



VISTA  
Fintech

# VISTA

**Global Assets Digital Discrete  
Investment and Trading Solution  
Based on BlockChain Technology**

**White Paper**



# OVERVIEW

BlockChain makes use of decentralization concept to achieve a collective maintenance of the reliability of a data program. The scheme allows any number of nodes participating in the system to pass through a series of data blocks generated by using cryptographic methods. Each data contains data for all information exchange of the system for a certain period of time and generates data fingerprints for verifying the validity of its information and link to the next database block.

VISTA chain hope to fully utilize the BlockChain technology in financial investment. Unlike the traditional financial framework, this innovative technology will provide a low-cost and reliable platform for everyone to easily participate in financial activities.

We strive to promote the financial digital identities and the fragmentation of financial institutions.

Corresponding to the real assets of the digital credit and the right, the daily financial transactions are entirely based on digital identity as authorization process which do not need to deal with specific business entities; and based on the fairness of BlockChain technology, the transaction between entities does not involve any intermediaries. Specific financial services can be completed through digital contracts based on BlockChain, and ultimately the digital assets and physical assets of the real world shall obtain the same level of recognition.

## Evolution of blockchain technology

Blockchain technology as we know it today emerged in Jan 2009 as the underlying technology of bitcoin. While bitcoin created initial noise in the financial world, blockchain technology gained prominence as a hot topic of discussion by itself.

## Continued development

As funding from venture capital firms continued to increase, what was considered the next generation of blockchain technology emerged in 2014 to include "smart contracts." The new programmable blockchain feature conditional logic, allowing contractual scenarios and terms to be coded.

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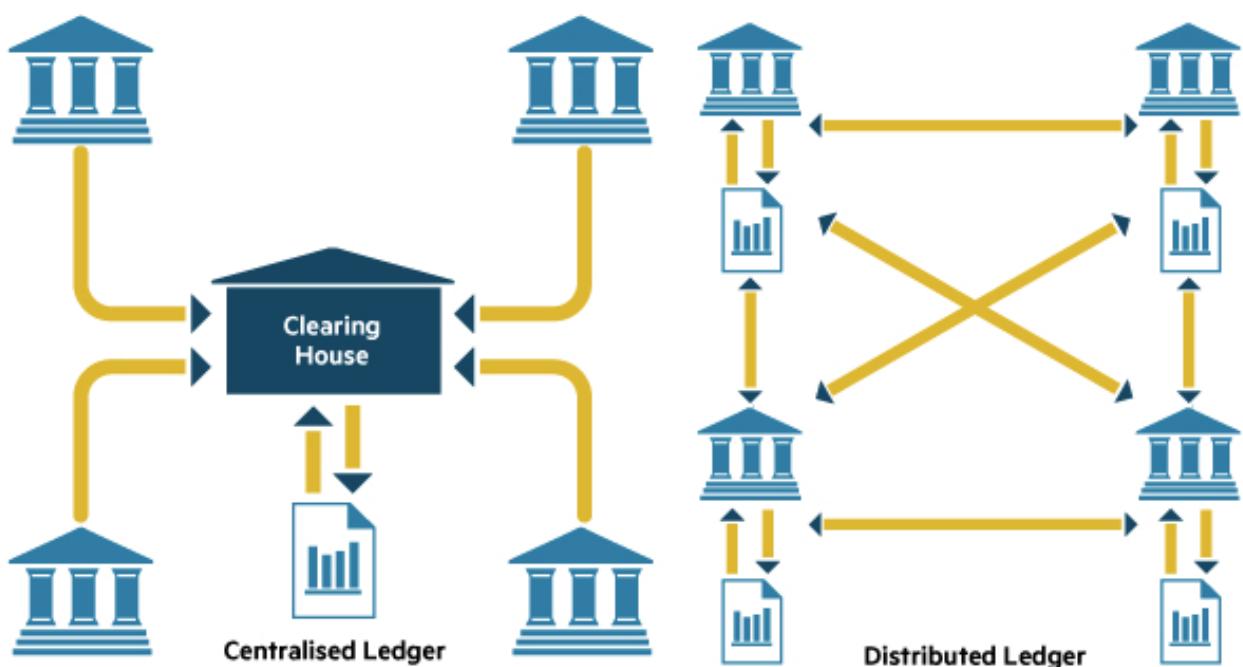
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# 1. The era of BlockChain technology

Since the arrival of Bitcoin in 2008, the BlockChain technology began to gradually enter the public eye. The Internet had once changed people's lives, the BlockChain technology will dramatically changing the Internet and us.

