

AUMENT



COIN

WHITE PAPER

V1.11



AUMENT
COIN

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DISCLAIMER

*This White Paper provides an overview on the commercial scope and the underlying technology of the **AUMENT Project**. The information shared in this White Paper is not all-encompassing or comprehensive and the White Paper does not in any way intend to create or put into implicit effect any elements of a contractual relationship. All rights and duties of all involved parties are exclusively defined by the General Terms and Conditions (**T&Cs**) which are available here: <https://www.ument.com/terms-and-conditions> and are defined in the Contract signed between **AUMENT AG** and a Client.*

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EXECUTIVE SUMMARY

AUMENT AG introduces an innovative PAYMENT AND UTILITY COIN, bringing to the crypto community a means of payment for the purchase of services and goods and a loan collateral facilitation service.

AUMENT Coin allows its holders to enjoy comfortable, secure, flexible, and cost-efficient collateral loan facilitations. The whole application process is completed in a just few minutes. No hidden fees and upfront commitments. Transparency and security are guaranteed using blockchain technology, smart contracts, KYC and algorithmic processes.

OUR MISSION

AUMENT AG - a company registered in Zug, Switzerland is introducing **AUMENT Coin** which can be used as a means of payments for consumer goods, in addition of being committed to successfully solving needs for collateral in the lending market through **AUMENT Coin** on Ethereum blockchain.

The **AUMENT Coin** endeavours to build a community and provides access in the **AUMENT Platform**.

AUMENT AG is the pioneer in offering a new payment and utility coin as a means of payment and digital collateral. The **AUMENT Coin** is planned to be issued not only for retail but also for institutional and professional clients.

INTRODUCTION

AUMENT AG offers an ecosystem of back-end services, web and mobile applications which provide a range of advanced financial services and innovative means of payments in the actual global market economy, through the exploitation of cutting-edge blockchain technology functionalities.

AUMENT Coin, is a payment and utility token that will give access to different facilities, such as, assets collateral services and high buying power in consumer goods. Moreover, it is anticipated that the **AUMENT Coin** could be used as a payment method beyond the **AUMENT Platform** as well and it is created in such manner to offer the finest of both payment and utility token offerings, which can be used instantly on the AUMENT Platform and the App.

The **AUMENT Coin** is an Ethereum based ERC-20 transparent, immutable, and incorruptible hybrid token easy to buy, store, sell and trade. Transparency improves overall trustworthiness, whereas its cryptographic support allows for highly secure, yet low-cost transactions to be carried out instantly.

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1. BACKGROUND

AUMENT AG is a Swiss company that goes hand in hand with the digitalization and technological progress and aims at providing high-quality financial services to its clients. AUMENT AG is the continuity of a long-term vision, bringing the financial services to the new technological contemporaneity.

AUMENT AG is constantly committed in fulfilling highly the legal requirements imposed in Switzerland regarding the financial services connected with the crypto market.

Switzerland is known as a financial centre, and Zug, is recognised as a world's "crypto valley". AUMENT AG is established in the heart of this crypto-friendly environment with the aim to integrate into Switzerland, as well as, into the international financial market and the crypto community while applying FINMA legal standards and international compliance requirements (AML/CFT).

Aument AG is a Corporate Member of the Crypto Valley Association since November 2021:
[https://members.cryptovalley.swiss/companies?block-filters\[fulltext\]=augment](https://members.cryptovalley.swiss/companies?block-filters[fulltext]=augment)

Our team consists of highly skilled and experienced group of experts in finance, banking, legal, compliance, wealth management, IT, gold and blockchain industry.

Hand in hand with the constantly advancing dynamic development of new technologies, which have a considerable impact on a wide range of sectors, especially the financial market and the banking industry, Switzerland has adopted a remarkably proactive and pragmatic approach in order to continuously improve the social, political, legal and economic framework conditions that promote the creation and development of an attractive ecosystem for companies and entrepreneurs and to secure Switzerland's competitive edge as a business location.

The decision to locate the digital services company, AUMENT AG, in Switzerland, is based on the reliable and sophisticated highspeed network with a high and secure broadband internet coverage, allowing global secured connections and fast service, and as well to the blockchain dedicated Crypto Valley in Zug and our willingness to be in line and compliant with the international financial market specific regulations.

The Payment and Utility qualification of AUMENT token has been recognized by Swiss Financial Market Supervisory Authority – FINMA, furthermore the AUMENT AG has been authorized as an SRO company, membership of VQF (number 100939).

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

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2. AUMENT COIN (AUME) PURPOSES

AUMENT COIN FULFILS THE MARKET NEEDS

AUMENT AG is constantly analysing the crypto market to gain insight of its condition and its potential evolution. AUMENT AG offers a token which fulfils the increasing demand of innovative collateral services in the actual global loan market macroeconomy, through the exploitation of cutting-edge blockchain technology functionalities and security.

AUMENT AG has substantial potential to grow as a loan collateral facilitation provider, capturing an important market segment, and developing an outstanding position in the crypto market. We fulfil essential advantages of a strong currency thanks to the hedging strategy of AUMENT AG, which consequently provides the value stability, an essential quality feature for the trading volume.

The algorithm that makes the AUMENT Coin unique, grouped together a series of factors that allow users to benefit from a profitable financial balance over time.

AUMENT cryptocurrency encompasses multiple and operational protections aimed at the value of the AUMENT Coin, and the use of the most advanced blockchain technology allows to achieve great transparency and financial reliability, facilitating the owners of the AUMENT Coin, to master a reliable and stable economic protection in any market situation.

The banks today are still reluctant in the distribution of cryptocurrencies, although the crypto lending market has increased and today it is estimated at approximately US\$ 30-35 billion, as it continues to grow, in total loan originations. The banks are becoming more and more aware of the upgrades they need related to the implementation of the blockchain technology.

The AUMENT Coin offers the collateral facilitation, becoming the bridge between crypto and the traditional banking world.

