

# From Vault to Wallet: Blockchain-Powered Gold & Silver Investment Platform

## Executive Summary

Vaulted Assets is launching a secure, multi-chain digital investment platform that allows users to easily buy gold and silver online and receive equivalent digital currency in return. These digital tokens — GLD for gold and SLV for silver — are available on **Ethereum (ERC-20 standard)**, **Solana (SPL-20)**, and **Canton Network** to cater to a wide range of user preferences across both public and private blockchain ecosystems and represent the value of the physical precious metals users invest in.

The idea is simple: users invest their money to purchase gold or silver, and in return, they receive digital tokens that can be stored, gifted, used for transactions, or redeemed later. The platform brings the stability of traditional assets like gold and silver into the convenience of a digital form.

When users buy gold or silver through the platform, they are issued GLD or SLV tokens — digital currencies backed 1:1 by real physical assets and built on the ERC-20, SPL-20, or Canton network standard. These tokens act as digital representations of the user's investment, combining the safety of precious metals with the flexibility of digital usage.

Designed for both new and experienced investors, the platform offers a seamless web experience for onboarding, token management, and transactions. Users can view their holdings, make redemptions, gift tokens to others, or even participate in referral programs. To ensure security and ease of access, the platform supports multi-wallet login, hybrid Web2/Web3 infrastructure, and fiat on-ramp options. Support for the **Canton Network** also allows institutional privacy for enterprise users who require confidential asset handling.

Vaulted Assets' vision is to make investing in gold and silver as simple and usable as spending digital money — giving users true value they can hold, use, and trust.

## 2. Problem Statement

Investing in precious metals like gold and silver has always been seen as a safe and reliable way to preserve wealth. However, the traditional process of buying, storing, and using these assets comes with several challenges:

**Inaccessibility for the average user:** Physical gold and silver often require high upfront costs, complex documentation, and secure storage solutions, making them less practical for everyday investors.

**Lack of liquidity and utility:** Once purchased, physical assets are difficult to use or transfer in day-to-day transactions. Investors cannot easily gift or spend their holdings without converting them back to cash, which can be time-consuming and costly.

**Limited transparency and control:** Many gold and silver investment schemes lack transparency regarding custody, pricing, and audit processes, leaving investors unsure about the safety and value of their holdings.

**Barriers to digital adoption:** While cryptocurrencies offer flexibility, they are often volatile and not backed by real-world value, which deters risk-averse users from adopting them.

In short, there is a growing demand for an investment option that combines the stability of physical assets with the usability of digital currency — allowing people to safely invest in gold or silver and receive tokens that are easy to manage, transfer, and redeem in real time.

### 3. Market Opportunity

Gold and silver have long been trusted as stable stores of value, especially in times of economic uncertainty. In parallel, digital payments and token-based economies are rapidly gaining global adoption. This creates a unique opportunity at the intersection of traditional investments and digital usability.

#### Key market trends that support this shift:

- **Rising demand for gold/silver investments:** In recent years, retail interest in precious metals has surged, driven by inflation fears, geopolitical uncertainty, and a desire for financial security. According to [World Gold Council](#) data, global gold demand from retail investors has remained consistently strong, with gold seen as a reliable hedge against market volatility.
- **Strong Investment Appetite for Gold & Silver**
  - In Q1 2025, [global gold demand](#) rose to 1,206 tonnes, a 1% year-over-year increase and the highest first-quarter total since 2016. Investment demand alone surged by 170% YoY to 552 t, driven mainly by ETF inflows and retail purchases in Asia.
  - Global sentiment toward gold remains strong: [prices have climbed ~29% in 2025](#), trading near \$3,398/oz, greatly outperforming equity indices such as the S&P 500 (~8.1%)
  - In 2025, Silver demand (~1.148 bn oz) is expected to exceed supply (~1.031 bn oz) by approximately [117.6 million ounces](#).
- **Growth in digital payment ecosystems:** Users around the world are moving away from traditional banking and looking for flexible, digital-first solutions. Digital wallets, tokenized assets, and mobile-first platforms are becoming mainstream.

- **Lack of user-friendly gold investment platforms:** Most existing solutions focus either on physical ownership (with storage and access hurdles) or purely speculative gold-backed tokens, which lack everyday usability and transparency.
- **Shift toward value-backed digital currencies:** While cryptocurrencies have opened doors for digital financial tools, their high volatility limits real-world use. There's growing interest in digital tokens that are stable, asset-backed, and practical for transactions — a gap that Vaulted Assets aims to fill.

