenstein increased from 919 to 960 from July 2020 to February 2021 (+4.4%).

  - 5,184 people are employed in Crypto Valley (+8.5%).

  - The market valuation of the 50 largest companies has increased from $37.5 billion to $254.9 billion (680% growth).

  - Crypto Valley now counts 11 Unicorns (i.e. projects valued at more than $1B,) up from 6 in the previous report: Ethereum ($157.2B), Cardano ($40.6B), Polkadot ($29.3B), Aave ($3.9B), Cosmos ($3.8B), Solana ($3.3B), Tezos ($2.6B), Dfinity ($2B), Near ($1.1B), Nexo ($1.1B), and Diem ($1B).

  - Solana, 21Shares, SwissBorg, Curve Financial, Oxygen, Enzyme, and Maps.me have been added to the list of the Crypto Valley Top 50.

    Source https://cvvc.com/top50

3. SwissShares

The SwissShares combine the technology of blockchain with the requirements of regulated supervisory authority in Switzerland to

support liquidity of Security/Asset Tokens Offering and raise funds through the Tokenization Process.

FINMA treats Asset Tokens as securities and the Tokenization Process is typically the issuance of digital tokens in a blockchain environment in the form of regulated securities for subscription beyond a limited circle of persons.

The blockchain environment enhances securities regulatory objectives of disclosure, fairness and market integrity and supports innovation and efficiency through automation and "smart contracts".

In terms of the token aspect, the Tokenization Process is essentially the digital representation of ownership of assets (e.g. SwissShares).

The Swissinvestor SA has created a completely regulated digital finance ecosystem, which owns a regulated security token platform in Switzerland and will bring to the market an unrestricted regulated public offering of shares.

- Purpose

  The Swissinvestor SA is developing a regulated Digital Platform of Solutions ("SwissShares" and "SwissTokenBank") that will initially include the tokenization of the company to raise sufficient capital for the next project called SwissTokenBank, which we plan to register as a licensed Digital Banking.

  Although Swissinvestor SA has not yet received a license to provide Banking Services, Swissinvestor SA intends to obtain the license to become qualified to operate in the EU economic area within 2 years after reaching the minimum offering amount of 9,000,000.00 Swiss Franc (CHF).

The Swissinvestor SA vision is to establish two platforms and a security token that provide regulatory clarity to the blockchain asset industry.

The SwissShares offers financial securities that are backed by something tangible like the assets, profits, or revenue of the Swissinvestor SA, and legal rights such as voting or dividends distribution.

SwissShares ensures investor protection and has the same function as conventional securities, additionally, it confirms Shareholders digitally using immutable blockchain transactions and also makes fractional Shareholders possible.

SwissShares are subject to federal laws that govern securities, protecting investors on some levels since these securities are tokenized on a blockchain through "smart contracts".

Switzerland has a friendly regulatory environment and there is currently significant application of federal laws and regulations to the trading of security tokens, including regulations governing the market, and this legal classification of security tokens makes them more investor friendly.

Investors can buy security tokens directly on SwissShares Platform, opening up a new world of opportunities.

Swissinvestor SA plans to achieve this by:

- Ensuring the Investor's protection by providing regulated financial services, such as customary trading, clearing, and settlement procedures, regulatory compliance, capital and liquidity reserves and operational transparency.

- Obtaining appropriate regulatory licenses and approvals, including Fintech licenses.

- Issuing our security token SwissShares, and maintaining the registry, which reflects a real time list of Shareholders;

- Requiring that all Shareholders comply with KYC/AML procedures.

- Granting certain rights and benefits to the Shareholders of SwissShares.

The tokenization of securities and other financial instruments improves efficiency and transparency.

Investors of SwissShares can have real ownership of the asset they invested in by storing the security tokens in their own wallets.

The use of Blockchain technology for tokenizing financial markets removes borders, Swissinvestor SA has chosen Ethereum as the most suitable security token offering platform.