AUMENT AG provides a collateral guaranteed service on behalf of its approved clients, being the owner of physical gold, by offering it to the banks as a tangible asset collateral, that is recognized and accepted by the banks for clients' loans, mortgages, credit lines, guarantees, etc. Our solution allows the traditional financial system and especially the banks, as a major financial player, to adapt in the required rhythm towards the blockchain future. Moreover, the AUMENT Coin holders are continuously enjoying the whole range of benefits of the crypto ecosystem.

3. MARKET CHALLENGES

Market Challenge 1: Limited role of crypto currency

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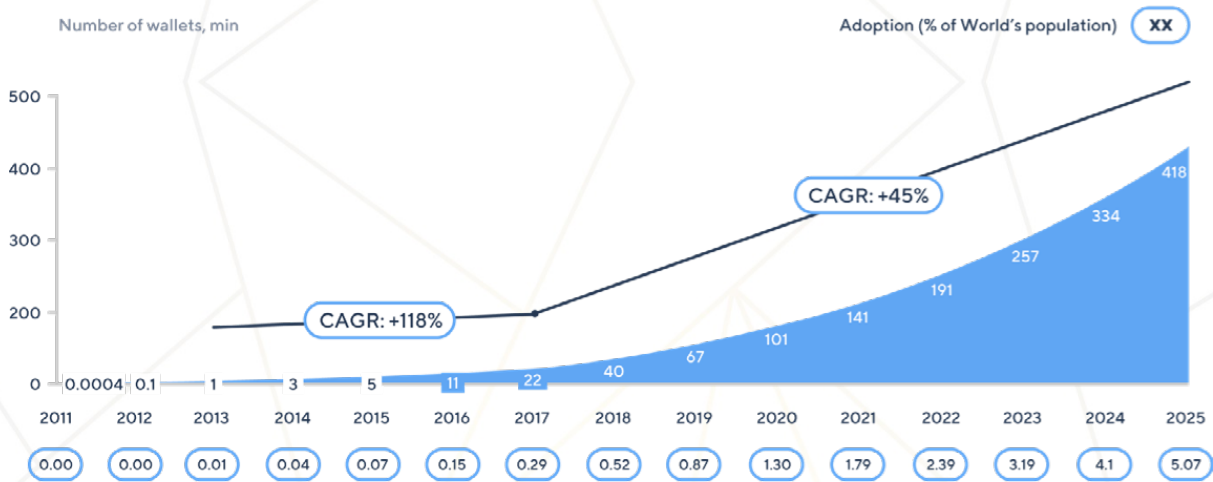
Blockchain technologies are on the certain path to be fully adopted, however, major regulatory and infrastructure limitations persist. These factors prevent cryptocurrency owners from using them in their day-to-day life or taking advantage of any immediate investment opportunities that require liquid cash preventing them to meet any short-term obligations.

How we solve this challenge: AUMENT Coin - Benefit 1:

Discover the value of the AUMENT Assets.

Instead of simply holding idle digital assets, AUMENT Coin holders have the opportunity to set up a collateral loan with AUMENT AG. In this way the client of AUMENT AG is not selling his AUMENT Coins and keeps its market value over time, in the same time he has access to cash. By transferring the AUMENT Coins into the AUMENT custodian wallet as a collateral, the clients of AUMENT AG can access cash that is denominated in fiat currencies such as USD, EUR, GBP and CHF. The AUMENT Coin collateral is secured by the market value of the digital asset itself but specifically by the gold owned by AUMENT AG and stored in the most trusted vaults in Switzerland. When the client pays back the loan, the client will be able to get back his/her Aument coins, at the market value gained in the meantime though he used the fiat money.

Total number of cryptocurrency wallets in 2011-25



Source: LAT Crypto Research estimates

Market Challenge 2: Fiat money loses value

The US Dollar may continue to be the world's reserve currency, but as a fiat currency - it does not have any intrinsic value. Its purchasing power has fallen markedly over the last fifty years, such as that 1 dollar in 1970 would be equivalent to US \$ 6,74 in today's money, while the gold equivalent has risen over for the same time period at 5.029,0%.

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"It is considered that the USD may lose its status as the world's reserve currency as investors are concerned that the Federal Reserve's easy monetary policy, combined with rising budget deficits, will undermine confidence in the dollar, and will probably be replaced by the Euro, as the euro area represents a large segment of global gross domestic product."

Source: Charles Schwab, 18 March 2021

The dominant worry of recent monetary history is that Fiat money will lose value, as is evidently the case in episodes of countries experiencing hyperinflation. But, an additional concern that arises for Fiat money, is that there is not any worth behind the Fiat. In the face of an anticipated decline in its value, participants will not want to hold Fiat money, however, in the face of an expected appreciation in its value, participants will still be reluctant to keep Fiat money, due to the uncertainty of its future value.

How we solve this challenge: AUMENT Coin - Benefit 2

AUMENT has features of conservative value increase and stable value transfer quality.

AUMENT AG company uses the funds from the sale of AUME tokens, for purchasing physical gold, after the deduction of reserves needed for the liquidity and of the financial costs. The physical gold shall be audited and stored in Switzerland's most trusted custodian facility, to increase the financial solidity of the company.

The value of the AUMENT Coin is determined by the market players, however, since AUMENT AG is the owner of the gold stored in the vaults in Switzerland it can provide crucial sentiment towards the market participant that the value it presents shall preserve a conservative and long-lasting increase over time. This conservative strategy of keeping the liquidity invested in gold determines a financial reliability for the future of AUMENT AG and for the AUMENT Coin itself.

An additional intrinsic value of the AUMENT Coin is that it gains its acceptance to be either adapted/oriented to work in partnership and through existing bank institutions, in which case its use would not be to displace existing banks, institutions and processes, but, to facilitate the process of the existing systems in a more efficient and economical way.

Market Challenge 3: Conservative bank collateral management needs changes

Traditionally, financial institutions viewed collateral management as a reactive function. However, the recent financial crisis of 2008 with its origins in a severe liquidity crunch, has dramatically changed the perception and importance of collateral management.