Trend	Relevance to Vaulted Assets Platform
Rising precious metal demand	Users want gold/silver exposure in easy, divisible formats
Growth in digital payments	Consumers expect seamless digital access and usage
Expanding asset tokenization	Validates market potential for tokens backed by real assets

By offering a platform that allows users to invest in gold or silver and receive usable digital currency in return, Vaulted Assets is tapping into two strong and growing markets: the enduring demand for precious metals and the accelerating shift toward digital financial tools.

This positions the platform as a reliable, secure, and future-ready solution for both traditional investors and digitally savvy users.

## 4. Proposed Solution

Vaulted Assets presents a modern, secure, and accessible solution that allows individuals to invest in physical gold and silver — and receive equivalent digital currency tokens (GLD and SLV) in return. These tokens, built on the ERC-20, SPL-20, or Canton network standard, can be held, used, gifted, or redeemed by users at any time through a clean, intuitive platform interface.

### Key Highlights of the Solution:

#### 1. Gold and Silver-Backed Digital Tokens

- Users invest in real, fully backed physical gold or silver.
- In return, they receive GLD or SLV tokens that represent their holdings.
- These tokens are usable like digital currency — they can be transferred, gifted, or redeemed, making them more functional than traditional gold/silver investments.

## **2. Easy-to-Use Investor Platform**

- A user-friendly web-based platform for onboarding, KYC, investing, and transaction management.
- Investors can view balances, track transaction history, redeem tokens, and send GLD/SLV to others.
- Gifting features and referral incentives are integrated to drive platform engagement.

## **3. Hybrid Wallet Support**

- Users can access their tokens through secure custodial wallets.
- The hybrid setup supports both Web2 (email/password) and Web3 (wallet connect) users.
- Custodial wallet integration ensures institutional-grade custody and security for all transactions.

## **4. Branded Digital Experience**

- The platform will be deployed as a fully branded web application, with customizable identity and token visuals.
- Supports multi-wallet login and third-party fiat on-ramp services for quick fund transfers and conversions.

## **5. Powerful Admin Dashboard**

- A backend system for Vaulted Assets to manage token minting and burning based on gold/silver reserves.
- Real-time oversight of AML compliance, user activity, and gifting thresholds.
- Built-in analytics to monitor platform usage, growth, and referral performance.

## **6. Institutional Privacy Layer- Canton Network**

- For enterprise or high-net-worth users, the Canton Network integration will offer private transaction layers.
- Ensures transaction confidentiality and regulatory flexibility for institutional investors.

By combining the trust and value of physical precious metals with the convenience and usability of digital finance, Vaulted Assets provides a future-ready investment platform that appeals to both traditional investors and modern digital users.

## 5. Token Structure

The Vaulted Assets platform introduces two primary digital tokens — GLD and SLV — which are ERC-20, SPL-20, or Canton network standard tokens backed by physical gold and silver, respectively. These tokens serve as digital representations of tangible assets, offering both investment stability and digital usability to the end user.

### GLD Token (Gold-Backed Digital Currency)

- **Backed Asset:** 1 GLD token = 1 gram (or equivalent unit) of physical gold.
- **Standard:** ERC-20, deployed on the Ethereum blockchain, SPL-20, deployed on the Solana blockchain, or deployed on the Canton network
- **Purpose:** Offers users a stable digital asset directly tied to gold's market value.
- **Features:**
  - Redeemable: Users can redeem GLD for its gold equivalent (as per platform redemption policies).
  - Usable: Can be transferred, gifted, or held in a secure hybrid wallet.
  - Transparent: Each token is traceable on-chain, with reserves verified and audited.

### SLV Token (Silver-Backed Digital Currency)

- **Backed Asset:** 1 SLV token = 1 gram (or equivalent unit) of physical silver.
- **Standard:** ERC-20, deployed on the Ethereum blockchain, SPL-20, deployed on the Solana blockchain, or deployed on the Canton network
- **Purpose:** Provides access to silver investment with the flexibility of digital currency.
- **Features:**
  - Real-world value: Reflects silver spot price.
  - Full utility: Transferable, giftable, and redeemable.
  - Transparent and audit-compliant.

## Token Lifecycle

1. **User invests** in gold or silver via fiat or digital payment.
2. **Equivalent GLD/SLV tokens** are minted and credited to the user's wallet.
3. Tokens can be **held, transferred, or gifted** through the investor platform.
4. Users may choose to **redeem tokens** for the physical asset or convert back to fiat.
5. Redeemed tokens are **burned** to maintain supply consistency with actual reserves.