SwissShares combines the elements of transparency and auditability.

Blockchain technology allows a secure, transparent, and auditable way to transfer value over the internet.

When fully operational, Swissinvestor SA expects to offer Financial Services through the Blockchain and in the future, Swissinvestor SA intends to establish a platform in other regulated financial markets, which will require the development of technological solutions accordingly.

- Benefits

SwissShares enjoy high levels of liquidity as they are eligible for trading on the global scene, allowing for anyone around the world to access them.

Acceptance as financial instruments as well as increased adoption.

SwissShares come with zero administrative costs of buying and selling.

Reduced costs essentially allow people to generate a substantial amount of returns on investments.

The process of buying and selling SwissShares to accredited investors is also a little bit fast liquidity.

Clearing and settlement of SwissShares can be done in just a matter of a few minutes.

SwissShares can be held personally, i.e. brokers and custody accounts are technically no longer required to store the assets cutting out the middlemen.

SwissShares on blockchain ensure transparency of all transactions at all points of time, additionally, they also provide a consolidated transaction ledger.

SwissShares are immediately transferable.

Shareholders can earn additional interest rate on 04/2022 of 5% p.a.

Priority access to the future SwissTokenBank project.

Other respective benefits will also be announced in due course.

- Earning Interest

The SwissShares interest rate on 4/2022 is 5% p.a.

This interest is applied annually for a minimum contractual agreement period of 5 years.

Users can earn additional profit as owners of SwissShares through annual dividends.

In addition, users who own SwissShares will have priority access to the future SwissTokenBank project and will also enjoy reduced rates, discounts, exclusive benefits such as services and products. See section "SwissTokenBank" for further information.

● Annual Dividends

Shareholders of SwissShares will be entitled to receive dividends of the Swissinvestor SA cumulative.

The distribution will be calculated on an annual basis and paid to parties that hold SwissShares.

Each annual distribution will be based on the Swissinvestor SA cumulative calculated as of December 31 of the year prior to the distribution.

● Roadmap

The SwissShares roadmap is the strategic vision of Swissinvestor SA and goals to create great Products and Services and the main objectives are illustrated below with initiatives and deadlines at different stages.

Like a business plan, this roadmap provides a long-term view of where Swissinvestor SA is heading and how it will get there to succeed, share understanding of the big picture, and provide a clear vision for the future.

1 Sales	2021-2022 Launch SwissShares - IT Infraestructura Definition

	- Tokenization Shares Platform - Blockchain Smart Contract - Offering
2023 Launch Fintech - Office Installation in Lithuania - Company registration in Lithuania - Bank license Application	**2** **Operations**
3 **Product**	**2024** Digital Bank Platform Development - Mobile Platform - Fintech Management Solution - Regulatory Requirements
2025 Launch Digital Bank Platform - Marketing Campaign - Provide Digital Banking Services - Business Partners	**4** **Marketing**
5 **Research**	**2026** Digital Bank Improvement - Innovations - Efficiency - Growing Strategy

- Offering

  The Offering campaign is restricted only to "relevant persons" and starts from the predefined date in the table below, all contributors

can register in the SwissShares Platform and purchase SwissShares.

At this stage, investors are able to invest fiat as opposed to SwissShares, which simplifies the process for both investors and Swissinvestor SA, since it is not necessary to change fiat to cryptocurrency.

The minimum purchase of SwissShares to participate in the offering is 1,00 Token (SSI) and the price is 1.00 Swiss Franc (CHF) per Token.

The Offering will not complete until raised gross offering proceeds of 9,000,000.00 Swiss Franc (CHF), which refers to as the minimum offering requirement to start the next project SwissTokenBank.

In order to participate in this offering, a purchaser must be duly identified through the KYC/AML procedures.

The total supply of SwissShares (SSI) is 30,000,000.00 of which up to 9,000,000.00 are being offered for sale in the Offering.

