

COOWN WHITEPAPER



COOWN: Crypto Wallets for Groups

Secure digital assets within a reliable, compliant, and user-role-based framework to efficiently manage digital assets, and grow your wealth.

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Revision Table

Revision Number	Date	Description	Classification	Author
1.0	2024-02-21	New Release		sk

EXECUTIVE SUMMARY

COOWN's Crypto Asset Wallets enable teams to mutually manage digital assets.

Key Features:

- **Group-Centric Crypto Wallets:** Specifically designed for various user groups, ensuring a harmonious balance between individual claims and collective financial goals.
- **Customizable Access Levels:** Distinct roles for owners, administrators, and members ensure secure and efficient transaction handling.
- **Advanced Digital Currency Compatibility:** Handles a variety of digital currencies, from well-known cryptocurrencies and stablecoins to specialized NFT licenses.
- **Automated Financial Operations:** Streamlines transactions with features like split payments, multi-signature security, and recurring payments.
- **Enhanced Data Sovereignty:** Provides robust data control, based on privacy and anti-money laundering regulations, with future options for jurisdiction-specific subnets for enhanced compliance.

COOWN offers a secure and efficient digital asset management platform by utilizing the Internet Computer Protocol (ICP) blockchain and its ecosystem, provided by DFINITY and the Internet Computer Association. Wallet instances operate on secure, user-owned canisters within this framework, ensuring security, scalability, and cost efficiency. Complementing the wallets, our NFT marketplace enables the creation and exchange of custom digital assets and business rules, enhancing the platform's versatility and market reach.

Use Cases and Target Groups:

- **Corporate Asset Allocation:** Empowers corporations with digital equity financing and customizable transaction rules.
- **Business Partner Transactions:** Ideal for small and mid-sized businesses that can benefit from automated and secure financial operations.
- **Community Funds:** Offers transparent tools for equitable community fund management.

- **Family Wealth Management:** Facilitates access to commonly used funds and even last-will implementations.

Altogether, COOWN blends traditional asset management with advanced blockchain technology, establishing a new standard in digital asset management for diverse user groups.

1 INTRODUCTION

From ancient times to modern societies, managing wealth has always involved a blend of individual rights and collective strength. Yet, today's crypto wallets often focus only on individual transactions, overlooking the need for collective asset management.

COOWN Wallets are more than digital purses; they are ecosystems for entities from families to corporations to manage cryptocurrencies and digital assets. Access to these wallets is based on user roles for restricting the disposition power of each member. This is ideal for groups to manage digital assets of a legal entity or co-owned property of a partnership.

These wallets feature automatic splitting and distributing of funds, multi-signature approval for significant payments, recurrent transactions, forwarding surplus funds, triggering transactions of dormant accounts, as well as digitizing and trading of custom asset classes.



COOWN, integrated with the Internet Computer Protocol (ICP), is based in Zurich, Switzerland. This location offers access to top tech talent, a history of excellent financial services, a favorable legal framework for blockchain technology, and supportive authorities.

Hosted on the ICP blockchain, COOWN's decentralized application offers efficiency and security. Each group wallet is a dedicated ICP canister that can be launched in a GDPR-compliant subnet, ensuring user control and data ownership. A Decentralized Autonomous Organisation governs the Community Edition of the wallet solution. The Enterprise enables additional services that require compliance demonstration to

enable the issuing and trading of regulated financial products on a common marketplace.

This white paper invites you to explore COOWN Wallets, a step forward in collaborative digital asset management. Join our community, invest in COOWN tokens and \$TARS NFT licenses, and experience shared financial control. Ready to explore COOWN Wallets? Register now and start your journey.

2 PURPOSE OF COOWN WALLETS

COOWN provides more than just digital purses; it offers an extensive ecosystem enabling entities ranging from close-knit families to sprawling corporations to manage digital assets mutually. User-group-centric crypto wallets come equipped with user roles and a marketplace for custom digital assets.

COOWN's Co-Own Crypto Asset Wallet goes beyond simple bilateral transaction management. It unlocks a new era of financial services. Individuals, partners, families, businesses, and corporations, investment clubs and other interest groups find an avenue for managing assets with unmatched ease and security in this platform.

2.1 Our Mission

COOWN Wallets are decentralized applications designed to empower groups with financial tools, allowing them to manage assets collectively, respecting individual rights, as much as collective goals.

Due to the next generation of data architecture, safety, scalability, user-friendliness, cost efficiency, and compliance with regulations related to privacy, anti-money laundering, and regulated financial markets can be combined in a revolutionary manner.

The COOWN platform wealth of individuals, businesses, and economic zones.



2.2 Balancing Individual Claims with Common Interest

COOWN Wallets enables groups of users to manage crypto assets mutually, all while ensuring individual control and security, thus addressing a critical need in the current financial landscape.

By explicitly introducing a crypto wallet that allows teams to jointly manage the assets of their company, and investor groups to administer their shared assets, COOWN emerges as an innovative leader in this evolutionary environment.

In this pursuit, a crucial need in the new digital economy, COOWN is committed to simplifying and safeguarding the administration of mutually managed or co-own digital assets. In a scenario where inefficiencies and security concerns typically beset the joint administration of assets, COOWN emerges as a game-changer. As such, multiple situations are gracefully handled by its blockchain-based solution.

2.3 Features

Individuals or representatives of legal entities can deploy COOWN Wallet instances to regulate various incoming and outgoing transactions of digital assets together with their team members.

This includes the following features:

- Sharing restricted or unrestricted disposition power over assets,
- Automated splitting and forwarding of incoming funds,
- Arrangement of multiple signatures for approving payments,
- Recurring transactions,
- Automated forwarding of surplus (exceeding funds),
- Automated transaction if an account remains dormant for a predefined duration,
- Digitalisation and trade of own asset classes, publicly or privately,
- KYC and AML compliance for certain jurisdictions,
- Possibility to launch a series of instances on a UTOPIA subnet,
- Financial Reporting.



2.4 Transparency and Immutability through Blockchain

Sustained by its blockchain infrastructure, the platform ensures every transaction is reasonably transparent and immutable. Such robustness in record-keeping boosts trust among users, critical for any financial interaction.

2.5 Customizable Financial Solutions

Flexibility constitutes the guiding principle of COOWN's design. Its customizable nature empowers users to tailor financial solutions to their specific needs. This adaptability transforms COOWN from a mere tool into a comprehensive framework for fostering stronger, collaborative financial relationships.

Enterprise clients may launch a series of wallet instances in a UTOPIA subnet with an adjusted scope and a predefined set of features, for serving a customer-specific purpose of a particular niche market.

2.6 Target Groups

COOWN's platform demonstrates remarkable versatility, addressing the specific needs of various industries and scenarios:

2.6.1 Families Managing their Assets

- COOWN Wallets offers an ideal solution for families managing shared assets, such as properties or investment portfolios.
- The platform provides a secure and transparent method for handling transactions and distributions, crucial for family financial management.