BlockChain technology use block-chain data structure to verify and store data. Distributed computer node consensus algorithm is applied to generate and update data. The use of cryptography ensures data transmission and access security. An intelligent contract consists of automated script code programming and data manipulation. It forms a new distributed infrastructure and computing paradigm. BlockChain is a very complex distributed computing methodology which can keep records on thousands or even millions of stand-alone computers that work together without a single entity to control them with data and procedures.

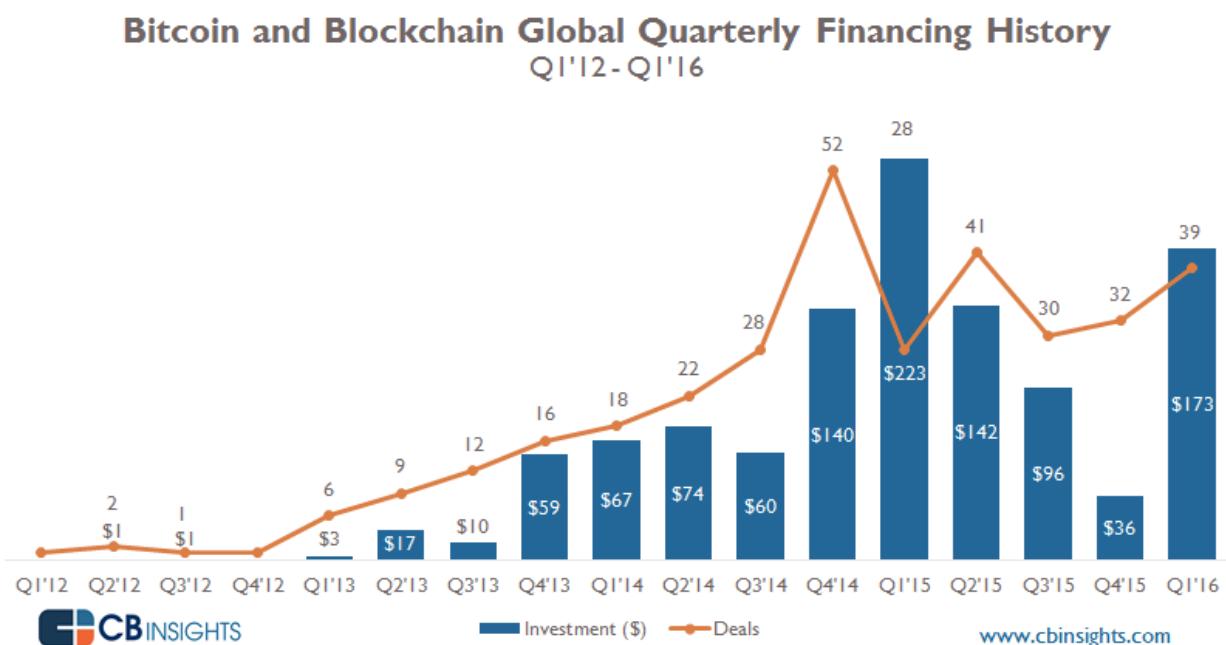


In the field of financial applications, we will use BlockChain technology to redefine assets, currencies, investments and transactions, etc. By then, the

problem within exchange of funds, contracts and digital assets on the Internet exchange, trading and transfer will be solved. A highly reliable decentralized mechanism will serve individuals and financial institutions for transfer and exchange through the internet.

## 2. The trend and prospects of global asset digitization

BlockChain technology not only created the concept of digital assets, but also created a global digital asset market myth, as of May 2017 the latest data show that the global digital asset market has reached 75 billion US dollars, 24-hour trading volume is more than \$ 3.4 billion. The market value increased by nearly 50 times in the past 5 years. Estimation of current active investment population is more than 10 million.



