

WHITEPAPER V1.0

AMONEY

Spiritual Heritage Vault & NFT Ecosystem

Bridging Heritage Preservation with Web3 Innovation

Introducing the world's first blockchain infrastructure dedicated to preserving and transmitting spiritual digital assets across generations.

\$140B

MARKET GAP

20%

BITCOIN LOST

99B+

TOKEN SUPPLY

Network: Ethereum, Polygon, Sui

January 2026

Table of Contents

1. Executive Summary

2. Project Background

3. Spiritual Heritage Vault

3.1 Sacred Custody Model

3.2 Multi-Generational Inheritance

4. NFT Minting & Issuance

5. Application Scenarios

6. Token Economic Model

6.1 Token Specifications

6.2 Token Allocation

6.3 Deflationary Mechanisms

7. Technical Architecture

8. Market Strategy

9. Risk Assessment

10. Development Roadmap

11. Legal Disclaimer

1. Executive Summary

Bridging Heritage Preservation with Web3 Innovation

AMONEY represents a paradigm shift at the intersection of decentralized finance and cultural heritage preservation, establishing the world's first comprehensive blockchain infrastructure dedicated to Spiritual Digital Assets (SDAs).

Core Innovation: The Spiritual Heritage Vault

At its core, the platform introduces the **Spiritual Heritage Vault** — a smart contract-based custody solution that transcends traditional cold storage by implementing sacred custody models derived from legal trust frameworks and spiritual stewardship principles. Unlike conventional NFT marketplaces focused on speculative trading, AMONEY creates a permanent, immutable repository for religious artifacts, ancestral memories, and sacred texts.

Market Opportunity

The platform addresses the critical market reality that approximately **\$140 billion in Bitcoin alone remains inaccessible** due to lost private keys and inadequate succession planning, while extending solutions to encompass the spiritual dimension of inheritance — prayers, teachings, artistic expressions, and community connections that define human cultural identity.

\$140B

Market Gap in Digital
Inheritance

20%

Bitcoin Permanently Lost

99B+

AMONEY Token Supply

Key Features

- Sacred Custody Model with conditional logic
 - Multi-generational inheritance protocols
 - Fractional ownership of spiritual artifacts
 - AI-powered content authentication
-

Technical Foundation

- ERC-721/ERC-1155 NFT standards
 - Layer 2 scaling (Polygon, Arbitrum)
 - Cross-chain bridges (Sui integration)
 - MiCA regulatory compliance
-

2. Project Background

The digital age has transformed how we create, store, and transmit value. Yet, the spiritual and cultural dimensions of inheritance remain largely unaddressed by existing blockchain solutions. AMONEY emerges from the recognition that humanity's spiritual heritage — religious teachings, ancestral wisdom, sacred art, and cultural memory — deserves the same level of preservation and transmission capability as financial assets.

The project draws inspiration from traditional trust structures and spiritual stewardship practices, reimagining them through the lens of decentralized technology. By combining the permanence of blockchain with the flexibility of smart contracts, AMONEY creates a new category of digital assets: Spiritual Digital Assets (SDAs).

3. Spiritual Heritage Vault

3.1 Sacred Custody Model

The Spiritual Heritage Vault implements a revolutionary approach to digital asset custody that goes beyond traditional cold storage solutions. Drawing from legal trust frameworks and spiritual stewardship principles, the vault creates a sacred space for preserving and transmitting spiritual digital assets across generations.

The custody model incorporates conditional logic that allows asset creators to define specific terms for access, transfer, and inheritance. This includes time-based conditions, verification requirements, and multi-signature approvals that reflect the sacred nature of the assets being protected.

3.2 Multi-Generational Inheritance

AMONEY's inheritance protocols are designed to ensure that spiritual assets can be transmitted across multiple generations without the risk of loss or mismanagement. The system supports:

- ✓ Designated successor wallets with verification mechanisms
- ✓ Time-locked transfers with oracle-based death verification
- ✓ Conditional releases based on specific milestones or events
- ✓ Community-based stewardship for shared spiritual assets

4. NFT Minting & Issuance

AMONEY provides a comprehensive platform for minting and issuing spiritual NFTs that represent various forms of sacred and cultural heritage. The platform supports multiple NFT standards to accommodate different use cases:

Table 1: Supported NFT Standards

Standard	Use Case	Features
ERC-721	Unique spiritual artifacts	Non-fungible, individual ownership
ERC-1155	Collection items, editions	Semi-fungible, batch transfers
ERC-4907	Temporary access rights	Rental/lease functionality

Each NFT minted on the platform undergoes AI-powered content authentication to verify its spiritual significance and cultural authenticity. This ensures that the marketplace maintains high standards of quality and integrity.