Start Date	1/May/2022
End Date	31/Dec/2024
Token	SwissShares (SSI)
Total Supply	30.000.000.00
Minimum Purchase	1.00 SSI
Token Exchange	1.00 SSI = 1.00 CHF
Payment Methods	Bank Transfer / PayPal
Currency	Swiss Franc (CHF)

Minimum Purchase	1.00 SSI (no fraction allowed)

The token distribution is proportional to the number of SwissShare (SSI) generated:

Token Holders	Number Tokens	%
Swissinvestor SA Reserve	21,000,000.00	70%
Offering	9,000,000.00	30%

- Purchase

The Purchaser is legally permitted and is of legal age to purchase, receive, possess, and make use of Tokens in its relevant jurisdiction and the Purchaser is not aware of any other legal reason to prevent it from obtaining Tokens.

This White Paper contains the terms and conditions that govern the purchase of the SwissShares (SSI) and it defines the Purchaser rights and obligations.

This is an agreement between Purchaser and Swissinvestor SA, the Purchaser has read, understands, and is in full compliance with these Terms (including all Exhibits), and the Purchaser understands that, by purchasing, or otherwise receiving, a Token, the Purchaser is accepting all of the terms and conditions set forth herein.

The Purchaser has sufficient understanding of the functionality, usage, storage, transmission mechanisms, and other material characteristics of tokens, token storage mechanisms (such as token wallets), blockchain technology, and understand these

Terms and to appreciate the risks and implications of purchasing Tokens.

The Purchaser is acquiring the SwissShares solely for the Purchaser's own account and not as nominee or custodian for another person or entity.

The Purchaser will supply the Swissinvestor SA with all accurate information or documentation required in order to allow the purchase of Tokens and additional information which may be reasonably required to fulfill legal, regulatory, and contractual obligations, including but not limited to any anti-money laundering and "know your customer" obligations and any change to the information that the Purchaser has supplied.

● Delivery of Tokens

In order to receive SwissShares, users must correctly provide an ERC-20 compatible Ethereum Wallet Address.

The Swissinvestor SA will provide further procedures and instructions on how to get an Ethereum Wallet Address and how to insert the Wallet Address in the User Panel.

Failure to follow the exact procedures described in the instructions may result in the incorrect transfer of the SwissShares.

SwissShares will be delivered to the wallet of the investor according to the quantity of tokens purchase, which can happen immediately depending on the payment method or after the confirmed payment that usually occurs in Swiss Franc (CHF).

The SwissShares delivery may be delayed if necessary to address any technical difficulties with the provided Ethereum Wallet Address.

- Payment

  The User can pay via Bank transfer or PayPal.

  The order has to be placed in CHF. Please note that Bank transfers can take several days to be received and processed.

  Your bank may charge international transfer fees.

  Users must pay the Purchase Price by sending the correct quantity of one Payment in CHF to the wire instructions (or unique address, as applicable) displayed to you via the Website.

  Your purchase can not be completed until the Swissinvestor SA receives the full amount of the Purchase Price.

  Swissinvestor SA is not responsible for transfer fees charged by your bank. Users must cover all the fees and can not ask Swissinvestor SA to reimburse the fees paid by the User.

- Risks

  The information on this Whitepaper does not constitute legal, financial, tax or investment advice and is not intended as a recommendation for acquiring Tokens SwissShares.

  Swissinvestor SA recommends seeking the advice of legal, tax and financial experts before acquiring SwissShares.

  The User has the knowledge, expertise, and experience in financial matters to evaluate the risks of acquiring SwissShares, is aware of the risks inherent in acquiring and the method by which the assets of the Swissinvestor SA are held.

The User is responsible for the decision to acquire SwissShares and has legal competence and capacity to accept these terms through the acquiring process of SwissShares.

- Governance
  - Shareholder Agreement

    The shareholder agreement is an agreement between shareholders and can help preserve the strategic capacity to act in the context of potential acquisitions or financing rounds. Furthermore, the shareholder agreement also protects minority shareholders. It is optional and depends on the individual needs.