How we solve this challenge: AUMENT Coin - Benefit 3

With the AUMENT Coin you get quick, secure, and convenient access to loan collateral.

With increasing challenges for Fiat money on the market and the shortage of assets to present to the banks, the AUMENT Coin has the potential to deliver built-in solutions for those who cannot provide collateral related to their loan request, but need cash and at the same time they do not want to lose the AUMENT Coins they have purchased.

AUMENT AG facilitates its clients who are in need of cash, therefore the AUMENT Coin holder can apply for the loan from the bank without having a collateral accessible. AUMENT AG provides the collateral loan facilitation service in a swift manner with low fees.

The company, AUMENT AG, is the owner of physical gold, and thanks to that gold, AUMENT AG has great liquidity readiness to face the collateral loan facility requests of the AUMENT Coin holders.

The AUMENT Coin engaged as a collateral, presents following features:

- High quality collateral acceptable for the banks.
- Designed for customers who want to take advantage of the opportunity due to the good market prices and want to optimize their credit exposure.
- The AUMENT AG collateralized loans are also great for a very specific kind of borrowers – those with a lot of value tied up in investments, shares, properties, and other crypto assets, who are having difficulty to liquidate these investments. Nevertheless, when holding the AUMENT Coin, they can use AUMENT crypto assets to open a new loan. Moreover, the AUMENT Coin will most likely continue to appreciate thus they are reluctant to sell them.
- Created for those who despite an acceptable credit rate are not able to deposit collateral in the bank to obtain a loan.
- Time and cost saving while enhancing efficiency. One of the biggest benefits that the AUMENT Coin can secure to its owners, when utilised as collateral, is the absence of high rates of interest on loans and speed in procedure.
- The AUMENT Coin is an excellent way to keep the capital's safety of value in time during the loan repayment time.
- Simplifying quick settlement time in case of client payment default towards the bank. In this case, the guarantees requested and issued by the primary banks in collaboration with AUMENT AG will be paid on first demand to the bank that issued the loan, as they are guaranteed by the AUMENT Coins stored in the custodian wallet.



Market Challenge 4 - Volatile collateral

Collateral markets also have the potential to aggravate risks to financial stability, not least given that during periods of market stress demand for high-quality collateral may increase, whilst collateral availability may fall.

How we solve this challenge: AUMENT Coin - Benefit 4

AUMENT AG as a liquidity provider in the tokenized collateral market, with strong liquidity promptness because of the gold physically stored in the most trusted custodian vaults of Switzerland, can support any collateral request, exclusively for the AUMENT Clients.

AUMENT AG uses the funds received from the sale of AUME tokens for purchasing and trading gold, at a ratio of approximately 90% from the sales, according to its financial needs and strategies of recovering, in its own name and for its own account. The reserve of physical gold is then stored in the custodian vaults of Switzerland. This conservative strategy of keeping the liquidity invested in gold, determines a certain solidity of the AUMENT Coin, but on the other hand, the gold is considered acceptable pledge to cover guarantees issued by the banks.

Market Challenge 5 - Crypto Utility lack

Currently, the cryptocurrencies lacks of utility, and crypto investors do not have a lot of options when it comes to making money off their assets. Often, they are obliged to sell their crypto for Fiat currencies or trade them for other crypto currencies. Unfortunately, this means that if their crypto assets appreciate in value, it's difficult for them to enjoy any of the profits gained immediately in real life.

How we solve this challenge: AUMENT Coin - Benefit 5:

Retain AUMENT collateral upside potential.

What makes the AUMENT Coin unique in the blockchain space is that the clients of the AUMENT Coin can enjoy the opportunity of its gaining value during the repayment of loans.

Only in the event of default on these loans the borrower will lose the AUMENT assets. However, if the value of the AUMENT asset which was used as collateral changes (as it almost certainly will, over the course of a loan), a client can expect the rise in their wealth after the repayment of the loan.

Market Challenge 6 - Banks are unwilling to accept crypto as a collateral

Very few banks or financial institutions are disposed to accept the crypto and they expect from the borrower to provide very detailed information about the crypto asset being used as collateral for the



loan. This forces entrepreneurs to give very exhaustive information about the current value of the crypto asset in question and the depreciation rate of the asset. Gathering all that information is a time consuming process and it often requires expenses by its own, and thus, increases the cost of the loan. On the other hand, some banks may charge audit fees, diligence fees besides the interest rate on the loan. This will always make a crypto based loan too complicated and too expensive for individuals and businesses, compared to a traditional process.

How we solve this challenge: AUMENT Coin - Benefit 6

The AUMENT Coin collateral value is secure as it is the physical gold we provide to the bank.

Providing the Gold to the banks as a collateral to cover the client's loan, AUMENT is practically ensuring the value of the collateral to the banks. The bank is always guaranteed for the principal and the interest rate. Therefore, the whole process of obtaining the loan is faster and simplified than traditional banking collateral process and the most important, it is the less costly.

4. SERVICES

The AUMENT Coin is classified as a hybrid token (payment and utility token) according to the FINMA ICO guidelines and as per the letter addressed by FINMA on 3rd August 2021, regarding the qualification of the AUMENT Coin, stating as following:

"Tokens qualify as PAYMENT TOKEN in the guidance mentioned by FINMA when they are accepted – or the organizer intends to accept them – for the purchase of goods and services and/or are to serve in the transfer of money or value. The AUMENT Coin should be able to be used as a means of payment on the Platform. Furthermore, AUMENT AG also expects the AUMENT Coin to be used as a payment method beyond the Platform. On this basis, the AUMENT Coin qualifies as a PAYMENT token."

and

"Since the AUMENT Coins does not, as a whole, appear to represent a claim in the capital markets as the AUMENT Platform will be working when the tokens are issued, according to the facts at hand, they are not currently regarded as investment token. The AUMENT Coin qualifies as a UTILITY token."