## 6. Underlying Gold/Silver Custody Framework

The trustworthiness of the Vaulted Assets platform relies heavily on the strength and transparency of its gold and silver custody system. To ensure that every GLD or SLV token is

securely backed by real-world assets, the platform has established a well-defined and audit-ready custody framework.

### Physical Asset Custody

- **Asset Type:** Physical investment-grade gold and silver (e.g., 999 purity bars or coins).
- **Storage Partners:** Vaulted Assets partners with certified and insured third-party vaulting providers to store the precious metals in secure facilities.
- **Geographic Distribution:** Vaults are strategically located in compliant jurisdictions to ensure international access and regulatory reliability.

### Key Features of the Custody Framework:

#### 1. 1:1 Asset-Backed Guarantee

- Each GLD or SLV token in circulation is fully backed by an equivalent amount of physical gold or silver held in custody.
- New tokens are minted only when actual metal deposits are confirmed; redemptions result in corresponding token burns.

#### 2. Third-Party Audits & Transparency

- Independent auditors verify the quantity and quality of the stored gold and silver at regular intervals (e.g., monthly or quarterly).
- Smart contract audits are also conducted by reputed blockchain security firms to ensure that the token issuance, redemption, and custody mechanisms are safe, accurate, and tamper-proof.
- Audit reports — both for physical assets and smart contracts — are made available to users through the platform to ensure complete transparency.

#### 3. Real-Time Reserve Tracking

- Users can view token supply versus reserve holdings in real time via on-chain dashboards.
- A public Proof-of-Reserve mechanism ensures that token issuance never exceeds available vault holdings.

#### 4. Secure Logistics & Insurance

- All stored assets are insured against theft, loss, and damage through globally recognized underwriters.
- Logistics for redemption (physical delivery, if supported) follow strict chain-of-custody and KYC-compliant procedures.

### Custody Control & Compliance

- **Minting/Burning Controls:** Minting of new GLD/SLV tokens is tied directly to confirmed deposits of precious metals in vaults. When users redeem tokens, equivalent amounts

are burned to maintain balance.

- **AML/KYC Checks:** All custody interactions (especially involving redemptions and large purchases) are compliant with Anti-Money Laundering (AML) and Know Your Customer (KYC) protocols.
- **Institutional Integration:** The custody framework is designed to scale with future institutional modules, including the planned security token and Canton privacy layer.

This custody framework not only guarantees the value of each digital token but also provides users with the **transparency, auditability, and peace of mind** expected from modern, asset-backed digital platforms.

## 7. Platform Architecture

This is the tech stack behind the platform. Smart contracts manage minting, burning, pricing, and security. The web portal will be user-friendly and mobile-compatible. The admin dashboard gives full control to manage users, tokens, redemptions, and compliance. The Canton Network can be used for institutional-grade privacy and control.

Here's a complete overview of platform architecture:

1. **Smart Contracts & Token Logic:** Core platform functions like minting, burning, redemption, and price calculation are handled through secure smart contracts, ensuring transparency and minimizing human intervention.
2. **User Dashboard:** A responsive and intuitive dashboard allows users to register, buy tokens, track holdings in real-time, refer others, and initiate redemption requests.
  - a. **Real-time portfolio overview:** Displays live token balances, equivalent fiat value, and historical charts.
  - b. Designed to work seamlessly across both **desktop and mobile devices**, ensuring smooth access and management of investments anytime, anywhere.
3. **Admin Dashboard:** Admins get a secure panel to manage user activity, process redemptions, adjust pricing, and monitor compliance. Full control without compromising security.
4. **Wallet Infrastructure:** A robust custodial wallet integration powers both user and platform wallets, offering secure storage, multi-layered protection, automated workflows, and institutional-grade safety for digital assets.
5. **Institutional & Public Blockchain Integration:**

For enterprise clients, the platform supports integration with both private and public blockchain networks:

- Private (Permissioned) Blockchain: Integration with networks like Canton enables enhanced privacy, regulatory compliance, and confidential data processing.
- Public Blockchain: Support for Solana allows for high-speed, low-cost, and transparent transactions on a decentralized network.

## 8. Hybrid Wallet Infrastructure

To provide secure and user-friendly digital asset management, Vaulted Assets implements a hybrid wallet infrastructure that caters to both traditional Web2 users and crypto-native Web3 participants. This system combines custodial wallet services with self-custody, ensuring flexibility, security, and accessibility for a wide range of investors.

