coown

group accounts

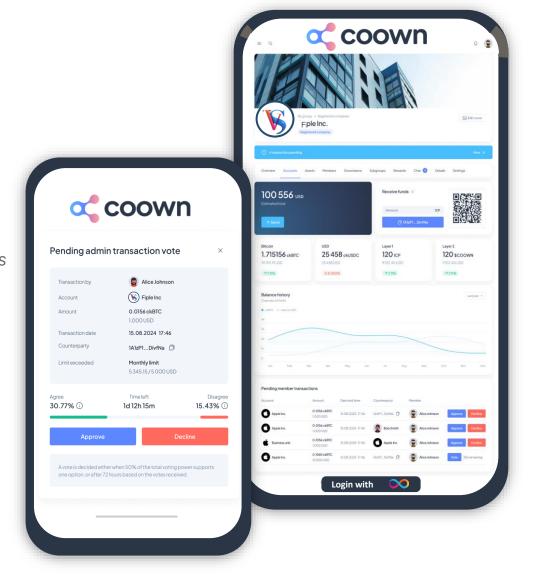*Empower* *economic beneficiaries, not IT-admins*

Regulate *spending competence* *of units & individuals*

Corporate *governance* *with approvals & votes*

Free *for individuals with up to one private group*

✓ US Dollar
✓ Bitcoin
✓ Gold
✓ Company shares

coown

Pending admin transaction vote ✕

Transaction by	Alice Johnson
Account	Fiple Inc
Amount	0.0156 ckBTC
	1,000 USD
Transaction date	15.08.2024 17:46
Counterparty	1A1zP1...DivfNa
Limit exceeded	**Monthly limit**
	5 345.15 / 5 000 USD

Agree	Time left	Disagree
30.77% ⓘ	1d 12h 15m	15.43% ⓘ

Approve	Decline

A vote is decided either when 50% of the total voting power supports one option, or after 72 hours based on the votes received.

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Fiple Inc.
Registered company

100 556 USD
Estimated total
→ Send

Receive funds ⓘ
Network ICP
1A1zP1...DivfNa

Bitcoin	USD	Layer 1	Layer 2
1.715156 ckBTC	25 458 ckUSDC	120 ICP	120 $COOWN
111 193.91 USD	25 458 USD	9 512.40 USD	9 512.40 USD
↗ 7.11%	↓ 0.002%	↗ 7.11%	↗ 7.11%

Balance history
Overview of Profit

Pending member transactions

Account	Amount	Date and time	Counterparty	Member	
Apple Inc.	0.0156 ckBTC / 1,000 USD	15.08.2024 17:46	1A1zP1...DivfNa	Alice Johnson	Approve Decline
Apple Inc.	0.0156 ckBTC / 1,000 USD	15.08.2024 17:46	Bob Smith	Alice Johnson	Approve Decline
Business unit	0.0156 ckBTC / 1,000 USD	15.08.2024 17:46	Apple Inc.	Alice Johnson	Approve Decline
Apple Inc.	0.1560 ckBTC / 10,000 USD	15.08.2024 17:46	1A1zP1...DivfNa	Alice Johnson	Vote 39h remaining

Login with ∞

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Founder
Simon Kaiser

- lic. iur. | MBA: Degrees in law and economics

- IT-Related Studies: Academic background in information and communication technologies, web design, and business informatics

- MBA Thesis: Awarded for research on the cyber resilience of Swiss private banks

- Software Development and Sales: Proven track record of selling software to SME and governmental entities

- Other Work Experience: legal counsel, rulemaking and oversight, and several years of aviation industry experience

- Swiss-German, English, and French speaking

- Member of the Swiss legal-tech association

Today's Institution barriers

Most crypto services fail in the corporate world because they address only few needs of some stakeholder groups

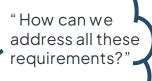"Financial reports from a qualified entity are essential for issuing securities and transferring shares"

Financial Intermediaries

"All financial transactions must be controlled, and spendings above X amount need prior approval"

Board Member

"Budget of business units, and spending competences of individuals need to be managed"

"Earnings and spendings should be easy to track"

Chief Executive Officer

"Every transaction must be monitored by a third party"

Chief Financial Officer

Chief Operation Officer

"The approval of minor expenses should be lean"

"How can we address all these requirements?"

Accounting

Productive Employees

Clients

"It should be easy to use"

"Crypto transactions lack of context"

Information Technology

Suppliers

"Interoperability issues of crypto payments"

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Today's corporate bubbles

The problem: An unfavorable overhead to sales ratio

"Processing financial transactions and data in a complex IT landscape, where not all stakeholders have the same tools, leads to inefficiency and high admin costs."