  - Administrative Privileges

    Swissinvestor SA developed a centralized administrative platform that facilitates management of all SwissShares.

    This SwissShares Platform helps automate and coordinate front-office and back-office and accounting functions and defining rules and penalties and verifying and enforcing the obligations.

    Allows SwissShares to be distributed adding a layer of protection against the misuse or unauthorized use of the SwissShares or information.

    The immutable record of all previous transactions and changes facilitates greater confidence and facilitates the transfer of rights when SwissShares are sold or transferred.

    Its security, comprehensive audit trail, and proof transaction tracking is useful for digital asset management.

Swissinvestor SA has internal procedures, in which the SwissShares is issued and transferred on the Blockchain, how the shareholders can get back their SwissShares once they have lost access (e.g. loss of private key) and how a token holder will be recognized as a Shareholder of the SwissShares.

Swissinvestor SA has specific access control privileges to manage risks, make upgrades, and even enforce emergency shut downs related to governance of the SwissShares Platform, roles and functions are implemented through the SwissShares Smart Contracts by using the Open-Zeppelin library that are integrated with SwissShares Platform.

Swissinvestor SA established a governance consisting sophisticated controls and policies enforcement solutions, as well as customizable Administrative roles and controls to align with the organizational structure dependent on the Administrator to perform major tasks.

The following are the major administrative functions and characteristics of the SwissShares Smart Contract used for the management, and determine the persons (Administrator or Shareholders) who can perform the relevant operations.

1. NO FRACTIONS

This function ensures that Tokens only represent whole numbers (as opposed to real numbers). In the context of the Ethereum blockchain, tokens must have a decimal place set to zero (meaning that the transfer of a fraction of token is not possible).

2. NO PARTIAL EXECUTION

This function ensures that operations must be executed as a single transaction, meaning that they must be documented in a single blockchain record (i.e. operations that affect more than one token).

3. MINT / CREATE TOKENS / INCREASE TOTAL SUPPLY (Administrator)

This function to create new tokens by increasing the total supply of tokens allocated to the issuer's blockchain address, it can be used under circumstances in which the total number of shares in issue increases, or when the issuer decides to tokenize shares previously issued in a different form (e.g. in the form of paper certificates).

4. BURN / CANCEL TOKENS / DECREASE TOTAL SUPPLY (Administrator)

This function to cancel existing tokens by reducing the total supply of tokens allocated to the issuer's blockchain, it can be used under circumstances in which the total number of shares in issue changes (i.e. in case of cancellation of existing shares), or when the issuer decides to issue previously tokenized shares in a different form (i.e. in the form of paper certificates instead of tokens).

Contrary to the "Remove Shareholder" function outlined under 13 below, the decrease of the total supply only affects the issuer's blockchain address.

5. REPORT TOTAL SUPPLY (Administrator)

This function reports the total supply of (non-cancelled) tokens on the blockchain.

6. WALLET ADDRESS BALANCE (Administrator and Shareholders)

This function reports the number of tokens associated with a specific wallet address.

7. TRANSFERS (Administrator and Shareholders)

This function allows Administrator and Shareholders to transfer tokens from one blockchain wallet address to another.

8. INTERNAL MESSAGES (Administrator and Shareholders)

This function allows Administrator and Shareholders to send messages to each other and make private requests.

9. REGISTER WALLET ADDRESSES (Administrator and Shareholders)

This function allows Administrator and Shareholders to store "identity hash" of the Shareholders to be able to allocate tokens to specified blockchain wallet addresses

For privacy reasons, the identity of a shareholder is cryptographically protected (i.e. encrypted personal information about the Shareholder).

10. FREEZE / UNFREEZE TRANSFER (Administrator)

This function allows the Administrator to freeze and unfreeze all token transfers (i.e. to prevent execution of

transactions on the blockchain until the Administrator puts an end to the freeze).