### Key Benefits for Vaulted Assets Users

Benefit	Description
Web2-friendly onboarding	Users don't need prior crypto knowledge to start investing
High-level security	MPC-based (multi-party computation) architecture avoids single points of failure
Multi-wallet flexibility	Users can seamlessly switch between custodial and self-custody wallets
Fast and secure transactions	Optimized infrastructure ensures reliable and swift token transfers
Compliance readiness	Integrated monitoring supports AML/KYC requirements

## 9. Revenue & Fee Model

Vaulted Assets adopts a **transparent, sustainable, and user-aligned revenue structure** that enables long-term platform growth while offering value to both retail and institutional users. The model focuses on minimal but consistent revenue inflows tied to token lifecycle and platform usage.

### 1. Transfer Fee (Token Movement within Platform)

Users can transfer GLD/SLV to other platform users or external wallets.

- A nominal fee of upto \$0.02 is charged to cover transaction processing and ledger updates.
- Blockchain-Based Transfers



Intra-platform transfers will be supported across both private and public blockchains. Transfer fees will vary depending on the blockchain type—with lower or zero fees on private blockchains (e.g., Canton) and variable gas fees on public blockchains (e.g., Solana), depending on network congestion and protocol rates.

## 2. Redemption Fee

Applied when users burn GLD/SLV tokens to redeem physical gold or silver from partner vaults.

- **Covers:** Token burn process, vault withdrawal, logistics, and compliance verification
- **Tiered rates** may apply based on quantity or user profile (retail vs institutional)

## Sustainability & Transparency

- **No hidden charges:** All fees are disclosed upfront during transactions.
- **Revenue redistribution:** A portion of fees goes to:
  - Platform maintenance
  - Gold/silver reserve audits
  - Wallet custody expenses
- **Incentivization model:** Early users may receive **fee waivers, cashback in tokens**, or referral bonuses to encourage adoption.

This revenue model ensures long-term platform sustainability, keeps entry barriers low for everyday investors, and maintains competitive pricing for institutional partners.

## 10. Tokenomics

Vaulted Assets introduces a dual-token system — GLD (Gold-backed Token) and SLV (Silver-backed Token) — designed to reflect the real-time value of physical gold and silver, respectively. These tokens are pegged to and fully backed by their underlying metal reserves.

Link- [Token Tokenomics](#)

## 11. Legal Disclaimers & Risks

While Vaulted Assets is built on transparency, real-asset backing, and secure custody mechanisms, users must be fully informed of the associated legal and financial risks before participating.

### Legal Disclaimers

1. **Not a Financial Product or Advice**

The GLD and SLV tokens do not constitute securities, futures, or investment contracts under applicable laws. Participation should not be interpreted as financial advice or an invitation to invest.

2. **Jurisdictional Limitations**

Users are solely responsible for complying with local laws and regulations. Some jurisdictions may prohibit or restrict the use of tokenized commodities, digital wallets, or DeFi platforms.

3. **Redemption & Delivery Limitations**

Physical redemption (gold/silver delivery) may be subject to geographic restrictions, delivery costs, and processing delays depending on the user's region and vaulting partner.

4. **Force Majeure & Custodian Liability**

Vaulted Assets and its affiliates are not liable for losses due to natural disasters, geopolitical events, regulatory interventions, or failures of third-party custodians.

5. **Smart Contract Risks**

Although contracts are thoroughly audited, smart contract vulnerabilities may still exist. Vaulted Assets is not responsible for losses from exploitation or bugs unless proven negligent.

Risk Type	Description
Price Volatility	While tokens are backed by metals, the price of gold/silver may fluctuate due to global market conditions.
Custodial Risk	Physical metals are stored with third-party custodians. Any fraud, bankruptcy, or mismanagement could affect backing.
Regulatory Risk	Changing crypto or commodity laws could impact platform operations, token status, or user access.
Technology Risk	Blockchain outages, wallet hacks, or DDoS attacks may result in service disruptions or loss of funds.
Liquidity Risk	While Vaulted Assets aims to ensure liquidity, there is no guarantee of immediate token buyback or sale at market rate.
Redemption Risk	Redemption may involve delays, high fees, or delivery restrictions, especially during high-demand periods or regulatory clampdowns.

## User Responsibilities

- Users must **read and agree to the platform's Terms of Use and Privacy Policy** before interacting with the tokens.
- It is the user's obligation to **ensure compliance** with applicable tax laws when buying, selling, or redeeming tokens.
- Vaulted Assets recommends consulting a licensed **financial advisor or legal expert** prior to any large-scale participation.

## Disclaimer

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