2.6.2 Business Processing their Transactions

- Businesses gain significantly from COOWN Wallet capabilities as financial resources can be allocated to units and managers however needed.
- Multi-signatures, and automated splitting of transactions ensure compliance with corporate governance policies.

2.6.3 Corporations Dealing with their Investments

- Corporations can deal with investors effectively by digitalizing assets, loans, and equity.
- The platform can be adapted to subnets for providing tailored solutions to niche markets.



<https://co-own.io>

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3 \$COOWN & COOWN NFT

COOWN's ecosystem is built on a dual token model, combining \$COOWN and COOWN NFT, each with distinct roles.

3.1 \$COOWN Token



\$COOWN is a cryptocurrency and as asset-referenced tokens, they can be traded with other currencies. The \$COOWN tokens are launched on ICP using the protocol ICRC-1. The token name is "\$COOWN", and the symbol is "□" specified as the Unicode character 'CHEROKEE LETTER DLA' (U+13DC). The \$COOWN tokens are used for utility and governance.

3.1.1 Utility

- **Fundraising:** The Initial Coin Offering of \$COOWN is used to collect the required funds to develop the COOWN platform as described in the present Whitepaper.
- **Transaction Fees:** A discount is offered to users who are making their transaction with COOWN's native cryptocurrency, \$COOWN (□).
- **Bonus:** Users of the COOWN ecosystem are allocated airdrop bonuses to foster an engaging and incentivized community. Accordingly, new users can try the system without taking risks.
- **Rewards:** \$COOWN holders are rewarded for staking.

3.1.2 Staking & Voting

Once the Decentralised Autonomous Organisation (DAO) is fully established, \$COOWN holders may participate in the product governance by proposing and voting about desired features of the COOWN Wallet Community Edition.

Active community members are rewarded with interest rates for their staked tokens. The Enterprise specifies the actual interest rate, which depends on the reserves remaining from the ICO and the revenue stream of the last accounting period. Once and if approved as SNS DAO, the DOA will be consulted regarding pricing and since the staking reward depends on the revenue, the DAO will need to find a balance between rewards and transaction commission.

During the Initial Coin Offering (ICO) and while beta releases of the product are being tested with early adopters who are getting airdrop bonuses, the voting and staking features may be not accessible, at least until the release of an alpha version.

3.1.3 Tokenomics

The total maximum supply of \$COOWN tokens is limited to 100 million \square . There is no inflation. There is no burning mechanism either. The deflation is minimalistic and only occurs when a token owner loses access to it. The \$COOWN tokens are allocated as follows:

FIGURE 3: TOKEN ALLOCATION TO SHAREHOLDERS

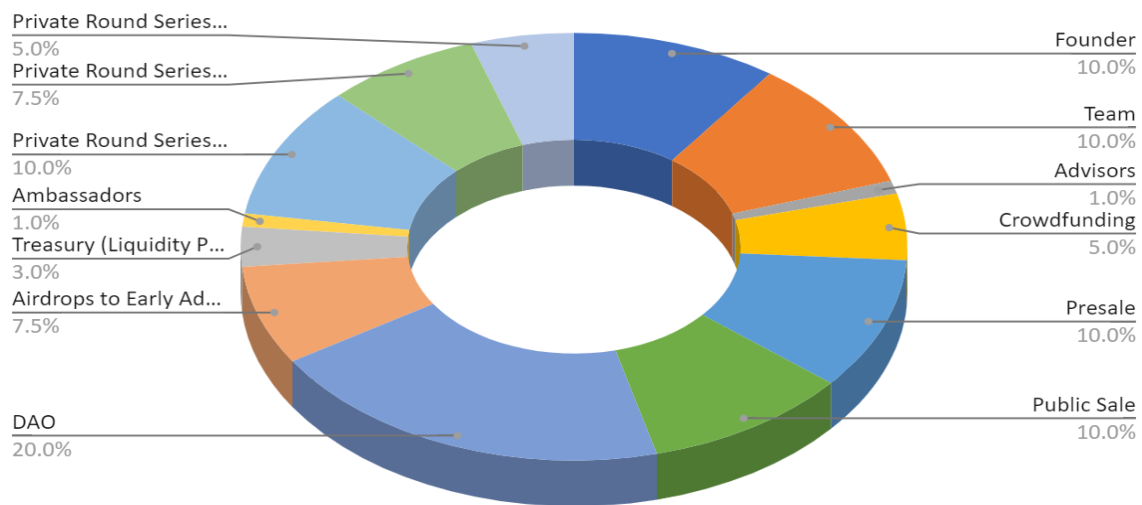


TABLE 2: EXPECTED TOKEN DISTRIBUTION OVER TIME

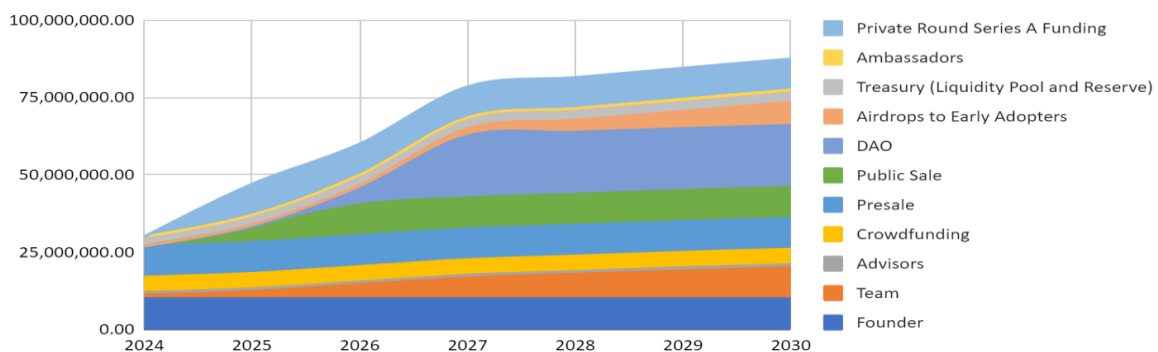


TABLE 1: DETAILED PLANNED TOKEN ALLOCATION

COOWN's Tokenomics	2024	2025	2026	2027	2028	2029	2030	Maximum Supply	%	Distribution Instance:
Founder	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10	Plug Wallet
Team	2,000,000	3,000,000	5,000,000	7,000,000	8,000,000	9,000,000	10,000,000	10,000,000	10	Plug Wallet
Advisors	0	200,000	400,000	600,000	800,000	1,000,000	1,000,000	1,000,000	1	ICSwap
Crowdfunding	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5	Funded.app
Presale	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10	Website, fixed price
Public Sale	0	5,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10	Website, volatile price
DAO	0	0	5,000,000	20,000,000	20,000,000	20,000,000	20,000,000	20,000,000	20	SNS DAO
Airdrops to Early Adopters	0	600,000	1,200,000	2,300,000	3,900,000	5,500,000	7,500,000	7,500,000	8	dApp

<https://co-own.io>

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Treasury (Liquidity Pool and Reserve)	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000	3	terminal, ICSwap
Ambassadors	0	200,000	400,000	600,000	800,000	1,000,000	1,000,000	1,000,000	1	Plug Wallet
Private Round Series A Funding	0	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10	ICSwap
Private Round Series B Funding				7,500,000	7,500,000	7,500,000	7,500,000	7,500,000	8	ICSwap, Bitfinity
Private Round Series C Funding							5,000,000	5,000,000	5	ICSwap, Bitfinity, ?
Total	30,000,000	47,000,000	60,000,000	86,000,000	89,000,000	92,000,000	100,000,000	100,000,000	10	
%	30	47	60	86	89	92	100		0	

Token vesting is applied to stakeholders who received larger amounts of \$COOWN.