This function can be used to block transactions in case of a "hard fork" of the blockchain, pending a decision of the Administrator as to which version of the blockchain it will support.

11. CANCEL AND REISSUE ON REPLACEMENT ADDRESS (Administrator)

This function allows the Administrator to cancel all tokens associated with a particular blockchain wallet address and re-issue new tokens on a different blockchain wallet address (without increasing the total supply of tokens).

This may be necessary when a Shareholder determines that the private key associated with a particular blockchain wallet address has been lost or stolen.

As mentioned above, this function may also be used in a preliminary step before using the Decrease Total Supply Function, in case the Administrator intends to retire certain specific tokens while preserving the underlying shares (i.e. because the Administrator wishes to issue the relevant shares in certificated form).

12. WHITELISTING (Administrator)

This function allows the Administrator to whitelist blockchain wallet addresses to authorize transfers of the tokens.

The Whitelist Database is a database stored on the data section of the SwissShares Smart Contract that contains the wallet addresses of both the sender and receiver that have

to be included in the Whitelist Database prior to transfers of the tokens.

This function will be used when a Shareholders request a transfer of the tokens or in a preliminary step after a purchase of tokens where the Administrator has to transfer the purchase tokens.

13. DELEGATE ADMINISTRATIVE MANAGEMENT (Administrator)

This function allows the Administrator to delegate certain administrative functions of the SwissShare Smart Contract to a particular blockchain wallet address, including the ability to unilaterally transfer tokens, add or delete wallets to the whitelist, and mint or burn tokens.

This function may be used when intended to replace the Administrative Privileges of the SwissShares Smart Contract for any determined reasons.

14. DELEGATE GAS PAYMENT (Shareholders)

This function allows Shareholders to transfer tokens from one blockchain wallet address to another and delegate the payment of the fees to the Administrator wallet address.

Instructions on how to use this function will be provided on the website. This function requires the development of technological solutions.

15. SHAREHOLDERS ADDRESSES (Administrator)

This function reports all Shareholders Wallet Address associated with the SwissShares Smart Contract.

16. CHECK WHITELIST (Administrator)

This function reports if a particular blockchain wallet address is in the whitelist or not.

17. KYC/AML (Shareholders)

This function allows Shareholders to provide sufficient information about themselves to meet KYC/AML requirements.

This procedure is required for all Shareholders and provides transparency of all activities taken by them.

○ Data Protection and Privacy

The Swissinvestor SA technical infrastructure ensures that personal data is protected from both an IT system security aspect and a data protection aspect.

The architecture of the system was designed in such a way that data cannot be viewed or manipulated without authorization.

Swissinvestor SA is following the Swiss data protection regulations and the European General Data Protection Regulation (GDPR), especially when addressing international audiences.

○ Whitelisting

Whitelisting is the process of programming the SwissShares Tokens such that it can only be transferred to approved addresses.

The Whitelist is a database stored on the data section of the SwissShares Smart Contract.

The Whitelist contains a record of information about Shareholders and entities that have satisfied the KYC/AML compliance procedures and thus are eligible to hold SwissShares.

The Whitelist is empty of addresses, once each registered Shareholder has set up a wallet address and completed KYC/AML procedures the address will be added to the Whitelist.

Once the addresses have been added to the Whitelist, they are able to receive and send SwissShares Tokens.

- ○ Wallet

Swissinvestor SA does not have, at any point in time, access to the User's wallet funds and passwords. If the User loses access to his/her device, the User expressly acknowledges and agrees that any cryptocurrency the User has associated with that Wallet will become inaccessible, unless he/she has created a backup of the Wallet by writing down the wallet's seed phrase. "Seed phrase" is a list of words which store all the information needed to recover funds on-chain.

Wallet will typically generate a seed phrase and instruct the user to write it down on paper.

The User expressly acknowledges and agrees that he/she is solely responsible for safekeeping the deceive and for backing up his/her seed phrase in order to be able to restore his/her crypto assets again.

