



**V999** Digital Gold  
Empowered by the Blockchain

White Paper

# Table of contents

<b>ABSTRACT</b>	<b>3</b>
<b>WHY GOLD?</b>	<b>4</b>
<b>A BRIEF OVERVIEW OF THE PROS AND CONS</b>	<b>5</b>
<b>THE SOLUTION: THE BRIDGE FROM GOLD TO CRYPTO</b>	<b>5</b>
<b>THE V999 ON STELLAR BLOCKCHAIN</b>	<b>5</b>
STELLAR BLOCKCHAIN	5
<b>THE UNIQUE ADVANTAGES OF V999</b>	<b>6</b>
<b>TECHNICAL ASPECTS</b>	<b>6</b>
MODE OF OPERATION AND PROCESSES OF THE V999 PLATFORM	6
PLATFORM ARCHITECTURE	7
WALLETS	8
TRADING BONUS	8
TRADING V999 TOKENS FOR CRYPTO	8
TRADING CRYPTO FOR CRYPTO	8
<b>INNOVATION TOP 10 TRADERS</b>	<b>9</b>
<b>ENTERPRISE SOLUTIONS</b>	<b>9</b>
<b>MARKETS AND OPPORTUNITIES</b>	<b>9</b>
<b>V999 FOR NATIONAL GOVERNMENT SYSTEMS</b>	<b>10</b>
<b>CONCLUSION</b>	<b>10</b>
<b>DISCLAIMER</b>	<b>11</b>

## Abstract

V999 is an asset-backed token (ABT), which is backed with 0.1 gram gold. The V999 ABT corresponds to an equivalent claim to the gold deposited as collateral. The V999 ABT uses the blockchain developed by the Stellar Development Foundation, which can map smart contracts.

The difference between other stable coins is that the V999 ABT is protected against inflationary influences. This means that the V999 ABT is a classic store of value. The V999 ABT can be sent and received at any time (24/7) to other wallets that use the Stellar blockchain. The gold inventory is audited once a month once per quarter by independent auditors.

This audit is linked to [www.v999.gold](http://www.v999.gold). The V999 ABT is a smart contract, so the owner has a primary claim to the gold. The goal is to establish acceptance points that accept the V999 ABT and in physical exchange gold. The amount of V999 ABTs in circulation is directly equivalent to the amount of gold. This will also be continuously monitored. The 0.1g of gold corresponding to one V999 ABT can be traded in denominations of up to one-thousandth of a part. This allows trading even in small quantities.

## Why gold?

Gold is respected around the world for its value and rich history, which has been present in cultures for thousands of years. The first gold-bearing coins appeared around 800 BC, while the first coins made of pure gold were minted some 300 years later during the reign of King Croesus of Lydia.

Over the centuries, people have kept gold for various reasons. It is the metal people resort to when other forms of currency do not work, which means that gold has always had and still has some value as insurance against hard times.

For generations, gold has been the most significant symbol of wealth and power. For centuries gold has been the most prominent symbol of wealth and power. Precious metals like gold have exceptional magic, which is created by the combination of their value and their shiny appearance.

However, gold stands for much more than just its purely symbolic and mystical character. Precious metals are considered a consistently healthy substitute for fiat currencies. For this reason, gold has steadily increased in value over the past centuries and decades, while world currencies such as the euro or the USD have consistently shown considerable weakness.

Gold investors around the world see it as a secure and profitable safe harbor. Gold is considered a stable currency because, unlike fiat money, the amount of gold is limited.

Historically, while fiat currencies have always failed, gold has been stable and has appreciated over the past centuries.

## A brief overview of the pros and cons

Owning gold has always had many advantages, such as stability of value, and it is a tangible asset of the highest quality. Gold can be bought and stored partly anonymously. Many people are very interested in owning gold. Apart from the fact that gold is weighty and cannot be carried around in any quantity, it is also expensive to store gold. And for many people, storing gold safely is almost impossible.

## The solution: the bridge from gold to crypto

With the V999 token as an asset-backed token (ABT), anyone can buy and hold the value of real gold quickly and securely, and even save on any device in order to carry any quantity of gold across borders. Both fiat money and cryptocurrencies can be quickly exchanged into V999 with little effort and thus protected against inflation and high volatility, and kept with the moderate fluctuations of the London fix price.

## The V999 on Stellar blockchain

The V999 token is based on the Stellar blockchain. To date, 300,713,000,000 tokens were generated in the mother wallet. This is the quantity of tokens that forms the amount of gold as of July 2020 of top 20 states and institutions, such as the ECB and the IMF (source: gold.de). The V999 tokens in circulation on the V999 platform correspond 1 to 1 to the deposited amount of gold. This is certified once a month or once a quarter by an auditing company.