The AUMENT Platform offers an excellent environment for clients to benefit from offered services via AUME Coin – the utility and payment token.

a. AUMENT Coin – PAYMENT features

The AUMENT Coins, as payment tokens, are intended to be used by our Clients, now or in the future, as a means of payment for goods and services on the AUMENT Platform, such as, for the purchase of different assets as real estate, financial services, precious metals or consumer goods, which are part of everyday life. Clients will be able to use the AUMENT Coin also beyond the AUMENT Platform as a means of payment.

The AUMENT Coin has the characters of money or transfer feature and according to AMLA it is considered cash and cash equivalent.



b. Non-Custodian Wallets

Through the AUMENT App, the owners of the AUMENT Coin can create their personal non-custodian wallets, where they are able to store their AUMENT Coins or any other cryptocurrencies ERC-20. Each client can choose to buy, store, or sell back the AUMENT Coin through their personal non-custodian wallet.

The AUMENT Admin will not manage these assets on behalf of a client and will not have any access to these wallets. AUMENT AG will not invest in the name of the client and/or for the account of the client in relation to these non-custodian wallets.

Non-Custodian Wallet Features:

- Crypto wallet for AUMENT tokens as well as for any ERC-20 based token.
- This type of wallet is created by the Client through the AUMENT mobile application and is also on the blockchain.
- The Client is also able to restore a previously created wallet within the AUMENT mobile application, regardless if the wallet was created initially through the AUMENT App or any other App.
- The Client has a private key only with this non-custodian wallet and no AUMENT admin access is possible.
- Clients can send ERC-20 tokens from this non-custodian wallet, receive ERC-20 tokens on this wallet and see current tokens within the custodian wallet.

c. AUMENT Coin - UTILITY features

The AUMENT collateralized loans' facility from 1 to 10 years provides cash for personal or business needs. It can be used to pay off credit card debt, mortgages, private education, pension credit, to buy investment, vacations, or pay for other expenses and so on.

Guarantees and collateral for the banks

Collateral guarantees are a service dedicated only to the AUMENT Coin holders, based on the holding value, which will be agreed upon and calculated afterwards.

These services will be calculated based on the value of the number of AUMENT Coins held by the customer at the AUMENT's Platform listing price, less the management fees.

Being owner of physical gold, AUMENT AG can offer banks the precious metals as collateral for clients' loan, according to the calculation of its risk to guarantee the loans.



Based on the gold deposited and certified in the company's balance sheets by the auditors, AUMENT AG pledges the gold of the inventory stored in the security vaults in Switzerland and provides collateral facilitation in favour of the AUMENT Coin previously approved customers, guaranteeing to the issuing banks the reimbursement of the amounts, in percentage and related to each customer.

The customer's bank will ask the customer to prove its solvency, and AUMENT AG after verifying that the AUMENT Coins are in the custodian wallet, will issue a guarantee for the coins deposited and the AUMENT AG contracting bank issues the bank guarantee letter upon first request for the loan amount.

d. Custodian Wallets

The AUMENT Platform is the most straightforward and reliable place to buy and engage AUMENT Coins, for those seeking professional financial services.

These wallets are created to cover the company exposure related to loan facilitation service, and AUMENT AG will have the keys to the custodian wallets. The AUMENT Coins placed in the custodian wallets are dedicated to being used as collateral to obtain bank credits for the clients. No investment will be done in the name of a client and for the client's account.

The AUMENT Coins are kept in separated custodian wallets for each client, and these are subject to the contractual agreement between AUMENT AG and its Clients.

The AUMENT Coins will be transferred by the client in this custodian wallet only after the client requests the credit facilitation service and signs the agreement for the collateral facilitation service with AUMENT AG.

The number of AUMENT Coins in these custodian wallets relating to the loan facility service shall not be considered as deposits and will be transferred back to the customer only after the client fully repays back the loan, and all related fees, or if the bank refuses the client's loan.

Custodian Wallet Features:

- The wallet is created upon the request of the client for collateralized loan and after signing the agreement for credit facilitation service with AUMENT AG.
- The wallet is created on the blockchain and the AUMENT AG administrators have control over it.
- Clients are able to send the AUMENT Coins to this wallet when the AUMENT Admin provides them wallet address after signing the agreement for credit facilitation service with AUMENT AG.
- The AUMENT Coins are sent from this wallet back to client after the client repays fully the loan back, and all related fees, or if the bank refuses the client's loan.
- The AUMENT Coins can be sent to the AUMENT main wallet upon the AUMENT admin's request to fulfil the obligations with the bank, only in the cases regulated by the agreement signed with a client, when the client does not complete his loan obligations.



5. BUSINESS MODEL

Credit Facilitation Service.

One of the main demands emerging from our financial market analyses is the professional services for obtaining bank credits. Collateral guarantees, mostly used for exposures related to contracting a medium or long-term loan (mortgages - private education financing - pension planning - business investments - credit lines etc.).

Credit facilitation is a service dedicated only to the AUMENT Coin holders, based on the holding value. As most banks do not accept crypto as collateral, AUMENT AG will facilitate the obtainment of collateral for their clients. AUMENT AG will not itself grant credits to the clients.

The collateral services provided will be calculated based on the value of the number of tokens held by the customer at the AUMENT's Platform listing price, less the management fees.

AUMENT AG can offer banks the gold as collateral for clients' credits, according to the calculation of its risk to guarantee the loans. Based on the gold deposited and certified in the company's balance sheets by the auditors (e.g., KPMG), AUMENT AG will pledge the gold of the inventory stored in the security vault in Switzerland and will request from its collaborating banks and/or other financial institutions to provide credit lines and related credit services in favour of the AUMENT Coin holders.

After the client requests the credit facilitation service and signs the agreement for this service with AUMENT AG, the AUMENT Coins will be transferred by the client to the custodian wallet, controlled by AUMENT AG, created separately for each client and each loan collateral request. After verifying the AUMENT Coins in the collateral wallet; AUMENT AG will issue a guarantee for the coins deposited. The contracting bank of AUMENT AG issues the bank guarantee letter upon the first request for the loan amount.