Financial Intermediaries

Shareholders

Board Member

Analyst

Financial reports

Bank account

Company's ERP semi-connected to bank account

invoice

Accounting

Chief Financial Officer

Chief Executive Officer

Chief Operation Officer

Heads of Business Units

Human Resources

Productive Employees

Information Technology

Suppliers

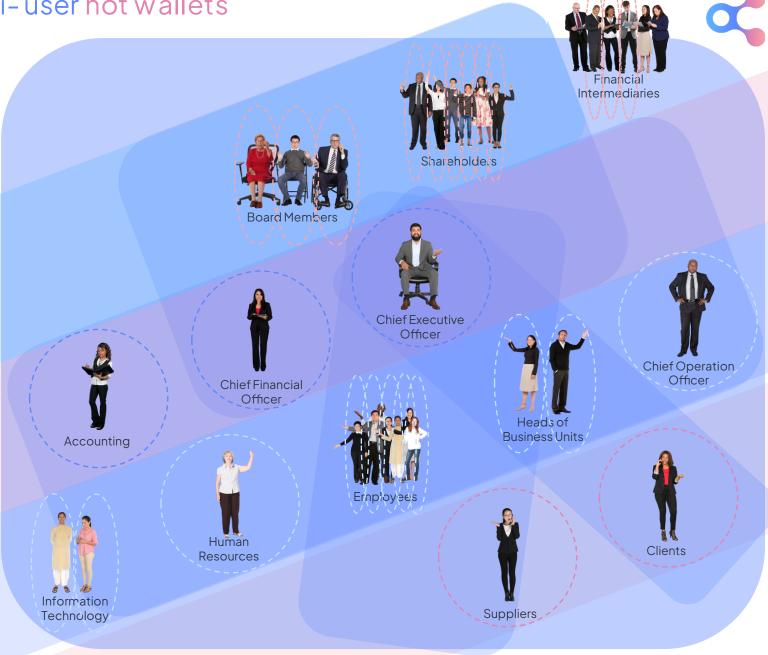Clients

We provide multi-user hot wallets

for group accounts to ...

identify individuals and legal entities including their economic beneficiaries and executive management ...

to govern companies with shareholder voting,

to manage the spending power and approve transactions,

to transact wrapped bitcoin, gold, USD, company shares and custom assets within regional marketplaces.

Financial Intermediaries

Shareholders

Board Members

Chief Executive Officer

Chief Financial Officer

Chief Operation Officer

Accounting

Heads of Business Units

Human Resources

Employees

Suppliers

Clients

Information Technology

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A fintech or legal–tech solution?

A social finance and fin-tech solution.

COOWN's solution empowers individuals and businesses to:

Identification — Identify economic beneficiaries, executives, employees, affiliates including people and entities

Corporate Governance — Maintain shareholder registry and vote to govern a company.

Regulate Transactions — Set daily and monthly spending limits and require approvals for higher transactions.
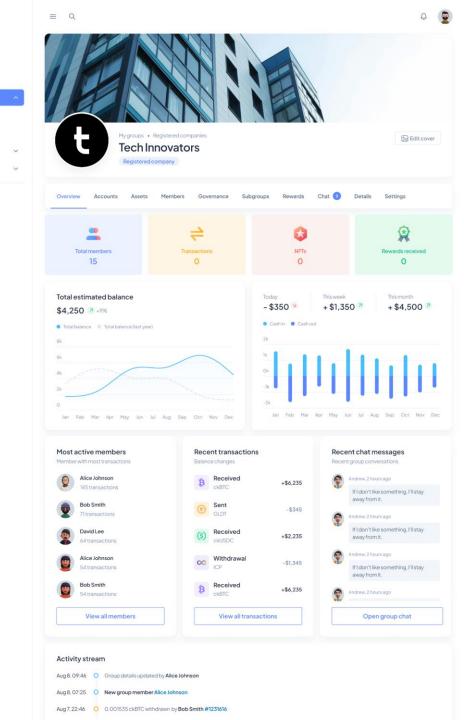
Manage digital assets — Share control over assets such as USD, bitcoin and gold referenced crypto currencies with your team.

Create custom assets — Digitalize and trade company shares or securities.

coown.box

Use cases of our application

Designed for teams, ideal for corporations !

Identification	Corporate	Manage	Manage	Connectivity
of people and entities	governance	spending power	assets	of people and tools

Powered by Internet Computer Protocol (ICP), embracing its ecosystem.