## Stellar blockchain

The Stellar blockchain is made available by the Stellar Development Foundation by providing a base protocol. Stellar permits token transfer by anchors between individual accounts (more information at stellar.org). At 0.00001 XLM, the blockchain fees for the Stellar blockchain are user-friendly and low (<https://www.stellar.org/developers/guides/concepts/fees.html>).

## The unique advantages of V999

The platform offers that first-time buyers of the V999 ABT can earn 0.02% of the daily trading revenue generated on the trading market without the need for buyers to hold the V999. The corresponding share of the 0.02% is calculated and credited daily. The eligible share allocation is based on the purchases of the V999 ABT on the Genesis market by all first-time buyers and is valid for life.

An example: The customer who bought 1000 V999 on the Genesis market and sold, e.g. 100.000 coins, will receive 1/100th. Calculation period is the 24 hour turnover. This is only valid for the V999 tokens purchased on the Genesis market. Payments are paid into the trader wallet in V999.

## Technical aspects

Mode of operation and processes of the V999 platform



The V999 tokens are sold on the Genesis market on either the V999 platform or at select partners. When the V999 token is purchased at select partners, the buyers can choose between physical or digital gold. Should users decide on the latter, the V999 platform receives the information from the partner via API interface and credits the corresponding amount of V999 tokens to the user account.

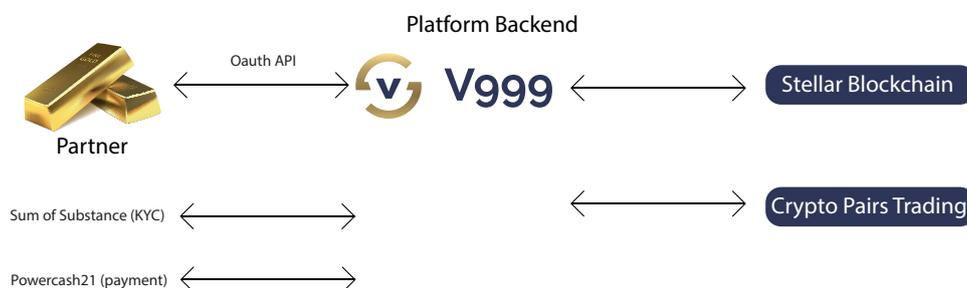
Before using the V999 platform, users must identify themselves. The so-called KYC process is carried out completely digitally, and is performed for the V999 platform by Sum & Substance (website: <https://sumsub.com/>), one of the world's leading KYC providers. The users can use all functionalities of the V999 platform after a successful KYC check.

In exchange for fiat money (euros and USD) they can acquire the V999 token on the Genesis market for the first time. Or they can likewise buy or sell the V999 token on the trading market in exchange for fiat, and trade it for select cryptocurrencies. If a purchase order is activated for the V999 token of a user, the back-end of the V999 platform shifts the token from the master wallet of the platform to the user wallet of the platform user. If desired, the user can transfer his V999 tokens to a wallet suitable for Stellar (e.g. LOBSTR wallet; website: <https://lobstr.co/>).

The platform is an OTC (over the counter) platform. This structure was chosen because the V999 token is based on gold, and is dependent on the global gold price. As such the price of the V999 token cannot be influenced by heavy buy and sell offers. Its only reference is the London fix price. If the London fix price changes, the price of the V999 token on the V999 platform changes correspondingly.

## Platform architecture

The platform's architecture is based on a foundation of functionality and can be viewed in the following illustration.



## Wallets

The mother wallet represents the wallet which contains the entire defined amount of V999 tokens. Currently this is 300,713,000,000 V999 tokens. These tokens are transferred to the master wallet. The distribution wallet (hot wallet) is used for distributing the tokens based on gold to the users on the V999 platform. Through the infrastructure of wallets the users also have select cryptocurrencies. Via the blockchain these can be transferred from other wallets or platforms to the V999 platform and vice versa.

## Trading bonus

The platform grants all buyers in the Genesis market a bonus, weighted according to their own V999 token share of the total amount of V999 tokens issued on the Genesis market. The amount distributed to the users according to the corresponding weighting equals 0.02% of the turnover of the trading market. The bonus is credited to the user wallet in V999 tokens. With the top 10 trader bonus a further 0.005% of turnover on the trading market is distributed in a weighted way to the top 10 traders in the trading market. This weighting is determined according to the individual turnover shares of the overall turnover of the top 10 traders. The top 10 traders receive a credit to their wallet in V999 tokens.

## Trading V999 tokens for crypto

On the trading market users can buy or sell the V999 in exchange for other select cryptocurrencies. Since it is structurally an OTC market, in order to perform a trade there must always be an offsetting item on the market.

## Trading crypto for crypto

The V999 platform offers users a way to trade select cryptocurrency pairs.