5. Application Scenarios

The AMONEY ecosystem supports a wide range of application scenarios that bridge spiritual heritage with modern technology:

Religious Artifacts Tokenization

Sacred texts, religious manuscripts, and spiritual artworks can be tokenized and preserved on the blockchain, ensuring their permanence and enabling fractional ownership for community stewardship.

Ancestral Memory Preservation

Families can preserve and transmit ancestral memories, prayers, teachings, and cultural traditions through NFTs that can be passed down through generations with proper inheritance protocols.

Community Spiritual Assets

Religious institutions and spiritual communities can manage shared assets through decentralized governance, with transparent decision-making and equitable benefit distribution.

Bhutan Case Study

Bhutan's successful implementation demonstrates "transparency, security, and global circulation" of religious artifacts through blockchain technology, serving as a model for other nations and institutions.

6. Token Economic Model

6.1 Token Specifications

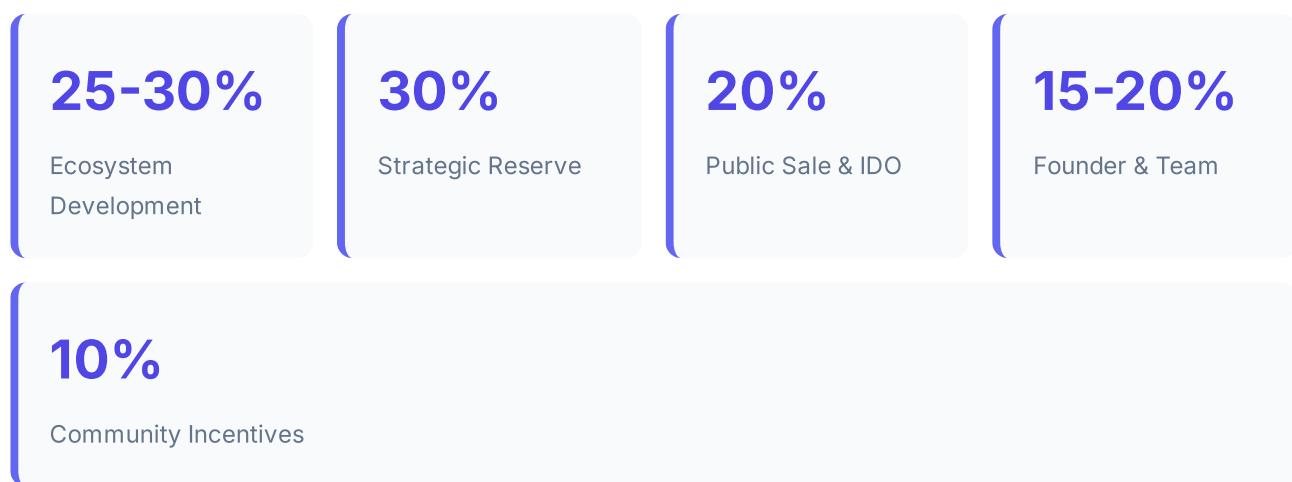
Table 2: AMONEY Token Specifications

Parameter	Value
Total Supply	99,999,999,999
Token Standard	ERC-20
Decimal Places	9
Primary Chains	Ethereum, Polygon, Sui

Core Utilities

- ✓ Minting Fee Payment
- ✓ Vault Activation & Maintenance
- ✓ Governance Voting Rights
- ✓ Staking Rewards & Yield

6.2 Token Allocation



Vesting and Release Schedules

Table 3: Vesting Schedule

Category	Cliff Period	Vesting Period
Team & Founders	24 months	36 months linear
Community Rewards	None	24-48 months

6.3 Deflationary Mechanisms

Transaction Burn

0.5% of every transaction is permanently burned, creating continuous deflationary pressure.

Minting Fee Burn

30-50% of all minting fees are burned, directly correlating token value with platform usage.

Vault Maintenance Burn

40% of annual vault maintenance fees are burned, ensuring long-term scarcity.