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How it works
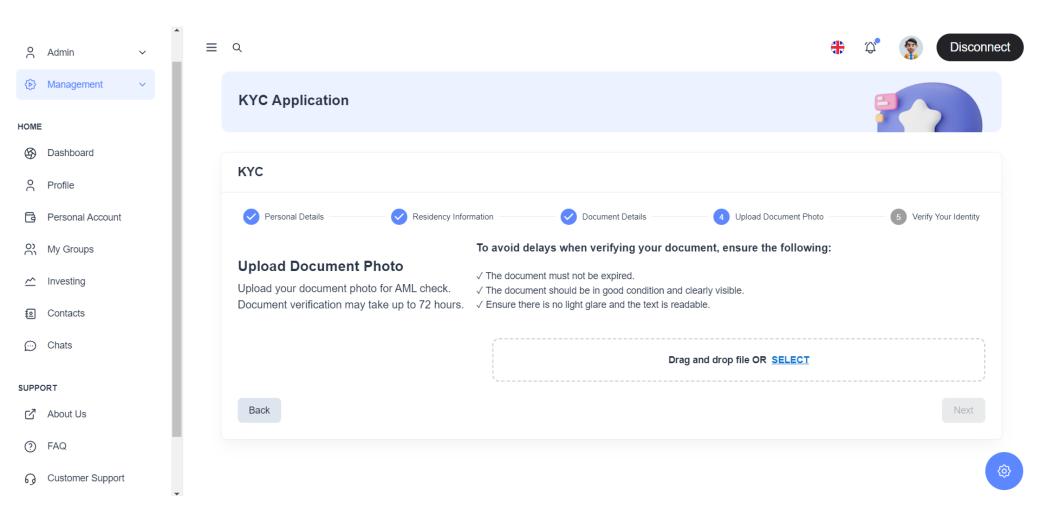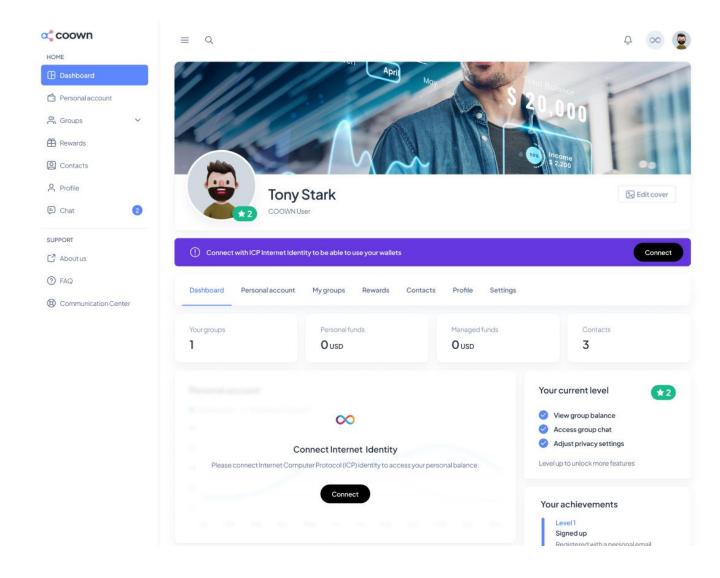
Use email, telegram or other web2 identifier to get a free account and create a profile

---

Admin ⌄

⚙ Management ⌄

HOME

◎ Dashboard

⚇ Profile

▣ Personal Account

⚇ My Groups

⬈ Investing

▣ Contacts

💬 Chats

SUPPORT

↗ About Us

? FAQ

🎧 Customer Support

☰ 🔍   🇬🇧 🔔 👤 **Disconnect**

KYC Application

KYC

✓ Personal Details ——— ✓ Residency Information ——— ✓ Document Details ——— ④ Upload Document Photo ——— ⑤ Verify Your Identity

Upload Document Photo

Upload your document photo for AML check.
Document verification may take up to 72 hours.

To avoid delays when verifying your document, ensure the following:

√ The document must not be expired.
√ The document should be in good condition and clearly visible.
√ Ensure there is no light glare and the text is readable.

Drag and drop file OR **SELECT**

Back   Next

How it works

Connect the account with Internet Identify form Internet Computer Protocol (ICP) to get a Ledger

