



Your Trusted Crypto Bank.

WHITE PAPER

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CRYPTVISE, DEMOCRATIZING THE CRYPTO BANKING INDUSTRY

We live in a dynamic world, where technology and its prospects change every fraction of a second. New ideas emerge from all across the globe and the scope of innovation never combusts. In the financial sphere, this evolution is evidently rapid and in the race to be relevant, foundational requisites are often overlooked. To bridge the gap between what exists and what is needed, Cryptvise was created to be a constantly evolving, premium asset-backed, global crypto bank converging all crypto transactions on one inviolable platform.

History of Our Financial Ecosystems

We have come a long way from using objects as a medium of payments in barter systems, to utilizing precious metal coins as money around 700 B.C, transitioning to paper currency (first used by the Chinese during 600 B.C), creating e-money through chips and since the release of Bitcoin in 2009, introducing digital currency-the newest and perhaps the biggest game-changer in the history of money and technology alike.

In every era, introductions of new modes of payments have sparked both excitement and skepticism. Financial institutions have thus been in a constant state of conflict on whether or not these new forms of currencies are worth sponsoring..

The dilemma around accepting digital currencies to be accepted as legal tenders in most countries solidifies the fact that there is a disbelief that our conventional institutions share on the subject. Technology advances faster than we may predict and our systems must be eveready to adapt to them.

The Era of Digital Currencies



Digital currency has the potential to completely change how society thinks about money. The rise of Bitcoin, Ethereum and thousands of other cryptocurrencies that exist only in electronic form has led global central banks to research how national digital currencies might work.

Forbes.

This statement correctly depicts how the world has long been ready for an ecosystem where cryptocurrency has secured a higher vantage point. In a time where most of our daily activities are carried out and to some lengths, totally dependent on the internet; it is highly probable that digital currency would completely replace tangible money in the future. An anonymous, decentralised and secured currency solves more problems than it is believed to create. In economies where entire banking systems collapse with a single malfunctioning server, circulation of counterfeit bills, the thefts and security risks are rampant; the need to switch to digital currencies is highly apparent. Through the past decade, cryptocurrency and the institutions that support it have unanimously become a part of a global revolution as we see it now.

Hurdles in the Crypto-Banking Industry

The most trusted institutions in any economy are banks. They are considered to be the safest place to deposit hard-earned money, and the most secure way of taking loans, investing and so on whereas digital currency has already secured the position of 'futuristic wealth.' The idea of an establishment where these two are combined still appears utopian. **Absence of a complete crypto-banking institution** might be the primary reason why cryptocurrency still faces distrust from a lot of people.

Cryptocurrency is volatile in nature and there are no laws to regulate private exchanges that mostly operate as trading platforms only with standard licensing. These exchanges safeguard themselves in advance against any action by keeping customer's discretion while trading at the pivot. Unlike banks, exchanges have no legal requirements to maintain reserves or a reliable asset pool which puts their credibility into question. The lack of any type of offline presence of these crypto exchanges makes it more difficult to portray them as trustworthy institutions.

Existing financial institutions exercise complete control over their users' accounts, which means they are **highly centralized systems** with little to no room for the user to feel any ownership to their account. This extends to a point where the user succumbs to lower interest rates on deposits, higher interest rates on loans, unregulated charges and fees on essential services and most of all, no support or even tolerance for cryptocurrencies.

One of the many advantages of Cryptocurrency is the fact that it is extremely merchant-friendly. Huge corporations and global businesses have included crypto in their day-to-day expenditures as well as long term investments. Bulk orders are the pivot of a corporation's foundational operations. Yet we see most **exchanges are unable to process bulk orders** due to lack of appropriate technology.

Bitcoin has been a true revolution, and for many people it has proven to be an extraordinarily high yielding investment in the past. But as we move forward, Bitcoin is still considered as a High Risk High Yield (HRHY) investment. Even though we have a lot of options to invest in cryptocurrency, there is a **lack of reliable investment options** that the people can put their trust in.

In simpler words, this new ecosystem needs the technology and flexibility of digital currencies along with the trust quotient of banking institutions. A platform that can bridge the gap between what advocates of traditional banking demand and what technology aficionados envision. A truly global crypto bank that extends beyond the limitations of modern exchanges yet maintaining a strong foundation of assets to back its operations.

CRYPTVISE, WORLD'S FIRST ASSET BACKED CRYPTO BANK.

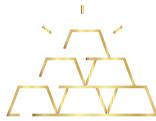
Cryptvise is created with the vision of converging digital and tangible assets on one secure, global platform. The idea was to build a self-sufficient, decentralized metaverse that sustains through its own asset pool. Cryptvise is the world's first crypto bank backed by gold from our licensed gold mines in Tanzania, Africa.