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With the physical assets or financial assets as a solid backing, and the characteristics of the BlockChain technology, digital financial assets have a global credit consensus, ultra-high-speed liquidity and more fair pricing mechanism. Decentralization mechanism and intelligent contract approach, ensures the protection of asset rights under the legal framework. The global digital asset market is expected to exceed \$1 trillion in the next five years. Visible digital asset market will become the future of the global financial industry battleground.

### **3. Current problems faced by global asset investors**

The rapid growth of global wealth is mainly concentrated in the value of high-quality assets, especially real estate and large assets. The Savills plc. World Research Department's "2016 Global Trends in Real Estate Transactions" estimates that global development real estate is nearly reaching \$217 trillion, roughly equivalent to 2.7 times the global GDP. This is the most important way of the storage of National, business and personal wealth. Global real estate accounted for about 60% of the total value of mainstream assets, even as gold is to not able to compare. Real estate is very sensitive to the global monetary environment and investment activities, but also the most influential domestic and international economic investment instruments. In the past recent years, property prices are gradually promoted due to the quantitative easing policies and low interest rates.

The value of the world's real estate is unevenly distribution globally. Western developed countries had occupied an absolute proportion, while the developing countries had the relatively small portion. In Western-dominated commercial properties, North America accounts for half of the world's commercial property, Europe accounts for one quarter, Asia and Australia 22%, while South America, the Middle East and Africa only 5%. Nevertheless, the investing commercial

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property market in developing countries has a huge growth and development potential, and its market will not necessarily copy the development path of the West and some Asian countries, but no matter how the future development model, Asia, Africa, Middle East and other places of the new commercial property market will give birth to a giant market.

In 2017, the market trend around the world is highly affected by global factors, such as the global loose monetary policy, low inflation environment, low interest rates and the impact of quantitative easing. Asset prices seem to become a common phenomenon in various markets, especially in the core high-end market. Forbes wealth on the list of assets of more than 60% of such high-quality investment assets which are difficult for the ordinary people to get involved.

### **3.1.HIGH THRESHOLD OF HIGH - QUALITY ASSET INVESTMENT**

Global high-quality assets related to real estate, large-scale leasing assets (such as aircraft), luxury works of art. These are all worth at least 10 million starting price, usually the investment threshold of 50 million US dollars or more. Such high net worth of assets with high value have high growth characteristics, and always have high priority in the most investment list of the rich. The high investment threshold become an large obstacle which are not very friendly with ordinary people. Therefore, ordinary people can merely make any profit from the global economic development dividends. This is also the Matthew effect, the poor is poorer while the rich is richer.

### **3.2.FUND RAISING : POOR CONSISTENCY ISSUE**

In the existing financial framework, some people began to work together to invest in the global high-quality assets. However, a multi-party investment must take a coherent action input and exit mechanism which is always intervened by personal conflict of interest. Poor consistency is leading to a significant reduction in the flexibility and strategic flexibility of individual investors.

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### **3.3.GLOBALIZED TRANSACTIONS : TRUST AND COST ISSUES**

Another problem of asset liquidity exists in both the trust and the cost of potential transactions, especially in cross-regional trading scenarios. In the current practice, professional legal and financial teams need to conduct very in-depth towards the asset context to ensure that the final transaction can be recognized. The cost of this transaction trust will be huge and recurring.