With the growth, AUMENT AG plans gradually launch other services available for the AUMENT Coins holders at its Platform. AUMENT AG will constantly increase the portfolio of partners and services that clients can benefit, directly or indirectly, following market trends and requests of its clients, in Switzerland and worldwide, as well as keeping updated on and compliant with the regulatory issues connected with these activities.

The AUMENT business model is to provide collateral loan facility to unlock the value of the AUMENT assets owned by its clients.

The process we offer is different than any existing solutions offered in the market. The purpose of AUMENT is to be simple and acceptable by the banks and by the AUMENT Coin holders, and it can be broken down into a few simple steps:



1. The AUMENT Coin holder needs a loan from its own bank.
2. The bank requires from the client the collateral for the loan.
3. The AUMENT Coin holder applies for the collateral loan facility through the AUMENT web/app.
4. AUMENT AG sends the best terms and conditions based on the loan request.
5. AUMENT AG and the AUMENT Coin holder signs the contract for collateralized loan service.
6. AUMENT AG contacts the client's bank for producing all relevant document related to the loan request.
7. The AUMENT Coin holder sends the agreed quantity of the AUMENT Coin to the AUMENT AG custodian wallet as indicated in the signed contract.
8. The AUMENT Coins remain stored in the AUMENT custodian wallet during the whole time of the loan repayment.
9. Once the loan is repaid, the AUMENT Coins are returned to the client as per the terms indicated in the signed Contract.

6. AUMENT GOLD TRADING IN ITS OWN NAME AND FOR ITS OWN ACCOUNT

AUMENT AG company uses the funds received from the sale of the AUMENT Coins for purchasing and trading physical gold, in its own name and for its own account, after the deduction of reserves needed for the liquidity and of the financial costs, according to its financial needs and strategies of recovering and to increase the financial solidity of the company. This conservative strategy of keeping the liquidity invested in gold determines a financial solvency of AUMENT AG company.

The quantities of gold deposited will be audited, certified, and reported in the financial statements of AUMENT AG, to confirm the solvency and transparency.

7. AUMENT COIN FEES AND PERFORMANCE

Emission formula:

Total Life Supply Cap: 100.000.000 AUME (one hundred million AUME Coins).

Number of the AUMENT Coin to be issued during first emission 100.000 AUME.

1 AUMENT COIN = 70,00 USD

LAUNCH OFFER AT THE PRICE OF 70,00 USD/1 AUME

Each client buying minimum 100 AUME during 60 days from the date of the launch is entitled to purchase the same number of token or more on the same price exactly after 1 year.

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The AUMENT Coin is compatible with the ERC20 interface meaning that it contains standardized functions: total supply, balance of, transfer, transfer from, approve, allowance, name, symbol, decimals.

Fee of 1% is charged for each transfer from the amount of the AUMENT Coins that are being sold.

Decimals: 18

Minimum Transfer Amount: 1 AUMENT COIN

8. AUMENT LOAN FACILITATION SERVICE FEES AND PERFORMANCE

The AUMENT Coin holder can request the loan from any bank / financial institution.

Collateralized loan service fees are following:

- 4 % - Origination fee will be calculated on the requested loan amount (one time cost)
- 1 % - Annual guarantee fee

LTV (Loan to Value) ratio is 75 %.

All AUMENT Coins related to loan facilitation service will be held in custody wallet, created separately for each client and each loan facilitation request.

Once the credit is fully paid in accordance with the Agreement signed with the bank, and confirmation received from the bank, AUMENT AG will return the AUMENT Coins held in the custodian wallet for the duration of the loan to the wallet address indicated by the client.

In case of default of loan payment, the terms indicated in Agreement will be applied.

What makes the AUMENT Coin exceptional in the blockchain ecosystem is that the clients can enjoy the opportunity of the AUMENT Coins value increase during the loan repayments, meaning that the AUMENT Coin escalate in value and the AUMENT Coin holder's wealth grows proportionally.

9. SELL-BACK OPTION

AUMENT AG might periodically invite AUMENT Coins holders to sell-back their AUMENT Coins on predefined price to AUMENT AG.

Each AUMENT Client is free to decide whether to sell-back or not the AUMENT Coins to AUMENT AG.

The sell-back invitation will be announced on AUMENT website/app, through emails and inbox messages with all details relating to the buy-back option.



10. ADDITIONAL EXCEPTIONAL BENEFITS OF THE AUMENT COIN

a. USER-FRIENDLY ECOSYSTEM AND SIMPLE PROCESS

The AUMENT public platform will be launched, along with the app, website, admin, backend platform, and AUME Token. The app will be available for iOS and Android devices.

The whole process is created in a way to provide the Client with an easy and understandable approach where each step is especially and purposefully developed to enable the Client to register and access the platform for the purchase of the AUMENT Coins in a simple and straight forward manner.

The application is intended both for beginners and professionals.

The goal of AUMENT AG is to present to each of its Clients the real advantage in acquiring the AUMENT Coins. The simple process AUMENT AG offers has the purpose of obtaining benefits deriving from the value of the cryptocurrency itself, from the use of the AUMENT Coin on the trading market (third party exchange platforms) and from the use of the collateral services (through the AUMENT platform).

b. LARGE POTENTIAL INCREASE OF THE AUMENT COIN VALUE

The release of the AUMENT Platform enables the immediate use of the AUMENT Coins. The value of the AUMENT Coin depends on supply and market demand. When buying an AUMENT Coin in the early stages of its launch, it will kick off at the lowest possible value and will increase through time.

When a Client trades an AUMENT Coin for Fiat, the Client, of course, loses the crypto. When a Client collateralizes a loan with the AUMENT Coin, the Client still owns it. With loan collateralisation a Client will never need to step off the protection of the blockchain or sell any AUMENT Coins to take out a loan. Borrowing against the AUMENT Coin enables the Client to access cash without having to sell the AUMENT Coin which has a prospect of gaining value over time.

c. SECURE ACCESS, RELIABLE INFRASTRUCTURE AND AUMENT COIN STORAGE ON THE AUMENT PLATFORM

The blockchain network that is used is Ethereum; the largest blockchain network with smart contracts which provides the highest access security. AUMENT AG is applying an additional access procedure security method which integrates a 2-step authentication process. Furthermore, the AUMENT Coin storage incorporates all the security precautional features written in smart contract. Solidity is the programming language used for smart contracts (AUMENT Coin).