In our ecosystem, you will find:

- Our new blockchain technology.
- Smart contracts.
- A super fast IP backed AI engine.
- Our revolutionary gold-backed stablecoin- ViseGold.
- Secured and speedy transactions.
- Lowest transaction fees

Every Cryptvise product and service that makes up our ecosystem is curated to overcome the disadvantages faced by this industry and serve individuals and corporations worldwide.

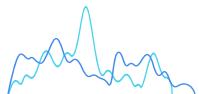
Our Gold Mine



To become the world's first asset-backed crypto bank, Cryptvise has acquired and partnered with Encom Gold, Africa's largest gold mining company to excavate and process gold from the mines of Tanzania, regulated and licensed by the Ministry of Minerals, Mining Commission of Tanzania. (Dealer license no. DL015/GTA/2021-2022 and Processing license no. PCL 096/2021)

To supervise our mining operations, Cryptvise has positioned its dedicated division in Tanzania; incorporated under the Companies Act 2002 by BRELA. (Business Registrations and Licensing Agency).

First All-Inclusive Platform



As a decentralized bank, Cryptvise includes all forms of fintech products and services- decentralized insurance, hedge funds, wealth management guidance, trading and exchange. This multi-dimensional platform is backed by a reliable asset pool to fund and secure all the operations to give our users the trust of a global bank.

Our Community



Cryptvise is strengthened by its community of individuals, VCs, corporations and traders. As a democratic platform, we aim to amplify the voices and opinions of each Cryptvise user. We aim to create a network where users can interact and share their take on decisions we take. Through active polls and 24x7 customer support, we make sure none of our users feel detached from the platform.

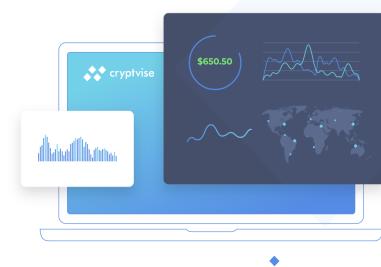
An *advanced* trading platform

Our OTC desk is a completely seamless and secure trading platform that acts as a gateway to the Tron, Eth and Btc blockchains. It will be powered by an advanced and unique IP backed AI engine which makes bulk trading swift and easy.

This engine extracts liquidity to fulfil any bulk conversion requirements while keeping the exchange fee at the lowest possible cost.

How does it work?

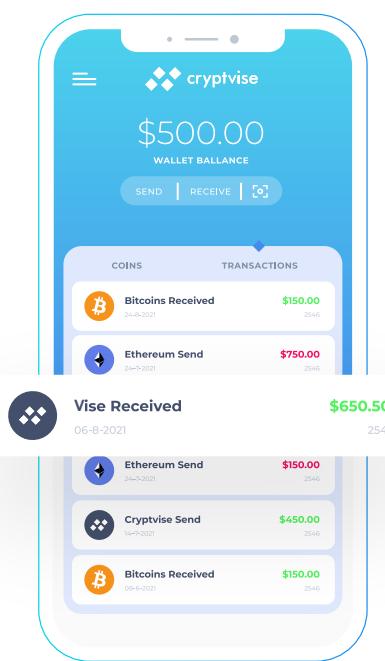
This IP backed engine splits the orders in every fraction of a minute and automatically places an order the moment prices dip. It matches orders on exchanges based on volume, so more orders can be placed on exchanges with higher volume on a particular currency.



Whether the user is trading in **\$50,000 or 500 BTC**, the OTC desk will process any amount with utmost discretion and security.

This exchange desk is compatible with all devices via website and mobile application. Upon login, the user's dashboard shows real time prices of all major tokens and stablecoins on any screen-mobile, tablet or desktop; so it becomes easier to stay updated.

Safe *Transactions*, Safer *Deposits*



An *exclusive access* to Vise wallet.

Cryptvise users will get access to Vise Wallet - a versatile multicurrency hot wallet that can store as many coins as they want.

Its carefully designed interface for android and iOS supports multiple accounts and switches seamlessly. The wallet acts as a complete payment solution and instantly converts crypto-fiat with an integrated payment gateway API for merchants to receive payments in any crypto-fiat combination.

Vise Wallet is password protected by an added 2-factor authentication. With Vise Wallet, only the user has a unique private key to his/her account, meaning complete ownership and control over their finances.

First *Utility Token*

A bank with its own utility token is not a thing of the future. ViseToken is Cryptvise's first utility token created with the vision of absolute inclusivity. Built on the Tron chain, ViseToken is a smart contract (or DApp) designed to provide multiple benefits to its holders. With this token, users can make payments, settle bills on their credit cards, and even make purchases for other digital assets. As long as ViseTokens are held on the Cryptvise platform, they work as an excellent investment. Users can lock their tokens in their wallets and gain feasible Returns on Assets (RoA) upto 8%.