7. Technical Architecture

Multi-Chain Infrastructure with Institutional-Grade Security

Table 4: Multi-Chain Architecture Strategy

Chain	Primary Use Case	Gas Cost	Throughput	Security Level
Ethereum Mainnet	High-value vaults, canonical assets	\$5-50	15-30 TPS	Maximum (L1)
Polygon	High-frequency operations	\$0.001-0.01	7,000+ TPS	High (L2)

Sui	Cross-chain bridges	\$0.001	100,000+ TPS	High (L1)
-----	---------------------	---------	--------------	-----------

Security Architecture

The platform implements multiple layers of security to protect spiritual digital assets:

- Multi-signature wallet requirements for high-value vaults
 - Time-locked transactions with emergency pause functionality
 - Formal verification of critical smart contracts
 - Bug bounty program with rewards up to \$1,000,000
-

8. Market Strategy

AMONEY's market strategy focuses on establishing partnerships with key stakeholders in the spiritual and cultural heritage ecosystem:

Primary Target Markets

- Religious institutions seeking digital preservation solutions
 - Cultural heritage organizations and museums
 - Spiritual communities and practitioners
 - Digital art collectors with interest in spiritual themes
-

Revenue Generation

Secondary sales royalties create sustainable funding streams for ongoing preservation efforts. The platform captures value through:

- Minting fees (1-5% depending on asset type)
-

- Secondary market royalties (2.5%)
-

- Vault maintenance fees (annual)
-

- Premium features for institutional clients
-

9. Risk Assessment

Technology Risks

Blockchain remains experimental with risks of smart contract failures and irreversible transactions. Users should understand that all blockchain transactions are final and cannot be reversed.

Regulatory Risks

Cryptocurrency regulations vary by jurisdiction and are subject to change. The platform maintains compliance with MiCAR and implements geo-blocking for restricted regions.

Volatility Warning

Cryptocurrency volatility may result in significant value fluctuations. Users should invest responsibly and only with funds they can afford to lose.

10. Development Roadmap

Q2
2026

2026

Product Features

Public beta of vault infrastructure with test estates. Oracle network integration for death verification. Mobile wallet applications with biometric authentication.

Q3
2026

2026

NFT Marketplace & Minting Platform

Full marketplace with primary sales and secondary trading. AI-powered content authentication and classification. Fractional ownership and Sacred Staking pools. Launch of Bug Bounty Program with rewards up to \$1,000,000.

Q4
2026

2026

Cross-Chain Bridges & Metaverse Integration

Implementation of cross-chain bridges to Solana, Cosmos. VR/AR applications for immersive spiritual experiences. Full community control of Curator DAO with elected members.

Long-term Vision: 2028+

Global Spiritual Asset Registry

Decentralized, cross-chain database serving as authoritative record of tokenized cultural and religious artifacts. Integration with traditional museum databases, academic research and historical preservation, cross-cultural heritage management.

AI-Powered Heritage Valuation

Sophisticated algorithms for fair market valuation of unique spiritual NFTs supporting insurance and lending. Machine learning for trait analysis, historical pattern recognition, and cultural significance assessment.

11. Legal Disclaimer

Regulatory Framework

Table 5: Regulatory Compliance

Area	Status
Securities Law	AMONEY tokens classified as utility tokens under MiCAR Title 2, not constituting investment contracts
AML/KYC Policies	Risk-based procedures with transaction monitoring and suspicious activity reporting
Jurisdictional Compliance	Legal entities in Liechtenstein and Switzerland with geo-blocking for restricted regions

Risk Disclosures

Not Financial Advice

All content constitutes technical documentation; users should conduct independent research. This whitepaper is for informational purposes only and does not constitute investment advice, financial advice, or any form of solicitation.

All trademarks and copyrights are the property of their respective owners. AMONEY Labs AG maintains compliance with applicable laws and regulations.

References

1. Source Energy Gold Trust Architecture. <https://sourceenergy.gold/trust-architecture/trust-formation-governance/>
2. All In One Token. <https://www.allinonetoken.io/>
3. Gate.io - Mint Blockchain Whitepaper. <https://www.gate.com/zh-tw/learn/articles/mint-blockchain-whitepaper-explained-ambition-future-of-an-nft-exclusive-l2/6991>
4. Gate.io Status Update. <https://www.gate.com/zh-post/status/16836092>
5. Wikibit - WBE Whitepaper. https://wikibitimg.fx994.com/attach/2021/06/379626637120/WBE379626637120_58706.pdf
6. Nature - Cultural Heritage Preservation. <https://www.nature.com/articles/s40494-025-01818-4>
7. ArXiv - Blockchain Heritage Research. <https://arxiv.org/pdf/2308.14389>
8. xMoney Legal Whitepaper. <https://www.xmoney.com/legal/xmn-whitepaper>
9. AMONEY Official Website. <https://www.amoney.net/index.htm>
10. Heritages.io Whitepaper. <https://secure.heritages.io/pdf/white-papers/heritages3.pdf>