Once an AUMENT Coin transfer has been authorized, it cannot be reversed. The strong encryption techniques of the AUMENT Coin are deployed throughout the distributed ledger (blockchain) and the



transaction processes are safeguarded against fraud, account tampering and guarantors of consumer privacy.

d. PRIVILEGED ACCESS AND MARKET AVAILABILITY

AUMENT AG constantly increases the portfolio of its partners and of the services that its Clients can directly or indirectly benefit from by following the market trends and the requests of Clients, in Switzerland and worldwide.

The AUMENT Coin holders will be able to trade their AUMENT Coins on different exchange platforms where the AUMENT Coin will be listed.

The number of the partnering exchanges platforms is constantly growing for trading support.

Aument AG is listed on UNISWAP exchange platform.

AUMENT AG will continue to increase the number of the exchange platforms where the AUMENT Coin will be listed and traded, and plans to collaborate with the most reliable brokerage platforms as well.

e. ABSENCE OF CAPITAL GAIN EVENT

Owning AUMENT Coins does not trigger a cryptocurrency direct capital gains tax impact – the taxation applies only on the resale gains. As long as the clients hold Aument virtual asset, they will have the advantage to benefit from all services provided by Aument, without necessity to convert the Aument tokens into FIAT money and therefore in the absence of eventual capital gain.

When borrowing with AUMENT Coin as collateral, there is no hassle about taxation.

f. FUTURE PAYMENT CARDS SERVICE

AUMENT AG plans to issue an international tokenized card and to partner with Mastercard / Visa and Major Banks for all the Clients wishing to use the AUMENT Coin for e-commerce, acquiring goods and paying for services.

g. AUMENT AG - A STRATEGIC PARTNER

We, at AUMENT AG, have concentrated all our knowledge and expertise to create a blockchain based service company and to offer a digital currency that can provide first class loan facilitation services for our Clients.



11. FINANCIAL MARKET REGULATION

From the legal perspective, the company, AUMENT AG, aims to fully comply with the legal requirements and regulations related to the financial services it offers. AUMENT AG has developed the workflow and obtained the necessary authorisations in the first place.

AUMENT AG has submitted the application to VQF Financial Services Standards Association, as a first step towards meeting the regulatory requirements and it has been accepted and authorized as an SRO member into VQF, a self-regulatory organization officially recognized by the Swiss Financial Market Supervisory Authority under art. 24 et seq. of the Anti-Money-Laundering Act, with SRO membership number 100939. Due to its activities planned, AUMENT AG is classed by VQF as virtual asset service provider (VASP).

Being VASP, issuing the virtual means of payment in the form of a token and offering hot storage wallets for AUME, AUMENT AG is subject to AMLA in Switzerland.

The membership in the SRO is the first step towards the goals of AUMENT AG. With the growth and expansion of the services offered, AUMENT AG has a projection to obtain a FinTech license.

Being active in the new technologies such as blockchain, AUMENT AG understands that the regulatory environment for the services offered may change with the time. AUMENT AG strives to keep being updated on all the legal developments in the blockchain and financial services. Switzerland actively works on the development on the industry specific legislation, so if in future some regulatory changes affect our company, AUMENT AG will respectively develop its workflows and comply with the regulatory demands.

12. DUE DILIGENCE AND KYC UNDER AMLA

Due to its activities as a financial intermediary company according to Art. 2 Para 3 of the AMLA, the company Aument AG is subject to due diligence duties under AMLA. We have developed the AMLA internal directives for our staff (available upon request) and AMLA Policy. Our risk based AMLA directives rule the behaviour of each person involved in the AMLA processes. The online identification and sanction lists screening will be conducted with the help of the KYC providers (Shufti Pro and SumSub).

13. CROSS-BORDER RISKS

AUMENT AG cares about the compliance with the legislation of other jurisdictions where its Clients are and where its products are offered. The cross-border risks analysis is necessary to avoid breaches of foreign law.



Regarding crypto activities, some jurisdictions restrict tokens sales and have some limitations about crypto purchases. AUMENT AG is highly considering of using the services of the <https://www.webshieldltd.com> to ensure compliance with foreign legal regulations and requirements. This will also satisfy the requirements of the payment systems for the future card services.

14. DATA PROTECTION

On blockchains, personal details are concealed but transaction details are immutable and public.

In addition, AUMENT AG pays attention to the protection of Personal Data of its existing and future clients and employees. Therefore, an effective Privacy Policy has been developed to comply with the Swiss Data Protection Law and the EU GDPR.

15. SECURITY PRECAUTIONS

In the process of the AUMENT Project implementation, we have obtained professional advice from industry experts in legal, technology and finance fields. Our team has taken unprecedented security measures in development of the smart contract after several stages of deep testing and discovery workshops.

A smart contract was created by the world-leading company in the blockchain and financial trading platforms sector ABC Tech Group. Access to the AUMENT admin and management is available only to qualified AUMENT top management team members.

THE AUMENT PLATFORM:

In terms of the AUMENT Platform as a client-oriented and staff-oriented application, access to each application is possible with a username and a password, where the password must meet certain length and complexity criteria to be accepted in the first place.

THE AUMENT COIN:

The authentication token is created by the authenticating service and contains information to identify a particular user and the token validity. The AUMENT Coin itself is cryptographically signed to prevent tampering.

After the AUMENT Coin is validated by the service, it is used to establish the security context for the Client, so the service can make the authorization decisions or the audit activities for successive user requests.

Once the user logs in, each session is time limited and will expire after a certain configured timeframe, unless refreshed.