3.1.4 Reference Value

Initially the \$COOWN token has a reference value of 0.1 Standard Drawing Rights (SDR) as defined by the International Monetary Fund.

Currently, the reference value of 1 \$COOWN is $\approx 0.13\text{USD} \approx 0.12\text{EUR} \approx 0.11\text{CHF} \approx 0.01\text{ICP}$.

The nominal value of the token is always 0.1 SDR, regardless of its current market price. During the ICO the nominal value is used to calculate the offered price considering additional discounts provided to early adopters and suppliers of venture capital.

3.1.5 Phases of the Initial Coin Offering

A first batch of tokens is distributed initially in several short campaigns over one calendar year, from summer 2024 to summer 2025.

The coins allocated to presale and public rounds are distributed to the community in phases as follows:

- A. **Crowdfunding**
<https://funded.app/>
- B. prior IEO **Presale**
<https://plugwallet.ooo>, <https://co-own.io>
- C. post IEO **Sale & Swap**
<https://www.icpswap.com>, <https://plugwallet.ooo> & <https://co-own.io>
- D. (SNS) **DAO**
<https://nns.ic0.app/launchpad>
- E. Expansion of tradeability and interoperability.

A) Crowdfunding

On the crowdfunding platform Funded.app of the ICP ecosystem a limited number of presale packages containing discounted \$COOWN token can be obtained in return of ICP coins.

For a limited time tiers containing limited token packages with discounts from 65 % to 75% off the reference value are offered on Funded: <https://funded.app/>.

The amount of \$COOWN being distributed is calculated based on the nominal value of 0.1 SDR and the discount applicable for the corresponding tier.

Tier 1:	2 ICP	60%	discount
Tier 2:	4 ICP	65%	discount
Tier 3:	10 ICP	75%	discount

\$COOWN tokens purchased during the Crowdfunding will be locked until the Presale is completed.

The tokens that are not being sold on Funded.app during the crowdfunding of phase A are allocated to later public rounds.

Price calculation during Crowdfunding and Presale:

$$\text{Tokens} = \frac{\text{ICP Amount}}{0.01} \times (1 + \text{Discount Rate})$$

ICP	\$COOWN	10%	20%	35%	50%	60%	65%	75%
1	100	110	120	135	150	160	165	175
2	200	220	240	270	300	320	330	350
3	300	330	360	405	450	480	495	525
4	400	440	480	540	600	640	660	700
5	500	550	600	675	750	800	825	875
6	600	660	720	810	900	960	990	1050
7	700	770	840	945	1050	1120	1155	1225
8	800	880	960	1080	1200	1280	1320	1400
9	900	990	1080	1215	1350	1440	1485	1575
10	1000	1100	1200	1350	1500	1600	1650	1750
100	10000	11000	12000	13500	15000	16000	16500	17500
1000	100000	110000	120000	135000	150000	160000	165000	175000

B) Presale

During presale tokens are offered on the landing page <https://co-own.io>, at increasing prices with a 50%, 35, and 20% discount in relation to the reference value.

For participating in the presale users need an IC-compliant wallets such as Plug <https://plugwallet.ooo/>.

A series of 3 batches are planned:

Batch 1:	8 weeks	up to 5'000'000 □	50% discount
Batch 2:	16 weeks	up to 5'000'000 □	35% discount
Batch 3:	32 weeks	up to 10'000'000 □	20% discount

\$COOWN tokens purchased during the presale are locked until the IEO (Initial Exchange Offering) at the end of the presale phase. During this time the buyer can add purchased \$COOWN to its Plug Wallet, but can't yet trade it on ICSwap (or another exchange such as <https://iclight.io/>)

The minimum buying amount is 1 ICP. The maximum buying amount is specified by the amount of tokens available for this phase.

C) Continued Sales on the Website & Swaps

10'000'000 □, plus remaining tokens from previous rounds, are offered to the public at market price, with a minting fee of 1%, to ensure liquidity.

Sample Prices with floating price, and constant 1 % transaction fee.

ICP		last transaction price->	0.001 ICP	0.01 ICP (Presale price)	0.025 ICP	0.05 ICP	0.1 ICP	
1	ICP =		99000	9900	3960	1980	990	\$COOWN
2	ICP =		198000	19800	7920	3960	1980	\$COOWN
3	ICP =		297000	29700	11880	5940	2970	\$COOWN
4	ICP =		396000	39600	15840	7920	3960	\$COOWN
5	ICP =		495000	49500	19800	9900	4950	\$COOWN
6	ICP =		594000	59400	23760	11880	5940	\$COOWN
7	ICP =		693000	69300	27720	13860	6930	\$COOWN
8	ICP =		792000	79200	31680	15840	7920	\$COOWN
9	ICP =		891000	89100	35640	17820	8910	\$COOWN
10	ICP =		990000	99000	39600	19800	9900	\$COOWN
100	ICP =		9900000	990000	396000	198000	99000	\$COOWN

<https://co-own.io>

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1000 ICP =		99000000	9900000	3960000	1980000	990000	\$COOWN
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D) DAO Launchpad

20'000'000 □, are offered to implement the welcome, but not essential launch of a Decentralized Autonomous Organization (DAO) on the Service Nervous System (SNS) of the Internet Computer Association governing the ICP blockchain.

E) Expansion

For increasing the usability of the \$COOWN token, and for marketing purposes, the tokens can be listed on exchanges outside the ICP ecosystem.

3.1.6 Vesting

Tokens allocated to the team member, advisors, ambassadors, and venture capital providers, are being either vested or kept back, to ensure that no sudden distribution of a large supply crashes the market price, and therefore the removal of the vesting and the actual distribution to shareholders is implemented by supplying 10% of the total claims in the second calendar week or every month.

3.1.7 Completion of Token Distribution

The distribution of tokens within the second public round of the ICO may take several years. Considering the shares allocated to team members and investors, the complete distribution of all tokens is expected to take at least 5 years and can last even longer.