Swissinvestor SA does not hold the crypto assets of the User.

Only the User itself can access and control its cryptocurrencies.

The User can freely transfer his/her cryptocurrencies from his/her Wallet to another wallet at any time.

○ Blockchain Transaction

All transactions will be executed by the SwissShares Smart Contract under the Mainnet Public Network where it was deployed.

Mainnet is a public network accessible to anyone in the world with an internet connection.

Anyone can read or create transactions on a public blockchain and validate the transactions being executed.

It is necessary to have ETH to interact with Ethereum Blockchain.

All Ethereum wallet addresses will work across the Mainnet Network and carry their balance and transaction history.

The time to record transactions may take a long time, it means a small number of nodes are chosen to validate transactions. For additional information see the link below. https://ethereum.org/en/developers/docs/networks/

○ Loss of the Private Key

Shareholders can get back their tokenized shares once they have lost access (e.g. loss of private key) and will be recognized as a shareholder.

Swissinvestor SA has internal procedures, in which the tokenized shares will be issued and transferred to the new wallet provided by the shareholder.

The default way of resolving a loss of the tokenized shares is through some functions in the Smart Contract which only the Administrator can perform.

There is no risk to the shareholder of losing the tokenized shares, Swissinvestor SA presents an integrated approach to digital asset management and shareholder protection.

Cumulative knowledge, experience, and judgment are required to identify significant risks and then address relevant controls and design appropriate procedures. It's maturity.

○ Transfer

Transfers of SwissShares will be executed by Swissinvestor SA under conditional procedures that ensure that the wallet addresses of both the sender and receiver are listed on the Whitelist Database and remain in compliance with the KYC/AML obligations.

Shareholders must notify the company about the transfer and demand to be entered into the shareholder registry before enjoying any shareholder rights.

Swissinvestor SA may require such documents and reasonable assurances as may be necessary to determine that such transfer requesting revocation is genuine and authorized, including a guarantee of the requesting party or appropriate evidence of such requesting.

The transfer of SwissShares to a new wallet address transfers only the wealth, but does not transfer the Shareholder rights.

The shareholder rights rest with the old shareholder until the new shareholder completes the registration and must complete KYC/AML procedures.

The acquirer of SwissShares is protected in her/his acquisition even if the transferor did not have the right to dispose of the SwissShares.

It is not possible to transfer SwissShares without transferring the right to register a Share in the Shareholder Register and vice versa.

Any action that results in a transfer of the capability to demonstrate the power to dispose over a SwissShares constitutes a valid transfer.

The transfer of Share Tokens is legally effective irrespective of the validity of the underlying obligatory transaction.

The buyer is already considered the owner of the SwissShares as soon as they receive the tokens.

○ Yearly Financial Statements

The Swissinvestor SA will provide shareholders with yearly financial statements about the company and to answer inquiries from shareholders at meetings.

Furthermore, in the case of publicly traded tokens, the financial statements will be audited.

○ Refund and cancellation

In case if the User demands the refund and cancellation due to some unexpected and urgent situation, the User will receive the refund except for the fees of Swissinvestor SA

which were indicated at the moment of purchase/sale in the Website.

Refunds can take several days to be processed and received. Your bank may charge international transfer fees.

Swissinvestor SA is not responsible for transfer fees charged by your bank. Users must cover all the fees and cannot ask Swissinvestor SA to reimburse the fees paid by the User.

- Smart Contract

The Smart Contract was carefully developed, considering all logical permutations, accommodating all possible exceptions, and rigorously implemented code securities.

The Smart Contract has been audited, analyzed under different aspects, with a variety of tools, no critical issues were found before deployment of the smart contract.

The summary report is available for download on the GitHub project Link.