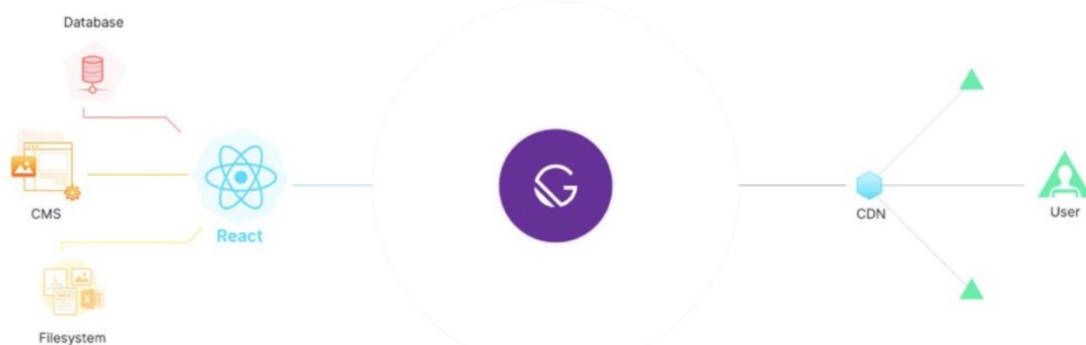
When a Client registers on a mobile device, additional layers of security are available on the device, including device locking (operating system based, not app based), as well as an option for users to define their own PIN, which is requested every time the user tries to open the App or execute action that requires additional authorization.

16. TRANSACTION REQUIREMENTS

- Each transaction is charged with a transaction fee of 1%.
- The sell-back transaction fee is set to 2%.
- The sell-back will be available only in certain campaigns.
- ETH for gas payments is required for transactions. For the earliest clients, AUMENT AG has provided a pool of 5.000 USD to cover the gas cost for sell-back (until the reserve of 5.000 USD is not extinguished).
- AUMENT AG has a pool of 5.000 USD for "sell-back option" to cover sell-back transactions. Once spent, Clients need to use their own ETH for selling back the AUMENT Coins, when the sell-back option will be available.

17. PUBLIC PORTAL

The public portal is a CMS driven website, the first point of contact for Clients. The main purpose of the Public Portal is to act as a marketing tool and to inform Clients about the AUMENT Coin and guide them to register and buy AUMENT Coins. It is a place where news and updates are provided to the end users.



The Web Application is a separate web application, with the main purpose of enabling the registered users to manage their AUMENT Coins.

The application is hosted in a cluster infrastructure for high reliability and scaling (as well as auto-scaling), separating out the web application, not storing any data improves the overall security and maintainability.

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18. MIDDLEWARE

The Middleware is an application layer of the architecture responsible for handling all business logic, integrations with third party systems, as well as, for storing data in the main database. The middleware implements the RESTful API that the rest of the systems use for integrations and interaction with the data.

Middleware is hosted in a cluster infrastructure for high reliability and scaling (as well as auto-scaling). Separating out the web application, not storing any data improves the overall security and maintainability. The middleware and the AUMENT Admin web application do not have a database, nor do they store any data, but rather rely on the data retrieved through mentioned RESTful API from the secure database that stores all data relevant for the operations.

19. DATABASE

A related database for storing all the necessary data, representing the Database Layer, is hosted in the cloud as the rest of the platform. This makes it easy to operate and scale a relational database. It provides cost-efficient and resizable capacity while automating time-consuming administration tasks such as hardware provisioning, database setup, patching and backups, allowing for fast performance, high availability, security, and compatibility.

20. PAYMENT MODALITY

The AUMENT Platform offers two payment modalities:

- bank payment with unique reference number for distinction of each payment.
- credit card payments (VISA/MASTERCARD) through the payment provider integration.

21. SOURCE CODE DEVELOPMENT

The smart-contract for AUMENT AG was created by ABC Tech Group, one of the world leading companies specialized in the blockchain security, with well-experienced experts, and, audited by a third party.



22. SIGNIFICANT MILESTONES

June - December 2019

Concept generation
Project prospection
Executive, innovation, and financial team assemble
Market research
Feasibility study
Research for technical developer

January - September 2020

Strategic development plan
Tech & Blockchain strategic partner onboarding, ABC Tech
CH - Legal consulting/Legal opinion (Goldblum and Partners AG)
Back-end & Front-end development
Compliance, AMLA, KYC study & best practice
Token admin and platform creation
Mobile APP and web platform development
Swiss Legal experts onboarding, Goldblum and Partners
Marketing team assemble

October – December 2020

Strategic choices and legal processes and preparation
Incorporation of the legal structure AUMENT AG finalized
Project Management strategic planning
Business Plan Creation
Commercial brochures and presentation
Licensing process preparation
Public Portal under development
Digital KYC & KYB (MRZ, AML, Global Sanctions lists) specialized digital provider selection

January – April 2021

Licensing / SRO Membership application to VQF
Website - Public Portal development finalized
Web and Mobile App under development
Payment providers solution selection
Exchange cryptocurrency platforms associations selection
UNISWAP Integration



Banking relations and partner acquisition
Opening of bank account
Metal API Integration
SMS API Integration
White Paper under preparation
Research of headquarter offices in Zug, Switzerland

May – July 2021

AUME (Payment & Utility) token testing
Marketing Strategies and planning
VQF SRO Membership application update
Additional development and maintenance
Digital KYC & KYB (MRZ, AML, Global Sanctions lists) specialized provider ready for integration
Currency provider integration for loans calculator
Privacy Policy and T&C published
AML policy updated and published

August – December 2021

FINMA official classification – AUMENT Coin recognized and qualified as payment and utility token (hybrid token)
AUMENT AG officially confirmed as an SRO member of VQF Financial Services, a Switzerland self-regulatory organization
AUMENT AG – authorized by VQF as virtual asset service provider (VASP)
AUMENT AG legal reviews of contents and documentation
Aument.com Website paunch
WIL partnering event in Milan
Digital Marketing activities
Social Media Integration (Facebook, Twitter, Instagram, LinkedIn, YouTube)
Networking Event in Milan in partnership with WIL
Corporate membership with Crypto Valley Association - Swiss
Payment provider integration
Additional technical development
Third-party services integrations

23. CUSTOMER SERVICE

Customer satisfaction is our priority. The well-experienced and friendly customer support service team of AUMENT AG is always happy and available to answer any questions and assist clients with the AUMENT Coin usage. We are available 24/7 via email on info@augment.com.



