

Sovereign Bank

Your sovereign capital in the world of Web3



Good day! My name is Vladislav Shter, and I represent Sovereign Bank – a project designed to change our understanding of financial freedom. In a world where personal assets can be frozen at the click of a button, we are building a bank that cannot be closed and a card that cannot be blocked. Our principle is simple: Your keys – your capital. And we make it available to everyone.

Problem

The Locked Account. Traditional banks are a prison for your capital.



In Russia:

700k+ 

blocks (2024)

USA:

114k+ 

complaints about
restrictions

EU:

mass arrests
under AML

The risk of losing access to fiat is omnipresent. This is a reality for millions of people.

Political instability, sanctions, inflation, or even a bureaucratic error can deprive you of access to your own money. Your card may stop working abroad, or your account may be seized by a court order.

People lose savings and the ability to pay for daily needs not because of their mistakes, but because of decisions made by someone else.

In 2025, your access to capital depends on politics, not your property rights.

This is not just an inconvenience; it is a fundamental problem of trust and security.

SOLUTION

Sovereign Bank. Your capital is only yours.



Non-custodial wallet + debit card

We have created a bridge between the world of digital assets and everyday purchases.

Sovereign Bank is not just an app; it is your personal, non-custodial bank.

We do not store your money – it is in your personal digital vault on the blockchain, for which only you have the key.

We give you a user-friendly interface and a debit card that allows you to spend your stablecoins (digital dollar) in any store in the world, top up your account, and withdraw cash from ATMs.

You pay for coffee in the usual currency, and our smart interface instantly exchanges your cryptocurrency.

The money is always under your control, the card works everywhere, and we do not store your data.

Market and Opportunities

The Market Potential

Huge Market: From billions of dollars to millions of users.

Who is our client?

It is not only crypto enthusiasts, freelancers, and everyone who values financial independence receiving payments in crypto; it is relocators who have faced the blocking of their cards; it is residents of countries with high inflation who are looking for a stable digital dollar.



These are people who want to maintain control over their capital, regardless of borders and political decisions.

The stablecoin market is already measured in hundreds of billions of dollars, and the demand for their daily use is growing exponentially.

We are targeting this colossal market, offering a product that is vitally necessary.

Economics

The Fair Deal

Transparent Economics: Honest 1% without hidden fees.

\$50 card issuance fee



1% per transaction

Your benefit is our business model. We do not play with exchange rates and hidden fees. Our business model is absolutely transparent and client-oriented. We charge a fixed card issuance fee of \$50 and just 1% per transaction.

Unlike many competitors who claim 0% but hide up to 3-5% in an unfavorable exchange rate, we provide a fair price. This allows our clients to save in the long term, and us to build a sustainable business.

Additional income will come from premium subscriptions and B2B integrations.

Product Line

The Product Line

Two Levels of Freedom: Freedom and Resident.
From complete anonymity to limitless possibilities.



Freedom Card

This is your door to the world of financial privacy. To obtain it, an email or Telegram is sufficient. No KYC (identity checkty checks).

Ideal for small daily purchases and maintaining anonymity within established limits (e.g., up to \$1000).

This is our response to the growing demand for privacy.



Resident Card

For those who need maximum flexibility and large limits. It requires passing KYC, like a regular card.

But even here there is a key difference: your money remains in your smart contract and no one can seize or block it!

If something happens to the card, your assets will always be available to you via the blockchain. This is a guarantee that no traditional bank can provide.

Both cards offer unsurpassed security and control over your assets.

Competitive Advantage

The Unfair Advantage

Our Advantage: Your **full control** over your capital.

The crypto card market already exists, but most offers are centralized services that store your funds and can block them. These are Crypto.com, Binance Card, and local fintech projects.

We are fundamentally different.



We do not store your money – we give you convenient and protected access to it.

**Our key advantage is
NON-CUSTODIALITY.**

Your keys to your money are kept only by you. We do not have access to your balance, cannot freeze it, confiscate it, or impose restrictions.

We are a protocol, not a centralized structure. This is a fundamental difference that makes us a unique and necessary tool in a world where trust in traditional institutions is undermined.

The architecture of our project provides for crypto-friendly jurisdictions.

Line of Development

The Roadmap

Our Path: From an idea to a global bank without borders. Key stages of project development.

- Phase 3 (12-24 months) – Launch of the Resident Card, expansion to new regions (Latin America, Southeast Asia). Scaling to 100,000+ users.

We see ourselves as the foundation for creating an entire Web3 financial ecosystem.



Phase 1 (3-6 months) – Development of the MVP
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Completion of the security audit.

Phase 2 (6-12 months) – Launch of the Freedom Card in test mode, first 5,000 users.
Integration with payment gateways.

Phase 4 (24-36 months) – Introduction of additional financial services (lending against crypto collateral, investment products).

Our Team

We combine experience in finance, Web3, and project management.

To date, there is an offer from a development team to implement the entire project turnkey, but I want to form a core team of the industry's best experts through an open selection to create our grassroots project. We will select the best candidates. As a result, we will form not just a team, but a group of enthusiasts with deep expertise in blockchain development, traditional finance, UX/UI design, marketing, software development, and legal flexibility in implementing the legal status of our project.



I, Vladislav Shter, as the founder, bring this idea, its launch from zero, strategic planning, and development. My technical partner possesses knowledge in software development, cybersecurity, and the privacy of crypto-banking products. We have also secured the support of a law firm in the field of legal compliance and security. We understand both the technical aspects of Web3 and the needs of real users, and we see how to turn innovations into a profitable and scalable business.

Request and Finance

The Ask

\$335,000 for 15% participation – Seed Round (for institutionals)

The amount can be reduced to \$305,000 if we decline the development team that offered its turnkey services. At this stage, I decided to announce a job competition to select the best. Thus, the remaining \$30,000 will be directed toward a security audit.

Micro-investments – Community Round (for early adopters)

Invest in the future of financial freedom. To launch the project and implement Phase 1, we require an investment of \$335,000 in exchange for a 15% stake in the company. We forecast an ROI within 18–24 months and a net profit of \$5-7 million by the end of the third year. This is not just an investment in technology; it is an investment in a fundamental change of the financial system. We offer you to become part of this future.

We also offer participation in investing to everyone – Community Round; we will be happy with any amount: \$2, \$5, \$10, \$50.

Rewards for micro-investors

1. Personal Sovereign Handle (Wallet Name)
2. Increased Early Bird cashback
3. Founder's Edition Card
4. Access to the Closed Alpha Testers Club
5. Lifetime Zero Fee
6. Priority Access
7. Golden Ticket Draw
8. Partner Plus referral bonus
9. Sovereign Founder digital status (NFT badge)
10. Name in the code/application