How it works
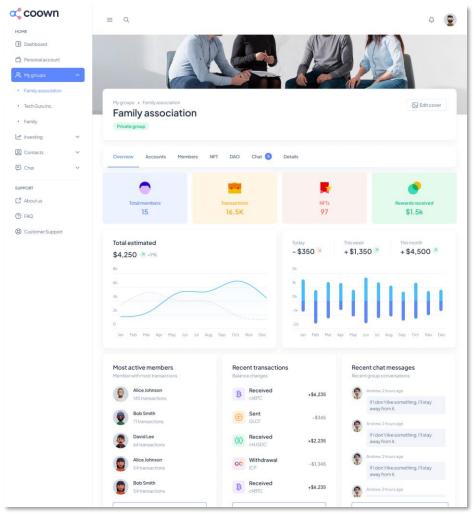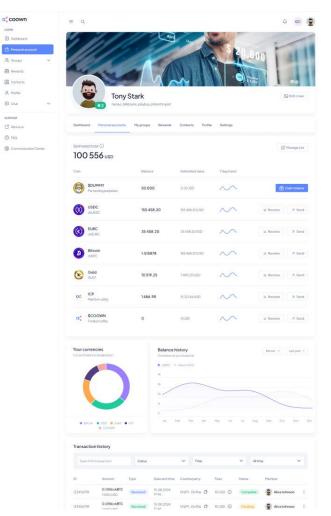
Deposit and transact crypto currencies including stable coins and gold referenced coins
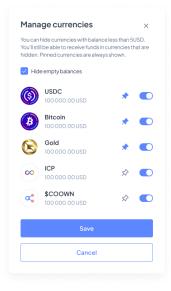
Every user gets: 1 free private group account   &   1 free personal account
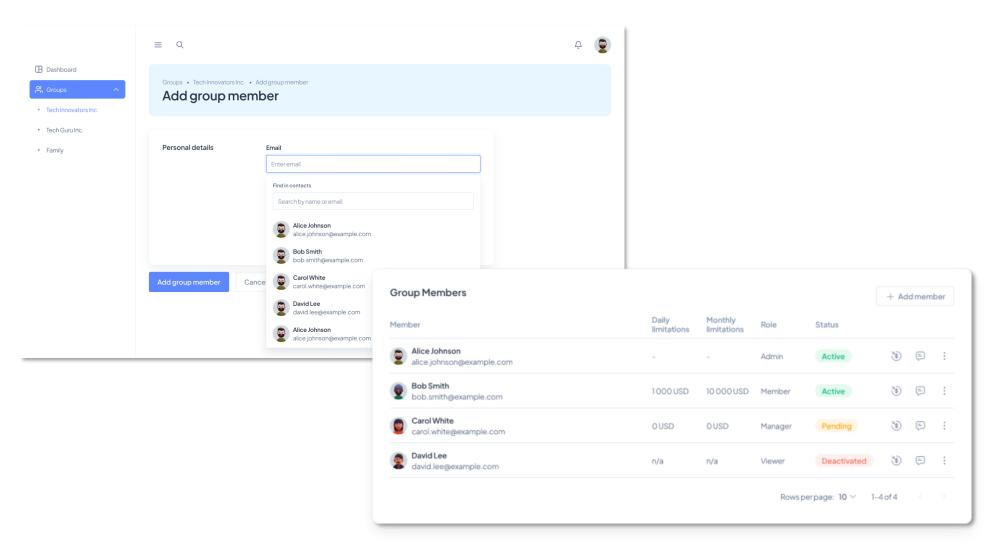
In the default group the community edition license applies.
The group owner is considered as economic beneficiary and has unlimited spending power.
Enterprise features are excluded (freemium approach).

How it works

Add group members, and set spending limitations

How it works

Payment Approval

How it works

Chat and contacts

Send funds to Hans Muster
Request transaction approval

Transaction is exceeding your spending limit and needs to be approved.

Message to approver(s)

Justification or reference number

Add attachments

PDF, JPG, PNG, max file size 5mb

Choose file   No file chosen

Confirm and request sending

Back

Pending transaction approval

Transaction by	Alice Johnson
Account	Fiple Inc
Amount	0.0156 ckBTC
	1,000 USD
Transaction date	15.08.2024 17:46
Counterparty	1A1zP1...DivfNa
Limit exceeded	Monthly limit
	5 345.15 / 5 000 USD
Transaction comment	Marketing project expenses

Comment for approver
The amount is higher due to additional costs. Please approve it when you can.

document.pdf   document.pdf

Approve or decline reason (optional)

Add reason

Approve   **Decline**

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How it works

Profiles and privacy

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How it works

Cycle token management

Top up cycle tokens ✕

We recommend $5–$10 worth of ICP, which typically covers about one year, depending on usage. Please note that once deposited, these funds are **non-refundable**.

Source

Family Assosiation ⌄

Select amount

1	ICP
5	USD

1 ICP = 8 USD = 2.1 T cycles ~ 52 weeks computing fees

Top up

Fees: 0.0005 ICP per transaction

Canisters of free groups need to manage their cycles (gas fee for cloud computing) by themselves.

Groups • Family association

Cycle token details

Top up your group canister with ICP token

To pay for data storage and computing power for your group, send ICP tokens from your group account, or your personal wallet containing ICP token.

Top up

Cycles available
5T

Burn rate (cycles/month)
0.3T

Cycles remaining
~12 weeks

Your cycles

Cycles	Burn rate (cycles/month)	Memory
5.691T	0.3T	111 Mb

Cycles will run out

Based on the last week	Based on the last month	Based on the last year
8 weeks	12 weeks	11 weeks

Top up history

ID	Amount	Date and time	Topped up from	Topped up by		
123456789	5 ICP 1 000 USD	15.08.2024 17:46	1A1zP1...DivfNa 📋		ⓘ	⋮
123456789	5 ICP 1 000 USD	15.08.2024 17:46	Tech Innovators Inc	Alice Johnson	ⓘ	⋮
123456789	5 ICP 1 000 USD	15.08.2024 17:46	1A1zP1...DivfNa 📋		ⓘ	⋮
123456789	5 ICP 1 000 USD	15.08.2024 17:46	1A1zP1...DivfNa 📋		ⓘ	⋮
123456789	5 ICP 1 000 USD	15.08.2024 17:46	1A1zP1...DivfNa 📋		ⓘ	⋮
123456789	5 ICP 1 000 USD	15.08.2024 17:46	1A1zP1...DivfNa 📋		ⓘ	⋮
123456789	5 ICP 1 000 USD	15.08.2024 17:46	1A1zP1...DivfNa 📋		ⓘ	⋮
123456789	5 ICP 1 000 USD	15.08.2024 17:46	1A1zP1...DivfNa 📋		ⓘ	⋮

Rows per page: 10 ⌄   1–5 of 5   ‹ ›

What is cycle token

ICP can be used to pay for the usage of resources consumed the IC. More specifically, ICP tokens can be converted to cycles (i.e., burned), and these cycles are used by developers to pay for installing smart contracts, called "canisters" on the IC, for the resources that canisters use (storage, CPU, and bandwidth). The cycle price is pegged to a basket of fiat currencies, so the conversion rate ICP to cycle fluctuates with the market price of ICP. Hence the cost to developers of acquiring fuel to run their application is predictable.