## Enterprise solutions

Companies – mainly medium and large enterprises – can use the unique, internally developed software as a white label setup. In cooperation with the V999 specialists, we implement tailor-made solutions to integrate the V999 into all our customers' online websites. This is a great advantage for all online customers as they can determine the transaction fees of the V999 themselves.

## Markets and opportunities

V999 ABT's blockchain technology, decentralization, and strict correlation and control of V999 ABT to gold ensure security.

Gold is universal, as there are no language or cultural barriers. There are no political boundaries because gold, in combination with the V999 ABT, can be used from anywhere in the world via the V999 platform.

The specially developed software enables entire structures, companies, networks and organizations to use this ecosystem based on the V999 platform. Further areas of application are payment systems, customer loyalty programs, incentives and bonus programs.

## V999 for national government systems

Governments of all political persuasions and orientations can quickly implement the V999 system. The V999 ABT can be used as a means of payment and exchange.

This allows administrations, central banks and government institutions to use their gold holdings without giving it away. Only a contract and an audit by reputable auditors are required to implement this as a nationwide payment option.

Another key benefit is that V999's transaction fees can be set by the user.

## Conclusion

Gold offers security and protection against inflation. Gold has been a recognized means of payment and exchange for many thousands of years. Gold is everlasting, indestructible and of stable value. Each V999 ABT is backed with 0.1 g gold. Each transaction is decentralized, secure and fast.

The V999 platform has two markets: the Genesis market and the trading market. In the Genesis market, customers receive a transaction fee of 0.02% for their share of the tokens they purchase.

V999 is an asset-backed token, for each token there is no nominal value, but an actual value, linked to the London fix price. For companies, a White Label Custom Plan exists. This allows companies to use their own solutions based on the V999 ABT. Large companies can set their own fees on their own platform.

The top 10 traders receive a daily share of 0.005% of total sales every 24 hours. Governments can capitalize on their gold and implement their own fee system using the possibilities of blockchain technology.

## LEGAL DISCLAIMER

### TERMS AND CONDITIONS

V999 and its members, officers, directors, owners, employees, agents, representatives, suppliers and service providers (collectively "V999") provides this whitepaper (the "Whitepaper") for informational purposes only. Use of and access to the information, materials, services, and other content available on or through the Whitepaper or affiliated Website ("Content") are subject to these terms of use and all applicable laws.

### NO INVESTMENT ADVICE

The Content is for informational purposes only, you should not construe any such information or other material as legal, tax, investment, financial, or other advice.

Nothing contained in our Whitepaper and/or affiliated Website constitutes a solicitation, recommendation, endorsement, or offer by V999 or any third party service provider to buy or sell any securities or other financial instruments in this or in any other jurisdiction in which such solicitation or offer would be unlawful under the securities laws of such jurisdiction.

All Content is information of a general nature and does not address the circumstances of any particular individual or entity. Nothing constitutes professional and/or financial advice, nor does any information constitute a comprehensive or complete statement of the matters discussed or the law relating thereto.

V999 is not a fiduciary by virtue of any person's use of or access to the Whitepaper, Website or Content.

You alone assume the sole responsibility of evaluating the merits and risks associated with the use of any information or other Content in the Whitepaper or on any affiliated Website before making any decisions based on such information or other Content.

In exchange for using the Whitepaper and/or any affiliated Website, you agree not to hold v999, its affiliates or any third party service provider liable for any possible claim for damages arising from any decision you make based on information or other Content made available to you through the Whitepaper and/or any affiliated Website.

### INVESTMENT RISKS

There are risks associated with investing in securities. Investing in stocks, bonds, exchange traded funds, mutual funds, and money market funds involve risk of loss. Loss of principal is possible. Some high risk investments may use leverage, which will accentuate gains& losses. Foreign investing involves special risks, including a greater volatility and political, economic and currency risks and differences in accounting methods. A security's or a past investment performance is not a guarantee or predictor of future investment performance

## Platform is operated and managed by

E-Karat International Limited 

Kandoy House  
2 Fairview Strand  
Dublin 3  
Ireland

## Licenses

Migom Bank Ltd 

75 Hillsborough Street  
Roseau, Commonwealth of Dominica  
Migom Bank Ltd. is a full-service International Bank regulated by the Financial Services Unit of the Ministry of Finance of the Commonwealth of Dominica,  
License number: 08082019.  
FATCA GIIN: 58NW3B.99999.SL.212  
Migom Investments S.A., Luxembourg,  
an EMD Agent registered by the UK FCA, Reg. Number 902737

## Auditors

Block 3 - Harcourt Centre 

Harcourt Road  
Saint Peter's  
Dublin 2  
Ireland

## Gold Auditors

OSINT GROUP  OSINT GROUP

The Willard  
1455 Pennsylvania Avenue, NW  
Washington, District of Columbia 20004  
<https://www.osint.group/home.html>