AUMENT
COIN

24. AUMENT COIN ECOSYSTEM: PARTNERS, ADVISORS, MEMBERSHIPS AND AUDITORS



ABC TECH GROUP is an international banking and financial technology provider, headquartered in Luxembourg.

The ABC TECH team is specialized in the crypto development market and has developed the complete AUMENT software, apps, front office, and back-end platform.

ABC TECH GROUP will continue to advise and implement feature services, carry out maintenance and integrations, to adapt the project's growth and the clients' demands.



Shufti Pro is a global KYC/AML digital provider for swift user onboarding. Shufti Pro reliably assists AUMENT AG in the client onboarding by verifying end-users with the highest quality and security.

The Shufti Pro ID verification platform with which AUMENT AG is integrating for KYC digital verification, supports multiple document formats, thanks to the accurate AI, which includes the MRZ and optical security features, such as, holographic-kinematic features or printing elements with a titling effect. The KYC digital solution provided by Shufti Pro is based on FINMA specific KYC requirements and regulatory guidelines relating to document, face and address verification.



Goldblum and Partners is an independent Swiss law firm. It is located in Zug and in Zurich. Since the beginning of the AUMENT Project, they have managed the incorporation of the company, AUMENT AG, in Zug and have followed the legal compliance to be in accordance with all regulations in force.



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Goldblum and Partners practice areas include Corporate/M&A, Banking and Finance, Tax Law, IP, Compliance and Escrow Services. Goldblum and Partners is the trusted legal advisor of AUMENT AG, with expertise in Switzerland and international.



AUMENT AG is a member of the Financial Services Standards Association (V.Q.F.), which supervises the compliance of financial intermediaries in the para-banking sector with AMLA requirements in Switzerland.

As a centre of competence, the Association provides numerous supervisory, inspection, audit, training and advisory services to its members. It is a Federal recognized self-regulatory organization (SRO) under Article 24 of the Money Laundering Act.

The Association fulfils the statutory supervisory and monitoring obligations towards its members and is subject to recognition by the Swiss Financial Market Supervisory Authority FINMA.

As an independent S.R.O., VQF oversees financial intermediaries in all sectors and shall assist the AUMENT team with compliance, money laundering issues and the prevention of financing terrorism.



SUM & SUBSTANCE

SUMSUB uses the most advanced technologies to keep compliant with GDPR and KYC/AML requirements.

SUMSUB's identity verification platform is globally applicable, as their approach and methodology are carefully designed according to the FATF recommendations regarding AML and CTF requirements (specifically, Article 10), which serves as the international basis for local AML laws. Their platform is equipped with tools that enable completely automatic verification as well as checks based upon human review in line with the current European legislation on non-face-to-face customer identification in the banking industry.



AUMENT
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Crypto Valley

Aument AG is a Corporate Member of the Crypto Valley Association since November 2021.

The Crypto Valley Association is an independent, government-supported association established to take full advantage of Switzerland's strengths to build the world's leading blockchain and cryptographic technologies ecosystem. They support and connect start-ups and established enterprises through policy recommendations, projects across verticals, initiating and enabling research, and organizing conferences, hackathons, and other industry events.

With active connections to similar hubs around the world, they also ensure Crypto Valley's participation in the global efforts to foster blockchain and cryptographic technology innovation.



Grant Thornton

Grant Thornton International Ltd (GTIL) acts as the coordinating with its focus is on areas such as strategy, risk, quality monitoring and brand of firms to assess their compliance with global standards. Grant Thornton AG Switzerland/Liechtenstein has grown into one of the leading companies in the areas of audit, tax, advisory and outsourcing in recent years. They have expanded in all of areas of expertise, thereby enabling them to offer an even wider range of services, and they entered in the register of the Federal Audit Oversight Authority as a state-supervised auditing company (register number 500038).

Grant Thornton AG was elected by the SRO VQF as an external AMLA auditor of Aument AG.



SEASIF HOLDING LTD is a multinational group of companies headquartered in Nicosia, Cyprus, which provides a synergy of products and services that meet the private and institutional customer's needs. The multinational conglomerate is composed of companies located in Cyprus, Italy, France, Switzerland, US, Colombia, Albania and Serbia, working in different industries as precious metals (Gold, Silver), commodities & fuels, insurance services, and real estate management.

By anticipating the global markets trends, they have strategically diversified their products and services, geographically and by asset type to cover paramount fields. SEASIF HOLDING LTD is a solid and reliable business partner, and have supported Aument AG in the start-up stage.



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Seasif Pacific LLC is located in Miami - US, specialised in the wholesaling of gold dore bars of high purity to international customers, especially top ranked precious metals refineries.

They arrange the Assay Report of each Gold Dore Bar mentioning the content of gold, purity, certificate of origin, BL, packing list and all relevant documents required, and they follow the delivery up to the final destination of the customer in collaboration with the world's main security transportation companies, as Transvalue, Brinks and Atlas.

Seasif Pacific LLC onboarded Aument AG as their trusted client for physical gold supply.



BRINKS

The Brink's Company (NYSE:BCO) is the global leader in total cash management, route-based secure logistics, payment solutions, and international transportation of valuables. Their customers include financial institutions, retailers, government agencies (including central banks), mints, jewellers and other commercial operations around the world. Their global network of operations in 53 countries serves customers in more than 100 countries.

Their strong market position is supported by a leadership team with a proven track record of success, a long-term strategy to drive growth and the financial strength to continue to capture market share.

Our culture of continuous improvement is supported by a global team dedicated to providing exceptional customer support.

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