Smart Contract Information	
Platform	Ethereum
Language	Solidity ^0.8.0
Ethereum Standard	ERC-20 | EIP-712 | EIP-2612 | EIP-3009
Network	Mainnet
MD5 Hash	0x4F1270c0d1cA109529A4A1A5e1328f8b67123C08
Token Transactions	Link
Token Holders	Link

Token Chart	Link
Token Name	SwissShares
Token Symbol	SSI
Total Supply	30.000.000.00
Deployment	Alchemy
Debugging	Remix
Audit	Mythx / Reports saved in the GitHub
Visual Scanner	Sūrya / Reports saved in the GitHub
Admin Address	0x2dA95aD603D4C23b3EfBEDb3eD4e7484D26f2Fc5 Link
GitHub Project	Link

- ○ Technology

  The Smart Contract is based on the Ethereum ERC-20 standard following widely adopted token implementation standards and containing functional properties within the Ethereum Blockchain.

- ○ Audit Process

  The audit of the smart contract detects all potential risks, bugs and vulnerabilities, the audit provides recommendations and a list of potential vulnerabilities.

  We conducted automated audits and manual audits in order to ensure the highest level of security and the results published in the Github Project.

- Audit Methodology

  We performed security audits in both ways with automated tools like https://mythx.io/ that detects security vulnerabilities and manual verification performed by an independent real auditor that analyzed all the code line by line providing sufficient security for the code to be considered safe.

4. SwissTokenBank

Customers worldwide are constantly locking for convenience of online banking services.

New innovative services based on the internet are showing up more and more.

New actors will change the traditional banking landscape.

The SwissTokenBank will be the Digital Banking Services of tomorrow and can offer consumers an easy way to make online transactions via a single app offering better services and better rates.

Ignoring the future is not an option for Swissinvestor SA who embrace innovation and enact measures to open up opportunities for enhanced banking services by working more closely with financial institutions to be prepared for the market changes and proactively identify development areas.

SwissTokenBank will provide Digital Banking services and products by enabling online secure access and protecting the digital interactions of customers with strong security.

5. Technology

Swissinvestor SA is transparent about the chosen technologies and provides the source code for all relevant applications. Ideally, the source code has been verified by an independent auditor and the results published on the Website.

Any permanent dependency on a particular technology or vendor must be disclosed.

The consequences and possible mitigations in case of a default of a vendor should be outlined. Assuming the consent of the affected token holders, the issuer should make sure it is possible to migrate tokens to different platforms if necessary.

The following chosen platforms are based on open standards.

- 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.

Source https://en.wikipedia.org/wiki/Blockchain

- ● Ethereum

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

It provides a decentralized Turing-completed virtual machine (Ethereum VM), the Ethereum Virtual Machine (VM) is able to 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 performed computations. "Gas" is an internal transaction pricing mechanism, used to mitigate spam and allocate resources on the network.

Souce: https://en.bitcoinwiki.org/wiki/Ethereum

- ● 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 codes for the 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.

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

It is based on the following principles:

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

OpenZeppelin has a standard library to handle functions to create, pause or cancel smart contracts. In Ethereum you can easily create tokens using tokenFactory.

OpenZeppelin contracts help to mitigate risks by using battle-tested libraries of smart contracts for Ethereum and other blockchains. It includes the most used implementations of ERC standards.

Source https://openzeppelin.com/

- 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 the way new tokens function within the Ethereum

ecosystem. This token protocol became popular with crowdfunding companies via Initial Coin Offering (ICO).

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

Source https://en.bitcoinwiki.org/wiki/ERC20

6. Business Infrastructure

Swissinvestor SA is looking to take its business to the next level and is experiencing a fast and exponential growth. It requires investment in additional people, better technology and process documentation. It's all about strategy and marketing.

It is necessary to have a good foundation to support growth.

The Swissinvestor's Business Infrastructure has been designed to ensure consistency with a solid foundation to facilitate the coordination of all human resources, processes and other operational tools necessary to business management and profitable growth.

This point is a good supplement because it helps deliver customer value and it is the key to reaping the benefits of economies of scale.

- IT Infrastructure