3.1.8 How to Get Your \$COOWN token

Users need to access the ICP ecosystem and an Internet Identity, which they can obtain for free from the following domains:

<https://identity.ic0.app/>

To obtain a \$COOWN token (□), IC users can purchase them on our website using ICP coin. The use of a Plug Wallet is recommended. Other wallets that are compatible with the ICP blockchain may work as well.

3.1.9 How to Trade Your \$COOWN token

Past the Initial Coin Exchange (ICE) the \$COOWN token holders can swap their \$COOWN tokens in exchange to ICP or Bitcoin (ckBTC) on ICSwap (<https://www.icpswap.com/>) and other decentralized exchanges such as Lighthouse

(<https://iclight.io/>).

Once approved as SNS DAO, \$COOWN can be traded more easily on the ICP ecosystem. Trades on exchanges that are not designed to work with Internet Computer Protocol (ICP) will not be possible, unless interoperability is enabled by a layer 0 (chainkey or chainlink).

It is possible to list an ICP-based token on large exchanges such as Coinbase, but this is a process requiring a lot of resources, and such extension of the tradability should not be expected in the beginning.

3.1.10 Interoperability Considerations

Only ICP-oriented and no Ethereum-oriented Wallet will work initially, and therefore most launchpads don't work either.

Building on ICP is somewhat different, as when building on Ethereum, because most launchpads out there are compliant with other blockchains and do not yet interact easily with ICP. The ChainKey technology from DFINITY, and third party solutions like Bitfinity, Oisy, and a few others have announced improvements to be expected in the not too far future.

3.2 NFT Custom Assets



NFT Token Protocol: DIP721 (later maybe ICRC-7)

3.2.1 NFTs Powering the Co-ownership Ecosystem

Non-Fungible Tokens (NFT) tokens are designed to represent a unique custom asset. Clients can mint on the COOWN NFT marketplace their own NFT series on the ICP blockchain. Unlike other platforms, where such tokens often just represent ownership of an image, the COOWN-specific NFTs are designed to represent a commercial custom asset in the context of a particular business or industry. Therefore, customers can add Metadata Key and Metadata Value to the NFT as such and add further context to a page of the marketplace dedicated to a particular NFT collection associated with a COOWN Wallet of the Enterprise Edition.

3.2.2 Privacy and Crow-Funding

For new asset classes, the creator (who must be an Owner of an Enterprise Edition Wallet) can decide if the NFT of this series becomes tradable publicly or within its user group only. The issuance of value certificates requires approval.

<https://co-own.io>

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3.2.3 Possible Restrictions

Bringing certain asset classes to public trade may require authority approval in certain jurisdictions. Therefore, users need to be warned, notified, and informed about possible legal limitations.

3.3 \$TARS Token



NFT Token Protocol: DIP721 (later maybe ICRC-7)

3.3.1 NFT for Regulating Transactions

\$TARS tokens represent a unique aspect of COOWN's model. \$TARS stands for "Standard Transaction Rule Set." The characters \$TARS stand for "**Standard Transaction Rule Set.**"

\$TARS are minted as Non-Fungible Tokens (NFT) on the ICP blockchain, and unlike NFTs on other platforms where such token often just represents ownership of an image, the \$TARS NFT serve on COOWN's ecosystem, the following highly innovative purposes:

1. **Library of Business Rule:** Each \$TARS token ever minted is presented by COOWN to list and explain the available transactions rule set. Technically, this library is just a collection of reports about the minted NFT, not the NFTR itself.
2. **Configuration of Co-owned Wallets:** The business logic associated with \$TARS is made available to group administrators who can set-up and configure the accounts of their COOWN Wallets by applying the rule to all transactions of the corresponding account.

Technically the parent canister of COOWN Wallets is enriched with the corresponding rule set as a configuration option. Wallets making use of the related configuration option, which is labeled as a "Pro" feature, will be charged with an additional transaction fee.

3. **Licenses for Investors:** \$TARS token holders are entitled to get half of the transaction fee which was collected when the ruleset they own as an investor is applied by a user.

3.3.2 Collective Wisdom

By allowing users to browse and comment on Standard Transaction Rulesets (\$TARS) on the public, everyone can see which rules are most popular and useful. By allowing

user comments and community votes, the developers will get informed and instructed on the spot where and how to improve the business logic of regulated transactions.

3.3.3 Modular Approach

The Enterprise can offer business partners who provide additional functionality to COOWN Wallets a turnaround-determined reimbursement by implementing and offering them dedicated \$TARS. The corresponding business logic would be brought to users as a new configuration option and a “Pro” feature available to group administrators for setting up their accounts. Based on actual transaction volumes commissions are charged and shared between the Business Partner as \$TARS holder and the Enterprise. This modular approach opens the door to other developers and investors. The innovative strategy stimulates a medium that is both sustainable and lucrative.



4 TECHNOLOGICAL INFRASTRUCTURE OF COOWN

4.1 Web3 and Domain Names

Our platform will soon become nearly unstoppable with the introduction of web3 domains. Hosting the application, and the domain name server on Internet Computer Protocol (ICP) blockchain boosts the reliability and security of our decentralized web application.

Considering the legacy technology of various browsers, our public landing page can be accessed on the web2-compliant domain co-own.io. The actual products and services are published by the DNS of ICP, enhanced with the web3 domain “co-own.ic” and possibly other domains related to the top-level domain “.co-own”.

4.2 Overview of the Internet Computer Protocol (ICP)

The Internet Computer Protocol (ICP) is a groundbreaking blockchain platform designed for scalability, security, and speed, making it ideal for fintech and beyond. It uniquely supports web assemblies directly in its blockchain, eliminating traditional IT costs and complexities. ICP sets a new standard for energy efficiency, offering a cost-

effective solution that outperforms other blockchains, and traditional transaction systems. ICP is managed by Decentralized Autonomous Organization (DAO) and is supported by DFINITY, a nonprofit with the biggest research team in blockchain, based in Zurich, Switzerland. The rapidly growing ICP ecosystem is a great place for developers to build new and advanced Web3 apps.

Internet Computer extends the public internet with serverless cloud functionality where hosted systems and services are:

- UNSTOPPABLE** they run on the internet, and become unstoppable like the internet
- TAMPERPROOF** their logic and data cannot be corrupted by hackers or ransomware
- SOVEREIGN** they don't rely on the good will of an external vendor, like Big Tech
- AUTONOMOUS** they can be immutable, or exclusively updated by a community DAO
- LOWER COST** smart contract-based systems need fewer personnel to develop and support



DFINITY Online Deck

4.3 COOWN Wallet Instances

COOWN provides a decentralized multi-user wallet application. COOWN Wallets are blockchain instances (ICP Canisters) that belong to a particular owner, who can invite other users to its group. Accordingly, the group owner has control over the data in its group wallet.