In this so-called "reverse gas model" of the IC, developers pre-pay costs by loading canisters with computation cycles. As a consequence, users can interact with a decentralized application (dapp) without needing tokens or dealing with seed-phrases. As cycles are stable in cost, developers know in advance how much they will need to spend on computation, storage, and other resources.

View source ↗

How is it used

Your group is stored in a data container of Internet Computer named canister. Your canister uses "cycles" to pay for storage, computation, 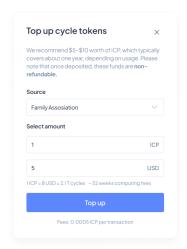and other resources on the Internet Computer. Topping up your canister is routine maintenance to ensure it never runs out of fuel or stops working. We recommend $5–$10 worth of ICP, which typically covers about one year, depending on usage. Simply send ICP to the address shown, and it will be converted into cycles to keep your canister running

---

Customer database

Search by name or email   Status ⌄

Group	Founder	Canister health	Purchase date
Tech Innovators Inc. Registered company	Alice Johnson alice.johnson@example.com	Good	Jun 12th, 17:50
Tech Innovators Inc. Registered company	Alice Johnson alice.johnson@example.com	Low	Jun 12th, 17:50
Tech Innovators Inc. Registered company	Bob Smith bob.smith@example.com	Good	Jun 12th, 17:50
Tech Innovators Inc. Registered company	Carol White carol.white@example.com	Low	Jun 12th, 17:50
Tech Innovators Inc. Registered company	David Lee david.lee@example.com	Good	Jun 12th, 17:50
Tech Innovators Inc. Registered company	Alice Johnson alice.johnson@example.com	Good	Jun 12th, 17:50
Tech Innovators Inc. Registered company	Bob Smith bob.smith@example.com	Empty	Jun 12th, 17:50
Tech Innovators Inc. Registered company	Carol White carol.white@example.com	Deleted	Jun 12th, 17:50

Rows pe

Canisters of enterprise groups are topped up by the operator for resilience and convenience.

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How it works

Register more groups

For the enterprise edition
license of each additional
group, there are annually
recurrent fees to be paid.

There are upselling options
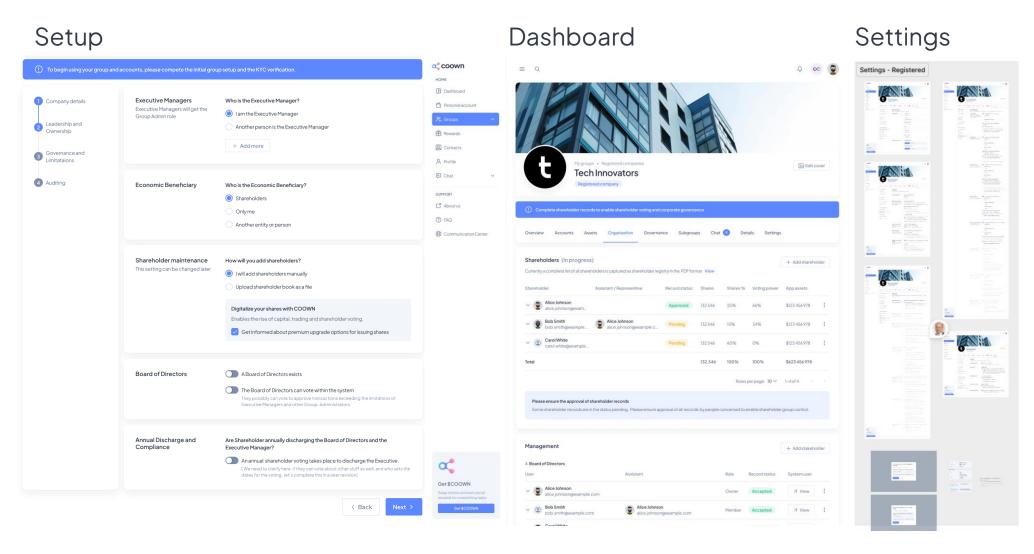e.g. for extra storage space.

Tony Stark
Genius, billionaire, playboy, philanthropist

Settings | Edit cover

Dashboard   Personal accounts   **My groups**   Contacts   Profile   Settings

Set-up a private association

Add here more user groups as informal private
associations, where you are the sole
economic beneficiary.