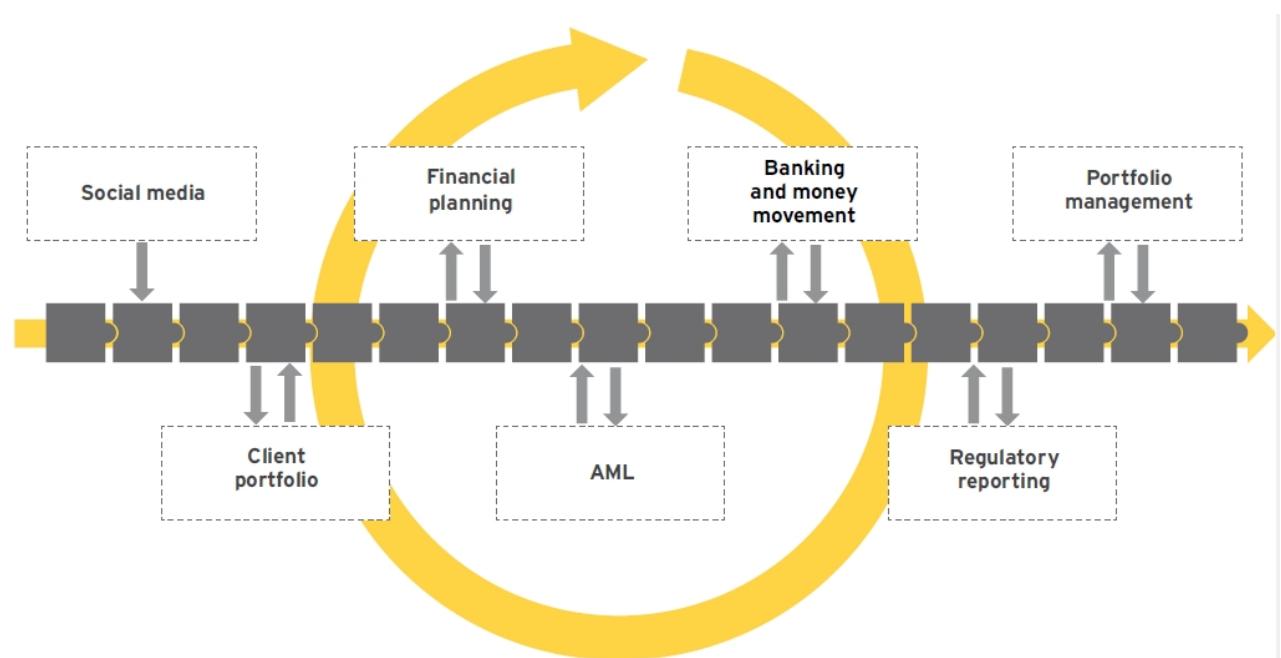
# What's NEXT?

An aerial night photograph of a massive highway interchange in Dubai, UAE. The image shows a complex network of elevated roads and ramps illuminated by streetlights and vehicle headlights. In the background, the city skyline is visible, with numerous skyscrapers and the iconic Burj Khalifa tower standing prominently against the dark sky.



## 4. VISTA Chain design concept

We will do our best to use the Internet technology and BlockChain technology to reconstruct the global portfolio of high quality assets and transactions. We are committed to provide every person in the world great opportunity on the investment and transactions that meet their flexible needs, and having the same paste with the global economy growth.



### 4.1.MISSION AND VALUE

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#### **4.1.1.ISSUE GLOBAL HIGH-QUALITY DIGITAL ASSETS**

VISTA chain will provide an opportunity for these high-quality global physical assets or financial assets of institutions to issue high-quality digital assets which will lead the global high-quality physical assets into the digital asset market.

#### **4.1.2.CONSTRUCTING GLOBAL DIGITAL ASSET TRUST SYSTEM**

Rebuilding the Global Digital Asset Trust System by Using Technological innovation, VISTA chain will act as the carrier of these digital assets. The application of decentralized mechanisms and intelligent contracts will generate a high trust environment between offline and online in the polymerization. The credit value of the VISTA chain will be positively revealed along the growth of it's assets.