Each user group administrator nominated by the owner can securely structure the disposition power of users associated with the corresponding COOWN Wallet instance.

The disposition power is shared among members for all assets that belong to the corresponding COOWN Wallet instance.



Configuration options as represented in the Standard Transaction Rulesets (\$TARS) can be used by the group administrators to regulate the transactions and thereby also the disposition power of members.

4.3.1 Available Coins

The default cryptocurrency within the ICP network is “ICP”, with a market capitalization of several billion USD.

The Chain Key technology integrates a series of additional cryptocurrencies into the ICP network, including Bitcoin and Ether. By wrapping these famous cryptocurrencies within ICP, the users benefit from trustless security levels and fast transactions, as well as low commission fees.

COOWN implements cryptocurrencies that are already being introduced to the IC ecosystem. This includes an increasing number of stablecoins.

The only new cryptocurrency introduced by COOWN to the ICP ecosystem is its ICP-based token, \$COOWN.

4.3.2 Joining ICP’s Ecosystem

By joining the ICP ecosystem, the users of the Co-Own Crypto Asset Wallet users can benefit from easy access to a series of Internetcomputer.org native services, e.g. for staking ICP, and from an increasingly large number of awesome third-party applications such as OpenChat or Gold DAO.

4.4 COOWN’s NFT marketplace

COOWN operates an NFT marketplace on the ICP blockchain.

NFTs serve multiple purposes in the COOWN ecosystem. They can represent digital assets as defined by customers or core developers.

4.4.1 NFT (Non-Fungible Tokens)

NFT, or Non-Fungible Tokens, are digital assets that utilize blockchain technology to certify their uniqueness, scarcity, and ownership. In the context of COOWN'S NFT marketplace, these tokens embody a variety of digital and physical assets, each serving as a unique representation with its intrinsic value. The uniqueness of NFTs is guaranteed through cryptographic techniques, making them ideal for representing ownership of distinct assets, whether they be digital art, collectibles, or other tokenized forms of value.



4.4.2 Canisters on the ICP Blockchain

In the case of COOWN's NFT marketplace, each NFT is encapsulated within its canister on the ICP blockchain, facilitating the autonomy and individuality of each token.

4.4.3 NFT \$TARS

The uniqueness of COOWN's approach is that a series of NFT is used to represent licenses to owners of the "Pro" features that can be applied by any COOWN Wallet. The NFT contains a reference to a Standard Transaction Ruleset (\$TARS). Its holder is entitled to get corresponding license fees when his \$TARS is applied within any COOWN Wallet.

4.4.4 Custom Asset Classes

Custom NFT series enable users to create their digital asset class. These assets are stored in accounts of COOWN Wallets and can be traded privately or publicly on COOWN's NFT Marketplace. Later, trading custom digital assets across multiple networks may become feasible.

WARNING: In many jurisdictions, marketing financial assets require authority approval. Often these rules are complex and only cover certain asset classes. Do your research, and consider hiring a professional before minting custom digital assets.



4.4.5 Customization Services

Individual COOWN representatives may offer upon request legal consultancy and technical implementation services to clients upon request.

5 PRICING POLICY

5.1 Fees and Charges

5.1.1 General Purpose of Fees and Charges

In the COOWN ecosystem, transaction fees serve multiple critical purposes. They fund the computing power necessary for the system's operation, reimburse investors and active community members, and support operations, including later development activities, to ensure the sustainability of the entire system.

5.1.2 Transaction Commission

For the operation and further development of the system, a small transaction commission is charged whenever cryptocurrencies are being moved from or to a COOWN Wallet.

In later releases, the sender may be entitled to decide if the charges are split or born by the sender or the receiver.

For transactions with specific cryptocurrencies, like the wrapped Bitcoin ckBTC, or for stablecoins, currency-specific commission fees can be charged.



The DAO and the Enterprise may adjust the commission rates for their corresponding wallets.

5.1.3 Advantages of Using \$COOWN token (□)

Users can benefit from reduced or waived transaction fees when exchanging \$COOWN (□) tokens between COOWN Wallet instances. This concept of waiving commission fees for \$COOWN (□) token-related transactions, can be either approved, adjusted, or rejected by the Community and the Enterprise later along the development roadmap.

5.1.4 Advertisement

The DAO and the Enterprise decide for their Wallet series, if advertisement shall be implemented.

5.1.5 NFT Collections and Minting Fees

A fee is charged to set up new custom NFT collections. Such service is reserved for Enterprise Customers. Additional fees are charged for the minting of custom NFT.

5.1.6 NFT Trading Fees

The transaction commissions are also charged for NFT trades whenever a COOWN Wallet instance or its marketplace is involved. This principle is applied to public and private trades alike. For NFT associated with a private collection and for NFT with low market value, the Enterprise can charge a minimum fee.



5.1.7 Subscription and Setup Fees

Usually, crypto wallets only charge transaction fees and do not apply subscription fees. While the Community Edition is initially purely transaction fee-based, the Enterprise Edition reserves the right to charge additional fees for setup and subscription as an optional resource of revenue if this should turn out to be necessary and favorable to cover the elevated cost associated with the adoption, development, and operation of a wallet solution.

5.1.8 Fees and Charges for Adoptions

As DFINITY is about to offer GDPR and UTOPIA related subnets, COOWN is prepared to offer wallet customization services upon request. COOWN can adopt its wallet templates to align the solution with the needs of a particular niche market.

5.2 Revenue Distribution Among Stakeholders

5.2.1 Splitting of Revenue Collected from Commission Fees

Once the system is fully operational, the collected transaction fees are automatically directed to the Community, the Enterprise, and the owner of the \$TARS that contains the utilized Standard Transaction Rule Set (\$TARS).

5.2.2 Commission-Revenue Allocation

The Enterprise and the Community of \$COOWN (□) token holders constituted as DAO can adjust the revenue allocation over time to find the ideal balance between staking rewards, transaction costs, and further development activities.

By default, COOWN's Enterprise and the DAO, once founded, allocate the collected funds to where they are needed. Initially, the revenue is used based on the following prioritization:

1. Priority: Computing Fees
2. Priority: Salaries of the Team
3. Priority: Salaries of the Management
4. Priority: Community and VC interest
5. Priority: Optional Advertising and Marketing Expenses
6. Priority: Donations and Bonuses

An open dialogue with leading representatives and consultative community voting help to specify the demanded resources. For strategic decisions, the management of the Enterprise is mentored by the Advisors.

5.2.3 Funds for Staking

The funds dedicated to staking rewards are collected as a fraction of the commission fee, as specified by the DAO and the Enterprise for their instances. The System Administrator, who the Enterprise employs, collects these revenues within a treasury and distributes the staking rewards to the \$COOWN (□) token holders during the following annual accounting period.