19 USD
per year   Select

Set-up a registered company

Setting up a registered company includes a
KYC review of key stakeholder data by an AML
Officer to ensure data quality and
compliance.

168 USD
per year   Select

Set-up a public law entitiy

The setup of a public law entity includes a
review of the Know Your Customer (KYC) data
by a legal expert to ensure legitimacy and data
quality.

680 USD
per year   Select

Private groups

Group name	Total members	Balance	Group owner	
Leading text	15	$100,000	Alice Johnson / alice.johnson@example.com	>
Leading text	15	$100,000	Bob Smith / bob.smith@example.com	>

Registered companies

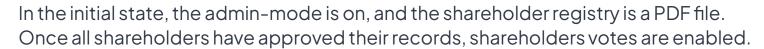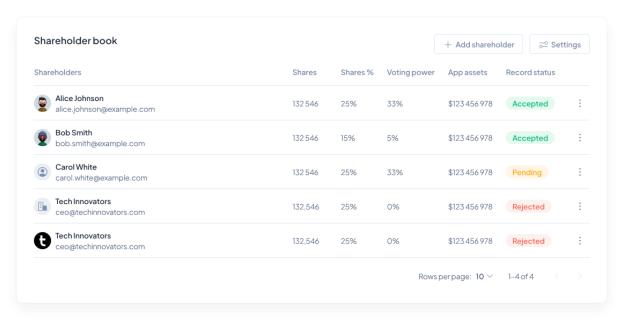| Group name	Total members	Balance	Group owner	
Registered company with subgroups	15	$100,000	Alice Johnson / alice.johnson@example.com	>
Business Unit 1	15	$100,000	Bob Smith / bob.smith@example.com	>
Business Unit 2	15	$100,000	Bob Smith / bob.smith@example.com	>
Registered company with subgroups	15	$100,000	Carol White / carol.white@example.com	>

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How it works

Clarify the ownership, identify the Ultimate Beneficial Owner (UBO), later also trustees and representatives
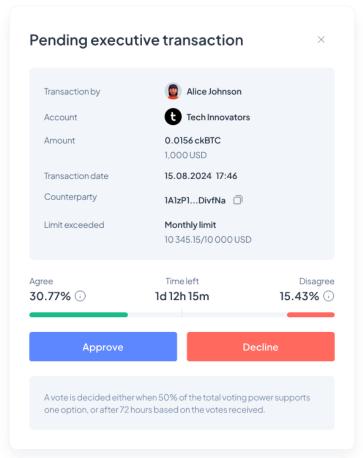Gradually replace the group admin by the leadership roles: Directors, Executive Managers, and Assistants

Setup

To begin using your group and accounts, please compete the initial group setup and the KYC verification.

1 Company details
2 Leadership and Ownership
3 Governance and Limitataions
4 Auditing

Executive Managers
Executive Managers will get the Group Admin role

Who is the Executive Manager?
- I am the Executive Manager
- Another person is the Executive Manager

+ Add more

Economic Beneficiary

Who is the Economic Beneficiary?
- Shareholders
- Only me
- Another entity or person

Shareholder maintenance
This setting can be changed later

How will you add shareholders?
- I will add shareholders manually
- Upload shareholder book as a file

Digitalize your shares with COOWN
Enables the rise of capital, trading and shareholder voting.
☑ Get informed about premium upgrade options for issuing shares

Board of Directors
- A Board of Directors exists
- The Board of Directors can vote within the system
They possibly can vote to approve transactions exceeding the limitations of Executive Managers and other Group-Administrators.

Annual Discharge and Compliance

Are Shareholder annually discharging the Board of Directors and the Executive Manager?
- An annual shareholder voting takes place to discharge the Executive.
[We need to clarify here, if they can vote about other stuff as well, and who sets the dates for the voting, let's complete this in a later revision]

< Back   Next >

COOWN
HOME
- Dashboard
- Personal account
- Groups
- Rewards
- Contacts
- Profile
- Chat

SUPPORT
- About us
- FAQ
- Communication Center

Get $COOWN
Swap tokens and earn social rewards for completing tasks.
Get $COOWN

Dashboard

My groups • Registered companies
Tech Innovators
Registered company

Edit cover

Complete shareholder records to enable shareholder voting and corporate governance

Overview | Accounts | Assets | Organization | Governance | Subgroups | Chat | Details | Settings

Shareholders (In progress)   + Add shareholder
Currently a complete list of all shareholders is captured as shareholder registry in the PDF format. View

Shareholder	Assistant / Representative	Record status	Shares	Shares %	Voting power	App assets	
Alice Johnson alice.johnson@exam...		Approved	132 546	25%	66%	$123 456 978	
Bob Smith bob.smith@exam...	Alice Johnson alice.johnson@example.c...	Pending	132 546	15%	34%	$123 456 978	
Carol White carol.white@example...		Pending	132 546	60%	0%	$123 456 978	
Total			132,546	100%	100%	$623 456 978	

Rows per page: 10   1-4 of 4

Please ensure the approval of shareholder records
Some shareholder records are in the status pending. Please ensure approval of all records by people concerned to enable shareholder group control.