#### **4.1.3.THE GLOBAL HIGH-QUALITY ASSETS PEER-TO-PEER TRADING PLATFORM**

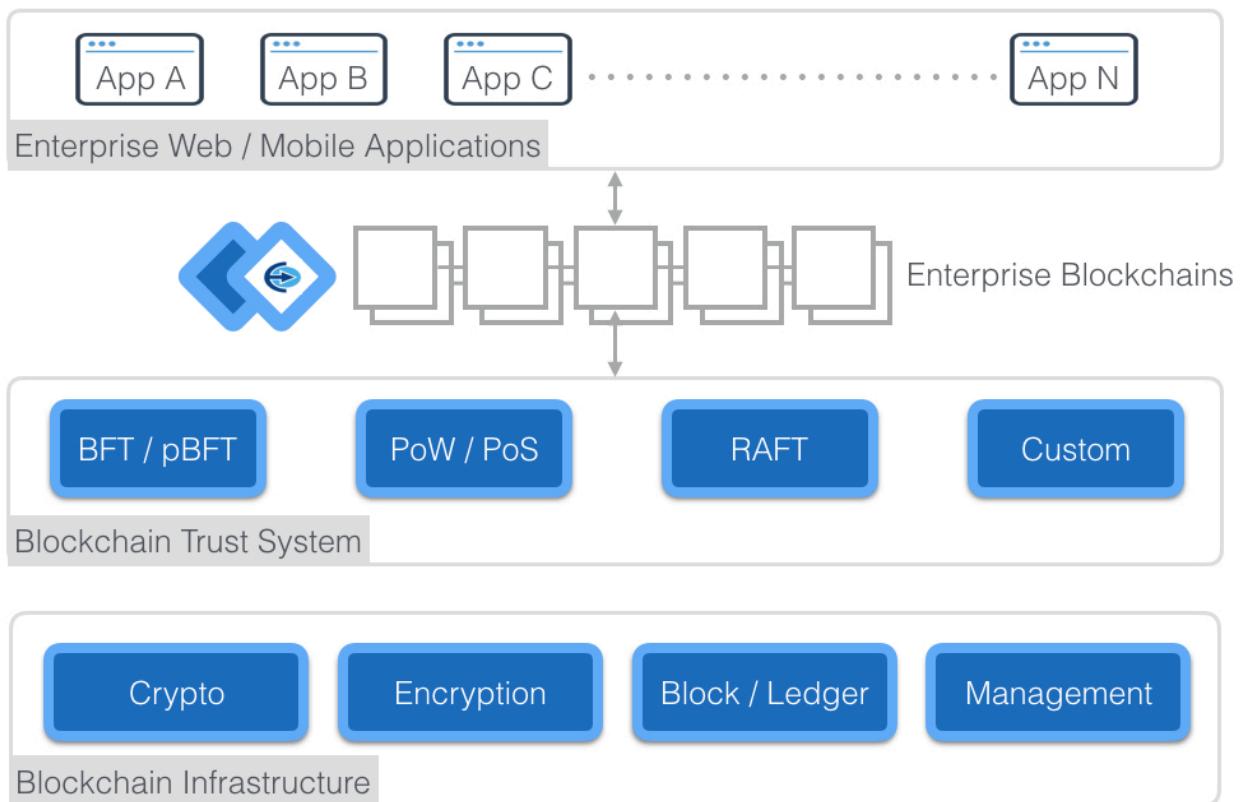
VISTA chain provide a global investment platform of digital assets for everyone of each investor globally. Investors can easily use all kinds of digital currency for reciprocal, fair, fast, safe and protected transactions.

#### **4.1.4.COMPREHENSIVE LEGAL PROTECTION**

As the carrier of the global high-quality assets of digital assets, the core of the VISTA chain depends on the establishment of the operating system. Other than fulfilling the global legal jurisdiction of different jurisdictions, the development process in the VISTA chain also provide a more stable development environment.

### **4.2.TECHNICAL DESIGN FRAMEWORK**

VISTA Chain has six-tier technology architecture, starting from the lowest level are : data structure layer, communication layer, middle layer, business logic layer, intelligent contract layer and application layer. As shown below:



## 4.3. INNOVATION OF BLOCKCHAIN TECHNOLOGY

BlockChain technology is a revolutionary technology which will affect us in daily-life in the future. It can enhance the way how assets are distributed and transferred.

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## **5. digitizing the global high-quality assets**

VISTA Team is not just technology providers, we are here to share our knowledge regarding the advantages of Blockchain technology. We hope global investors can benefit from this innovative technology to choose the global high-quality high-growth potential assets.

It is no longer just a simple asset transfer tool, but also the asset operators and investors interactive window. All new asset issuance announcements, asset dividend information disclosure, important issue announcements, equity-type assets, and results announcements will be announced thru the VISTA chain platform.