5.2.4 Interim Solution

The complete set-up of all DOA related features may take a while and possibly take place while the system is already operative. In the absence of any guidance provided by the DOA, the Enterprise decides upon the use of the revenue considering the previously mentioned prioritization.

5.2.5 NFT Minting Revenue

The fees and charges collected from NFT minting are managed by COOWN's Enterprise. Thereby, the same prioritization is being applied, as it is introduced above, for the default allocation of revenue from collected commissions.

5.3 Fee Calculations and Currencies

All fixed prices being charged by COOWN are either specified in developer-friendly ICP coins, in a specific stablecoin, or Standard Drawing Rights (SDR) as defined by the International Monetary Fund.

5.4 Wallet Instance Holders and System Operator

Initially, the IC network fees, which are required for operating COOWN Wallet instances, are covered by canisters fed from transaction commissions. Later, the instance holders may be charged for covering the Cycles Token (XTC) their instance requires. In this regard, the developers will try to find a balance between cost transparency and user convenience.



6 HOW TO USE COOWN SOLUTIONS

6.1 Identity Verification

To obtain a COOWN Wallet instance, users must previously acquire a free Internet Computer identity, which is essential for accessing their COOWN Wallet instance.

Some means of verification must be provided by the users to enable compliance with the Know Your Customer (KYC) requirements. In later revisions, this process may need to be adjusted in nuances to ensure full compliance with the regulations of various jurisdictions.

6.2 Setting Up Your Co-Own Crypto Asset Wallet

The COOWN Co-owned wallet is an innovative option for those who want to pool their digital assets, such as cryptocurrencies and stablecoins. A dedicated canister for each new user group is generated within the setup of a new COOWN Wallet. The owner acting as first group administrator can enable various currencies and asset types, and possibly run some tests before inviting other users to join their wallet as additional group administrators, members, or viewers.

6.3 Adopting Transaction Rules

For any COOWN Wallet the group administrators can implement transaction rules within their instance to regulate the disposition power of members, or to automate transactions. These transaction rules are predefined as Standard Transaction Ruleset \$TARS.

Implementing \$TARS business logic to a COOWN Wallet are “Pro” features, which are available by default to all COOWN Wallets, but come with additional transaction commission when being applied.

6.4 Transaction Rule Implementation

Once set, these rules govern incoming and outgoing transactions, ensuring they are conducted swiftly, securely, and cost-effectively.

Step by step, the system facilitates a streamlined approach to managing shared cryptocurrency assets, focusing on safety and user convenience.



6.5 Explore New Opportunities

Ownership and license rights associated with NFT are tradable on our marketplace and corresponding token can easily be minted without coding skills by our Enterprise Customers. Consequently, this feature adds a layer of flexibility and potential investment opportunity for users within the ecosystem. Further enhancements can be targeted by introducing subnets.

6.6 Abandoned COOWN Wallets

Abandoned accounts are first archived and later deleted, whereby a notification period of at least 18 months should be respected. In doubtful cases, the general terms and conditions of the ICP network shall be used as a reference.

7 ORGANISATION

7.1 COOWN's Nature and Naming

COOWN is an undertaking for developing and maintaining crypto wallets designed to handle digital encrypted digital assets by user groups within a decentralized application (dApp) that operates entirely on the web3 blockchain of DFINITY's ICP, implementing its dynamics and embracing its ecosystem.

Derived from the terms "Co-ownership" and "Co-own", COOWN symbolizes the digital age's shared destiny and the power of entities and communities. The name itself is a rallying cry to boost a shared economy aiming to balance individual claims and common interests.

7.2 Entities

The organization consists of the following entities:

- The Community, constituted as a Decentralised Autonomous Organisation (DAO) representing the assembly of \$COOWN token holders, who can propose and vote regarding product feature enhancements.
- The Enterprise, registered as *Managed – Trust . com LTD* in Zurich, Switzerland for providing a legal representation for employing local staff and a team of freelancers mainly working remotely.



7.3 Decentralised Autonomous Organisation (DAO)

COOWN's Decentralised Autonomous Organisation (DAO) is the assembly of the \$COOWN token holders.

As of January 2024, there are almost 10 million global governance token holders, with a growth of 500,000 only over the preceding month (DeepDAO, 2024). The blockchain industry has developed a concept for letting holders of a token govern certain aspects of the corresponding blockchain undertaking. While for other blockchain applications, the entire Governance is laid in the responsibility of a DAO, for COOWN the decision power of the DAO is more to be compared with the role of a product manager, who can

trigger development activities for enhancing product features, implement marketing activities, and adjust the pricing of the product.

To fully join the ICP ecosystem, and to get the best out of the DAO concept, COOWN intends to apply as SNS DAO. While the approval from the Internet Computer Association is highly welcomed, it is not essential for COOWN's undertaking.

7.4 Enterprise

The proprietary arm of COOWN, COOWN Enterprise, is constituted by Managed - Trust .com LTD (CHE-115.644.046) in the Canton of Zurich in Switzerland. The company is referenced in the present document as "Enterprise".

The Enterprise has initiated COOWN, provided the required seed funding, and employed the team members. The enterprise obtains the authority approvals as needed. It holds the intellectual property rights for various COOWN domains, marketplaces, and the source code of template wallets and the marketplace.

Considering the challenge of addressing the regulatory framework of various jurisdictions, the Enterprise may register branch offices, or enter into joint venture agreements with suitable business partners for enabling certain regulated markets.

The Enterprise is prepared to transfer the entire COOWN program including all intellectual property rights, work contracts, login credentials, and other related assets to another legal entity, if this turns out to be beneficial for the COOWN undertaking, e.g. to scale up or for company succession.

7.5 Advisory Board

The Enterprise is guided by a board of advisors. Incentives are offered to Advisors in return for providing strategic advice and publicity.

7.6 Ambassador Program

The Community is accompanied by brand Ambassadors. Incentives are offered to Social Media Influencers in return for publicity.



7.7 Key Suppliers

Pretty much essential are (or will be) services and products provided by key suppliers:

- DFINIY, maintaining ICP, and several applications of its ecosystem.
- Agencies for Audit and Revision, as needed for the authority approval for certain financial services.

7.8 Legal Considerations

COOWN does not administer the Wallet instances itself, it only provides the templates therefore and helps its users to administer their assets by themselves. The data on the COOWN Wallet instances are owned and controlled by its users only.

KYC & AML elements are implemented on dedicated data containers when users sign up.

The wallet application can only be accessed by using the Internet Identity provided by Internet Computer Protocol (ICP), and is, therefore, a non-custodial solution where users maintain their paraphrases. Consequently, the Enterprise cannot be held liable for the use of the wallet and the crypto assets therein.

WARNING: If all users of a COOWN Wallet Community Edition instance lose access to their Internet Computer account, all cryptocurrencies and NFT within their wallet will be lost.

Technically such accounts cannot be recovered by any other means, as with the passphrases which are provided on internetcomputer.org to avoid such a scenario.