Management   + Add stakeholder

4 Board of Directors

User	Assistant	Role	Record status	System user	
Alice Johnson alice.johnson@example.com		Owner	Accepted	↗ View	
Bob Smith bob.smith@example.com	Alice Johnson alice.johnson@example.com	Member	Accepted	↗ View	

Settings

Settings - Registered

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How it works

In the initial state, the admin-mode is on, and the shareholder registry is a PDF file.
Once all shareholders have approved their records, shareholders votes are enabled.

Shareholder book

Shareholders	Shares	Shares %	Voting power	App assets	Record status
Alice Johnson alice.johnson@example.com	132 546	25%	33%	$123 456 978	Accepted
Bob Smith bob.smith@example.com	132 546	15%	5%	$123 456 978	Accepted
Carol White carol.white@example.com	132 546	25%	33%	$123 456 978	Pending
Tech Innovators ceo@techinnovators.com	132,546	25%	0%	$123 456 978	Rejected
Tech Innovators ceo@techinnovators.com	132,546	25%	0%	$123 456 978	Rejected

+ Add shareholder   Settings

Rows per page: 10   1–4 of 4   < >

Pending executive transaction

Transaction by	Alice Johnson
Account	Tech Innovators
Amount	0.0156 ckBTC 1,000 USD
Transaction date	15.08.2024 17:46
Counterparty	1A1zP1...DivfNa
Limit exceeded	Monthly limit 10 345.15/10 000 USD

Agree
30.77%

Time left
1d 12h 15m

Disagree
15.43%

Approve   **Decline**

A vote is decided either when 50% of the total voting power supports one option, or after 72 hours based on the votes received.

Shareholders and board of directors can vote:
- to increase the total amount of shares
- to replace the group admin by an executive manager, and to set spending limits
- To approve a high-volume transactions

How it will work

Later releases allow to market company shares, offer performance-based dividends, and mint securities

Issuing company shares and other securities on a ledger, and maintain a corresponding marketplace require demanding authority approval in most jurisdictions.
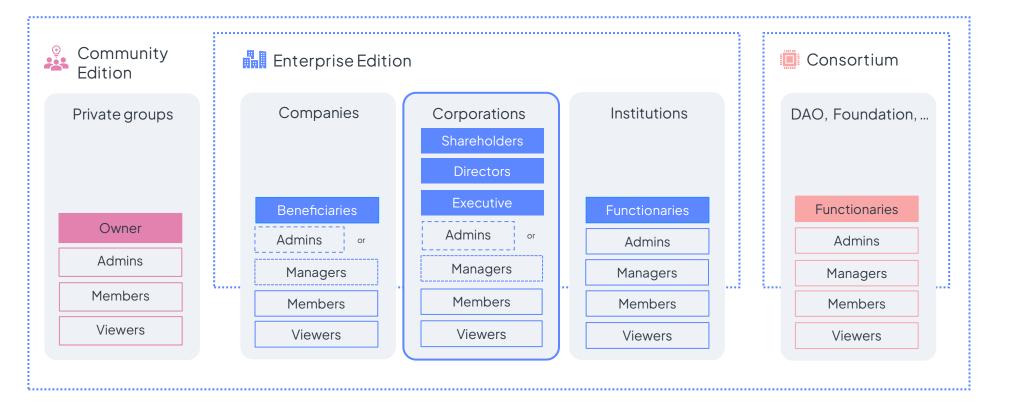
Our Marketplace will allow to trade NFT representing company shares among members of the group exclusively, among residents of selected countries only.

Less sensitive assets can be traded globally.

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User roles

The decentralized social finance app is designed for private groups and large corporations, and platform governance.

Community Edition

Private groups

Owner
Admins
Members
Viewers

Enterprise Edition

Companies

Beneficiaries
Admins
Managers
Members
Viewers

or (between Admins and Managers)

Corporations

Shareholders
Directors
Executive
Admins
Managers
Members
Viewers

or (between Admins and Managers)

Institutions

Functionaries
Admins
Managers
Members
Viewers

Consortium

DAO, Foundation, …

Functionaries
Admins
Managers
Members
Viewers

coown.box

Moderate decentralization

Balancing compliance, convenience, security and performance is a challenge solved with a series of smart contracts

While the ledger is hosted as non-custodial solution to maximize security ...

Encryption ensures privacy of user data ...

Companies —Shares→ **Shareholders**
Companies ←Stable coins— Shareholders
Companies —Dividends→ Shareholders

Propose Management Personnel and Policies

Approve Management and Spending Rules

Private blockchain ledger

Group accounts

Users

KYC AML

Regional operators
Read only & suspend option

Decentralized autonomous organization (DAO)

Token holders

IT **Treasury** **Foundation**

Smart contract
Front- and backend of decentralized application

... the maintenance of the accounts are implemented by regional operators to ensure economic sustainability and compliance with national regulations.