In the case of legal safeguards, we will take a full real name registration in accordance with the KYC requirements of the investor and the jurisdiction in which the assets are located; full compliance to the AML Anti-Money Laundering Act and other complete legal chain; to comply with the judicial requirements for electronic signatures.

## **6. Discrete investment and trade**

### **6.1.SMART CONTRACT SEGMENTATION**

All of the digital assets carried on the VISTA chain will be evenly cut by BlockChain technology. Every share has a characteristic of low investment threshold for each smart investment contract. All of the segmented smart investment contracts are stored and verified at the VISTA chain to ensure that the total amount and content are not tampered with.

### **6.2.DISCRETE INVESTMENT**

Each investor in the VISTA chain is able to subscribe the minimum unit of quality assets for a smart investment contract. We strive to cut high-quality assets into a lower threshold of the certain number of intelligent investment contracts. Based on the independent operational capacity of intelligent investment contracts, each

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investor does not need concerted action to co-invest and withdraw, and has a flexible investment cycle management.

### **6.3.DISCRETE TRANSACTIONS**

Each of the intelligent investment contracts have independent operational capacity, investors can buy or sell one or more intelligent investment contracts any time as they wish. Transaction can happens between the asset manager and the investor, or between the investor and the investor. All transactions are automatically completed by the VISTA chain intelligent investment contract program. The platform also provide price matching service. A discrete trading model that does not require asset co-investor intervention and concerted action can meet the flexible operating patterns of different investors' expectations for the use of funds and different yields.

## **7. the global digital asset operating and business model**

Once the VISTA chain has been built and the legal framework has been set up, the operations team and the technical team will begin to operate the digital asset discrete investment and trading platform with significant financial innovation significance and value.

### **7.1.OPERATING MODEL**

An operating team with extensive global investment experience will be keenly looking for high-quality assets with great potential for appreciation or institutions with high-quality assets in a global marketplace and conduct professional due diligence, which may be real estate, large leased assets (eg aircraft) , expensive works of art and so on. High-quality assets, upon completion of the economic and legal review, will be digitally packaged, segmented and publicized by the technical team to ensure that the absolute legal title of the asset, the number of segments of the smart contract is trusted throughout the VISTA chain Tampered with.

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In the VISTA chain platform, Independent investors are able to find the latest publicity investment assets. Investors select the appropriate number of intelligent investment contracts to invest according to their own investment capacity. Upon completion of the payment, the smart investment contract will be delivered in the VISTA chain computer default program automatically. Within the holding time of every asset, revenue generated (such as rental) after deducting management fees, will be allocated to the proportion of intelligent investment contracts to investors. All the asset management work will be taken care by the VISTA team or cooperative financial partners, investors do not need to bear the management of investment and other heavy responsibility.

Every investors can transfer their ownership (both way) of an intelligent investment contracts to other investors at any time.

### **7.1.1.DAC**

Our mission is seeking the most profitable investment opportunity for our investors. We will make good use of the DAC (Distributed Autonomous System) model to pursue a mutually benefit outcome.

#### Asset Investment Management Committee

One of the core values of the VISTA chain is to protect the interests of investors, that is, to provide investors with high-quality digital assets. AICC is the professional team for global quality asset screening and assessment. Team members are experienced in global investment management to ensure that the future of VISTA chain will carry the high quality of digital assets. AICC will post those most valuable assets the platform of VISTA chain.

#### Investors voted

High-quality assets selected by AICC will be posted on the VISTA chain in details. The asset has been pre-digitized and prepared for smart investment contracts. Each of the eligible investors on the platform can vote by pre-soliciting

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an investment agreement. When all smart investment contracts are supported by pre-subscription voting, the operations team will actually have to operate on the physical assets, gain ownership of them, and truly digitize and distribute the smart investment contracts to all subscribers through computer defaults account.

## **7.2.BUSINESS MODEL**

### **7.2.1.TRANSACTION SERVICE FEE**

All smart investment contracts subscription and trading will be charged a certain percentage as service fee.