If and once the decentralized autonomous organization (DAO) is approved as SNS DAO by DFINTIY and/or the Internet Computer Association controlling the ICP's ecosystem, certain rights and obligations can be transferred to the DAO as a simple society.

The application of the Community Edition is made accessible globally and can be used wherever such a solution does not require an authority's approval.

However, individuals from the following countries are currently excluded or face restrictions: AF, BY, BA, BI, CD, CF, KP, IR, IQ, LB, LY, ML, ME, MM, NI, RU, RS, SO, SD, SY, UA, US, VE, YE, ZW.

Countries of the European Economic Area have a demanding regulatory framework, with which COOWN intends to comply. Especially in the beginning, before an authority approval, certain COOWN products and services may be not available within the European countries until the required approvals are obtained by the Enterprise.



The adoption of COOWN products and services to various jurisdictions is enabled by a series of wallet templates tagged with the Enterprise Edition label, allowing developers to adjust, and users to select the requested regulatory framework.

8 EXPLORING USE CASES

COOWN offers versatile and efficient solutions for various transactional scenarios. Regardless of whether it is managing wealth as a team enabling the financing of corporations, or the regulation of transactions to facilitate business processes, the application meets diverse needs with ease and security.

8.1 Share a Crypto Wallet

COOWN Wallets allow its owners to share restricted or unrestricted disposition power over crypto assets. The following user roles provide the basis for a structured approach:

- Instance Owner (one)
- Group Administrator (one or several)
- Group Member
- Group Viewer

By inviting other administrators to a COOWN Wallet instance, the owner can share full access to its accounts and the crypto assets therein.

A group administrator can invite members and adopt Standard Transaction Rule Sets (\$TARS) to provide restricted access for specific assets to the desired extent.

This enables high resilience, transparency, and efficient processing of financial transactions for any business.



8.2 Splitting Transactional Income

Asset distribution becomes even more efficient with the automated transaction splitting feature. It enables the automatic division of incoming transactions according to pre-set rules. Offering a practical solution in digital asset management, this functionality streamlines the management process of shared financial resources.

Transaction Division for Groups and Partnerships: Ideal for sharing cryptocurrency income among partners or groups, simplifying the distribution process.

Consider a situation where you wish to divide incoming Bitcoin transactions equally with a partner or extract a small percentage as commission, COOWN provides the tools to split these transactions seamlessly, ensuring each party receives their fair share instantly without hassle.

8.3 Collaborative Purchases

Streamlining Collective Acquisitions: Simplifies joint investments with a transparent and equitable payment mechanism, making collective purchases smoother.

COOWN's solution shines in collective buying scenarios to jointly purchase a shared asset. Users can easily generate additional accounts to manage the finance of shared or co-owned real-world assets or any other joint venture.

8.4 Multi-Signature Approved Payments

Enhanced payment authorisation is also frequently used in a business context. Our multi-signature feature introduces an elevated level of control by requiring multiple approvals for payment releases, enhancing security, oversight, and compliance with corporate governance policies.

Multi-signature transactions sustain both security and collaborative decision-making. Requiring multiple authorisations for transactions, this feature is especially valuable for groups and organizations, enhancing the integrity and consensus in financial operations.



8.5 Automated Regular Payments

COOWN can handle recurring payments for regular disbursements like employee salaries. Such automated payments can be made in various time patterns, provided a set minimum or liquidity value is available on the corresponding account.

8.6 Managing Custom Assets

As an Enterprise feature, custom NFT can be minted and traded to create their own asset class (e.g. fractional ownership, company shares, or real-world IoT), which then can be managed within a dedicated COOWN Wallet Account and be traded privately or publicly.

9 MARKETING

9.1 Marketing Analysis

9.1.1 Target Audience and User Base

- **Investment Groups:** For investment pooling, asset-backed securities, and digitalized shared properties benefitting from an array of tools that streamline the investment process. These tools facilitate effective investment pooling, enable shared risk management, and support collaborative decision-making, enhancing the overall efficiency and effectiveness of investment groups.
- **Families:** Acknowledging the distinct financial requirements of family units, our platform offers tailored functionalities for families. This includes comprehensive management of joint assets, inheritance planning, and efficient handling of shared expenses. These features simplify the complexities associated with managing family finances and ensure smooth financial operations within the family unit.
- **Businesses:** The platform is equipped to aid businesses in allowing entities to manage their assets according to corporate governance policies, including double signatures, sharing access to funds as needed, or viewing options only. It's designed to implement automated provisions, commissions, or employee incentives in cryptocurrencies and stablecoins. It can be used to streamline basically any business-to-business (B2B) transaction so businesses can improve their transactional efficiency.

9.1.2 Competitive Landscape

- **Team-Centric Wallets:** COOWN offers a collaborative wallet model, setting it apart from traditional single-user wallets and promoting cooperation among users.
- **Regulated Transactions:** COOWN "Pro" features incorporated as Standard Transaction Rulesets (\$TARS) provide structure, by restricting disposition power, and by automating transactions.
- **Corporate Finance:** COOWN intends to allow users to digitize and trade their custom assets based on a chosen regulatory framework.

While there are existing solutions for some of this, there is a notable absence of comprehensive enterprise suites that meaningfully combine these features. COOWN fills this gap in the market.

9.2 Current Trends and Future Potential

- **Alignment with DeFi Trends:** COOWN aligns with DeFi trends by leveraging blockchain technology to efficiently provide reliable financial services. This caters to the rising demand for secure and efficient digital asset management solutions in the expanding digital economy.
- **Own Your Data Ethos:** Prioritizing user control over personal and transactional data, COOWN aligns with the broader shift towards data privacy and user empowerment in the digital world.
- **Future Stablecoins:** In forthcoming developments of the ICP platform, there will be an increasing adoption of stablecoins, and COOWN users will be benefiting from this trend significantly. Integrating stablecoins will address the lack of acceptance and volatility often associated with digital currencies, as a more reliable and stable option for transactions and investments.

9.3 User Acquisition and Engagement Strategies

9.3.1 Strategic Crowdfunding and Early Adoption Initiatives

COOWN plans to launch a small crowdfunding campaign within the ICP ecosystem. The purpose of this campaign is to contribute to the essential initial funding and, more importantly, to cultivate a dedicated community of early adopters. Early adopters, drawn in through these crowdfunding efforts, will likely be deeply invested in COOWN's success, forming a solid foundation for the platform's user base.

9.3.2 Expanding Reach through Social Media Integration

Enhanced Awareness via ICP Social Platforms - COOWN intends to expand its reach further by connecting with ICP ecosystem social media sites. This strategy's goal is a more widespread understanding of its distinctive offerings.