ViseToken is currently undergoing its Private Coin Offering (PCO) round and will be available for its seed round within 6 months. Investors are advised to stay updated on the ICO (Initial Coin Offering) and IEO (Initial Exchange Offering) through our website- www.cryptvise.com.

Projected Tokemics

Token Supply - 500 millions



Investment Round	Starts From	Price (per token)	Purchase Option	Duration	Soft Cap
PCO (Pre-sale)	November 2021	\$0,70	BTC, ETH, USDT, FIAT	4 months	USD 500k
ICO	March 2022	\$0,80	BTC, ETH, USDT, FIAT	3 months	USD 500k
IEO	July 2022	\$1,00	Exchange		No Cap

BUY NOW

& Stable Coin

Cryptvise has honoured the value of tangible assets when it comes to the stability of digital currencies. To combine the security of Gold as a global asset and the anonymity of cryptocurrency, we are on the road to launch our own stablecoin-ViseGold, backed by pure grade gold from the mines of Tanzania owned and stored by Cryptvise.

The value of 1 ViseGold stablecoin will sync with 1 USD worth of tangible assets. (initially gold)

(For more information on our future endeavours with ViseToken and ViseGold, refer to 'The Road Ahead' section below.)

Financial Market

Key figures



The financial services market is likely to reach **\$22.5 trillion**, growing at a rate of **9.9%** from the previous year..

The market is expected to reach **\$28,529.29 billion in 2025** at a CAGR of **6%**.



The global financial services market is expected to grow **from \$20,490.46 billion in 2020 to \$22,515.17 billion in 2021** at a compound **annual growth rate** (CAGR) of **9.9%**.



Global banking sector had an estimated market **capitalization of 7.3 trillion euros in the first quarter of 2021**, equivalent to **\$8.58 trillion**.

The *Road Ahead*

ViseToken

A utility token completes the ecosystem we are striving to create; hence, with ViseToken, Cryptvise is going beyond just creating a tradeable coin. This token is made to become a secure, real and reliable investment option for every Cryptvise user. Though currently built for issuance on the TRC-20 network, ViseToken will also be included on the Ether 2.0 and subsequently on Cryptvise's own secure blockchain network for better processing, higher distribution and lowest transaction fee.

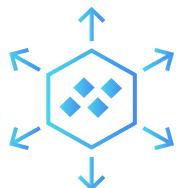
ViseGold

Just like our utility token- ViseToken; ViseGold is also built on the TRC-20 blockchain and will be included on the Ether 2.0 as well as Cryptvise's own blockchain in the near future.

With this stablecoin, our users get the benefit of holding gold in their personalized vaults, only with the added security of crypto. In addition to gold, the expansion of the Cryptvise universe will also witness more stablecoins backed by precious metals and stones.

POS Machines

Cryptvise is not just a cloud platform, it is envisioned to be tangible. Our users will be provided with personalized prepaid cards to be used at POS machines across the globe. The ease of shopping through cryptocurrency is right next door, with no hassle of converting to fiat on the counter, Vise Wallet will do the conversion in real time and the spend will reflect into the merchant's wallet.



Cryptvise ATMs & Prepaid Cards-

Another feature of a bank that we intend to revise that fits into the dynamics of digital currencies is an ATM operated by prepaid cards. To mark Cryptvise's presence in the real world, crypto-fiat conversion stations will be installed in prominent places so the users can convert, buy and sell any crypto-fiat combination using their Cryptvise debit/credit cards.

As a bank, Cryptvise will ensure zero hackability on any of its products, to secure our user's account and funds we will feature a cold wallet disconnected from the servers at all times. Stagnant funds will stay in this wallet unless transacted and in case of an attack, Cryptvise is determined to take all measures necessary to reimburse the losses. So our users can have the advantages of digital assets backed by the security of real, tangible assets.

Decentralised Finance & Insurance

Cryptvise is primed to be the world's first crypto bank to offer DeFi services on its platform. This includes Decentralized Insurance and DeFi lending offered through a distributed ledger. The users can avail insurance benefits on travel, crops, tangible assets, precious goods and so on. This service will be provided via smart contracts on our blockchain for a completely automated and instant process. With this feature integrated in the platform, users can pay the premium and claim their insurance directly via their Vise Wallet in any fiat or crypto. To get a truly global experience for our users, all operations on the DeFi division can be done from anywhere in the world.



REGULATIONS & LICENSING

Incorporated and headquartered in Singapore, Cryptvise has licensed divisions that are operational in UAE, USA, Tanzania and India. In addition to this, Cryptvise is obtaining the Major Payment Institution License under the Payment Services Act (PS Act) by the Monetary Authority of Singapore. This will allow us to provide any kind or number of payment services, including operations with cryptocurrency without any limitations on monthly transactions.

(For regular updates on our technology and offerings, please visit - www.cryptvise.com)

[BUY VISETOKEN](#)

[WEBSITE](#)



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