### **7.2.2.ASSET MANAGEMENT FEE**

All assets in VISTA chain management, if there were any self-generated revenue (such as rental), we will charge 10% of such revenue as asset management service fee at least.

### **7.2.3.VIP SERVICE FEE**

A special service charge will be applied toward every special request. The fee may vary upon the needs.

## **8. About our global team**

VISTA Chain project team has strong international operation experience. Members are international electronic payment expert, settlement industry experts, BlockChain industry experts, financial industry elite and financial legal experts. The team is made of some of the financial brightest technology, business and legal minds.

### **CEO & Founder- Jacky Hsieh**

Jacky leads VISTA Fintech services blockchain practice. He has spent the past 10 years in online payment



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consulting and focusing on blockchain for years.

### **CFO & Partner - Michael Treat**

Michael is responsible for developing VISTA growth agenda in different aspects. His past experience in different Fortune 500 firms is a precious to VISTA.



## **9. The use and management of VISTA Token**

In order to development VISTA chain platform, we will issue a special VISTA tokens. This token has a constant total of 50 million tokens.

### **9.1.THE USE OF TOKEN**

The role of the VISTA tokens throughout the project is to support continuous development and operation needs. Furthermore, all the fees mentioned in Section 7.1 shall be fulfilled by this token. The remuneration of all employees (other than the social welfare, insurance and other expenses paid by the government of the workplace) will be paid by VISTA. Token.

### **9.2.VISTA TOKENS MANAGEMENT**

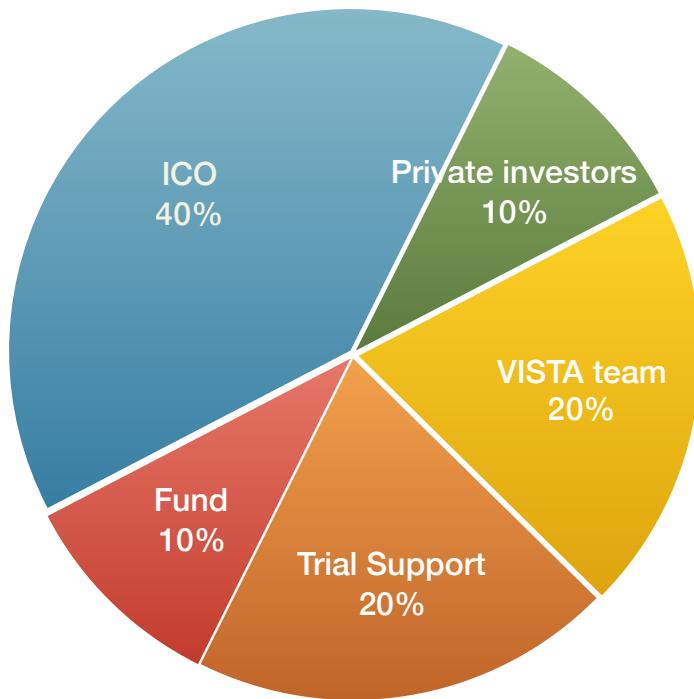
VISTA tokens are generated by the system and are managed by VISTA ECC (VISTA Management Committee). All tokens are arranged as follows:

- **40% ICO**

In order to ensure sufficient liquidity for the start of the application, 40% of all

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ICO   Private investors   VISTA team   Trial Support   Fund



VISTA's tokens will be put into the market in batches, given the equality and credibility of the participants.

- **10% Private investors**

10% of the token will be sold to the project angel investors.

- **20% Founding team, development team**

In order to motivate the entire project team, the founding team, the development team, 10% of the token will be given to the mentioned team, and other 10% will be paid to the team members monthly as remuneration.

- **20% Support for trial period**

In order to ensure the success of the first batch of projects on the line, 20% of the tokens are applied to the legal framework and to support the use of offline wealth management cooperation.

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- **10% Development Fund**

Will be used for long-term operation of the project to encourage the use of development.

### **9.3.VISTA TOKEN ICO PLAN**

About all information about ICO timeline and guideline, please visit website: <http://vistafin.com/vista-token-crowdsale-ico> for latest update.

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