9.3.3 Boosting Community Engagement

- **Airdrops for User Acquisition** - COOWN adopts a strategy of rewarding its early users with airdrops, a move that's instrumental in attracting and building a strong user base. This not only acknowledges the early adopters but also sets the stage for a growing and engaged community.
- **DAO as "Product Manager"** - Through DAO participation, members actively contribute to the development of the product, deciding on how resources are used for new features and improvements. As a result, the wallet evolves in a way that resonates with its users, reflecting the true spirit of community-driven innovation.

9.4 Branding

Domain:

Co-own.io

Brand:

COOWN

Product name:

COOWN Wallet

(or COOWN Wallets)

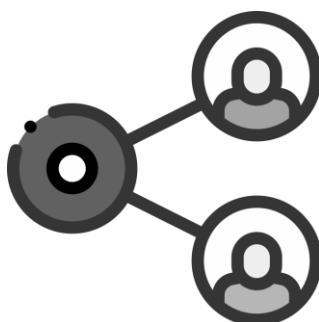
Product variants:

Community Edition / Enterprise Edition

Logo variants:



Custom Icons:



10 OUR TEAM

The founder's expertise spans technology, law, and economics. With an impressive academic background, including an award-winning master's thesis focused on the cyber resilience of Swiss private banks, the founder brings a wealth of experience in managing international teams for demanding missions including the development of complex systems in highly regulated industries.

Supporting the founder is a team comprising skilled blockchain developers and strategic advisors. Technical competence and strategic commercial acumen represent the hallmarks of their combined knowledge.



Together, they work to make COOWN's future full of innovation while yet being realistically geared toward useful commercial uses.

11 SECURITY MEASURES

11.1 Integrating ICP's Security Advantage

Operating on ICP, widely recognized for its strong security attributes, COOWN capitalizes on the formidable security benefits it offers. COOWN strengthens its users' and developers' trustworthiness and confidence, fortifying its security infrastructure.

11.2 Data Protection & Risk Assessments

COOWN ensures the protection of user data based on ISO 27000 standards, aiming to be compliant, but not necessarily also certified. Pre-scheduled risk assessments are performed, and the platform should be routinely audited as required by various authorities exercising oversight of financial markets.

11.3 Wallet Solution Security

In this vein, the possible custodial wallet solution of later releases, will consistently uphold the most stringent standards of information security management, safeguarding user assets' confidentiality and integrity.



12 GOVERNANCE & COMMUNITY

COOWN's governance structure balances decentralized community participation and strategic enterprise oversight.



12.1 Decentralised Governance for COOWN Wallets

- The community edition of the COOWN Wallet is mainly governed by the DAO.
- Community users are empowered to actively participate in governance, providing users with a meaningful voice in shaping the platform's evolution.
- Users of the COOWN Wallet solution manage their assets by themselves and keep control

and responsibility for their assets.

12.2 Enterprise Oversight for the NFT Marketplace

- Conversely, the governance of the NFT marketplace and the enterprise edition of the wallet will remain firmly in the hands of the Enterprise.
- Uniting these aspects, the result is a consistent and strategically guided approach to managing these critical components of the COOWN ecosystem.
- In various jurisdictions, including Switzerland, financial services are regulated and require approval from the authorities. The intended service related to mint and market asset-backed NFTs clearly requires approval from FINMA as a competent authority providing oversight of the financial market in Switzerland.



13 SCALABILITY & GROWTH

13.1 Welcoming Early and Later Investors

For this entire journey, a long-term plan is established to cover the interests of various investor types including bootstrapping, crowdfunding, as well as early and later venture capital.

13.2 Expansion

The financing of the undertaking, its legal framework, and the product as such are designed to start in a niche market (ICP coin holders) and allow international expansion and mass adoption in later phases.



13.3 Entering Regulated Markets

Following a global trend, to regulate crypto currencies, we aim to increase COOWN's user base by entering regulated markets and thereby provide financial services that require compliance demonstration with applicable regulations.

The minimum viable product and the Community Edition will be based on Swiss law and the General Terms and Conditions set by DFINITY and the Internet Computer Association for the Internet Computer Protocol (ICP).

Later compliance with industry standards and legal provisions of various jurisdictions is targeted to expand the market reach of the product and services.

14 ROADMAP

Phase 1: Focus on Financing

- Crowdfunding Campaign,
- Initial Coin Offering (ICO),
- Get approved as SNS DAO (hopefully, but optional).

Phase 2: Focus on Basic Features

- Launch of the Minimum Viable Product: CE Wallet solution for user-groups,
- Provide Airdrops to build an early adopter B2C community,
- Onboard members of the Advisory Board.

Phase 3: Focus on Pro Features

- Develop Pro Features for Regulating Transaction,
- Create Settings to regulate the disposition power of members,
- Onboard Ambassadors.

Phase 3: Focus on Enterprise Features

- Launch Enterprise Edition wallet, adjusted to jurisdictions,
- Launch the NFT marketplace, and enable custom NFT series.

Phase 4: Focus on Mass Adoption

- Enable stablecoins,
- initiate \$TARS licenses,
- Onboard B2B clients using the UTOPIA subnets.

Phase 5: Focus on Sustainability

- Continuous improvement.

15 CONCLUSION

COOWN was founded on a timeless premise that applies to both old and new financial models: firms and families have always invested and managed their assets, common rules, and personal interests.

Blockchain and DeFi solutions bring these principles into the arena. COOWN is leading the charge in this shift by providing an essential service that helps people efficiently and practically manage the crypto assets as a team, where each member plays his role in achieving personal and common goals.



The inherently complicated task of maintaining shared digital assets is made more accessible with our platform. Since it employs the robust and scalable Internet ICP as its technological infrastructure, COOWN enables a safe, transparent, and easy-to-use platform for shared wallets. On top of improving the safety and efficiency of digital asset management, this method encourages our users to get involved and build a feeling of a collective, no matter if it is an association, a corporation, or a family.

COOWN functions as an intermediary platform connecting traditional asset management with the transformative potential of blockchain technology. Our organization addresses the changing requirements of investment groups, families, and corporations by integrating conventional and digital asset management methodologies.

Under its multi-signature capabilities and customizable transaction automation, our platform grants users unparalleled convenience in digital asset administration. Clarity, efficiency, and security constitute the pillars of our solutions.

We encourage users to actively participate in the platform's ongoing development and leave them with full control over their data, whereby we are cultivating a sense of self-responsibility.

In the future, and alignment with regulations and authority approval, COOWN, as part of the ICP ecosystem, will at least partially substitute conventional banking with blockchain technology and revolutionize digital asset management as we know it.

16 GET IN TOUCH

For applications and general inquiries, please reach out to us at info@co-own.io.

We cordially encourage you to investigate our resources and integrate yourself into our thriving community on the websites associated with the DAO, and the ICP ecosystem.



On the domain co-own.io we are presenting the undertaking. For elevating cyber resilience some products and services may be accessed only on web3 domains such as co-own.ic.



Hashtags