... but transactions are monitored by the operators, who can freeze accounts if requested by law-enforcement bodies. By design, the operators can't implement transactions on behalf of the users.
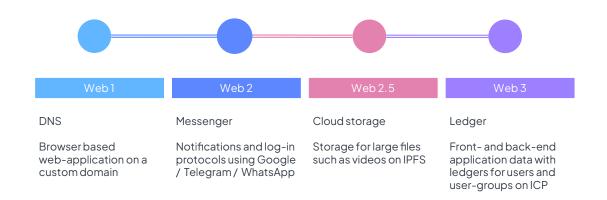
COOWN will be governed by a Decentralized Autonomous Organization (DAO), and maintained by a consortium comprising the foundation, software developer, treasury, and further affiliates.

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A web3 tech stack

Advanced blockchain solution with legacy combability

While the entire application is hosted on the arguably most advanced blockchain technology, legacy technology is used for the domain server, the notification system and large file storage.

Web 1	Web 2	Web 2.5	Web 3

DNS

Browser based web-application on a custom domain

Messenger

Notifications and log-in protocols using Google / Telegram / WhatsApp

Cloud storage

Storage for large files such as videos on IPFS

Ledger

Front- and back-end application data with ledgers for users and user-groups on ICP

The tech stack
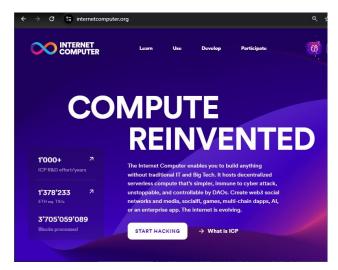
COOWN is powered by Internet Computer Protocol (ICP)

Our solution is built fully on chain using only the Internet Computer Protocol (ICP) for production.

ICP is developed by Dfinity, a Swiss-based non-profit organization with the largest R&D team in blockchain, delivers an awesome framework, and has a great ecosystem.
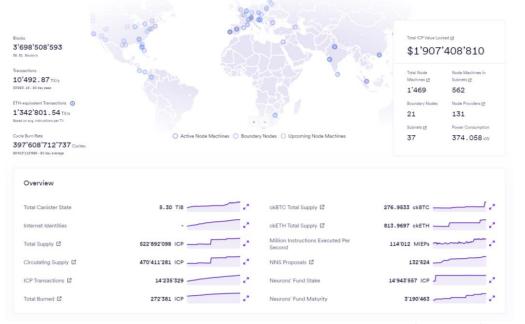
Other required technologies involve domain registrar, domain name and common mail servers.

https://internetcomputer.org/

Key Design Choices Behind ICP's Capabilities

Chain key cryptography	DAO control	Scale out via subnets
Powerful node hardware	Asynchronous Execution	Decentralization
WebAssembly	Reverse gas	Smart contracts serve web assets
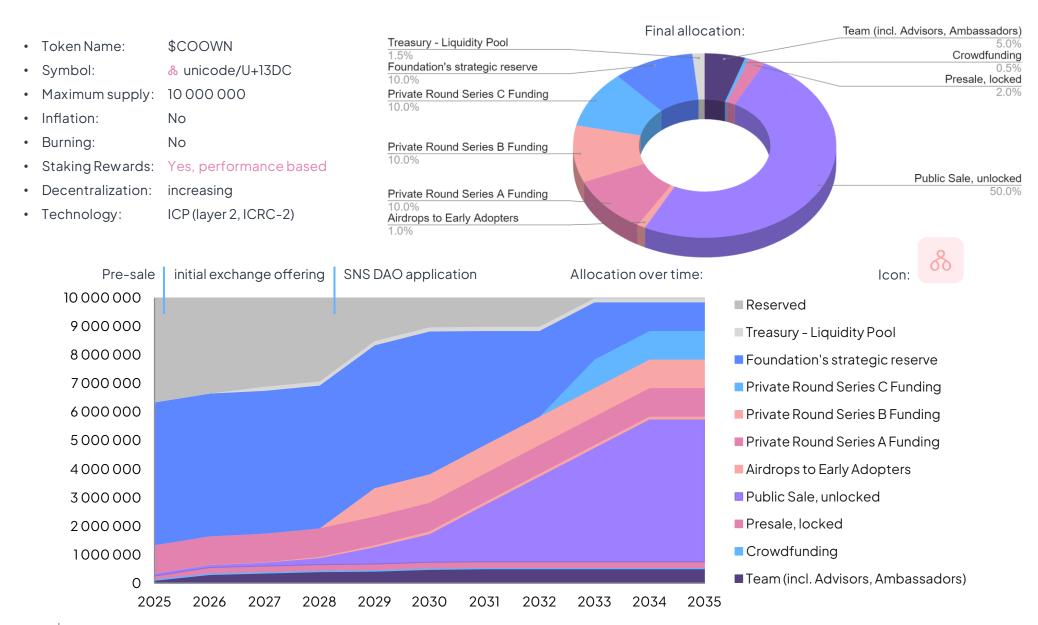
https://dfinity.org/

https://icp0.io

$COOWN token
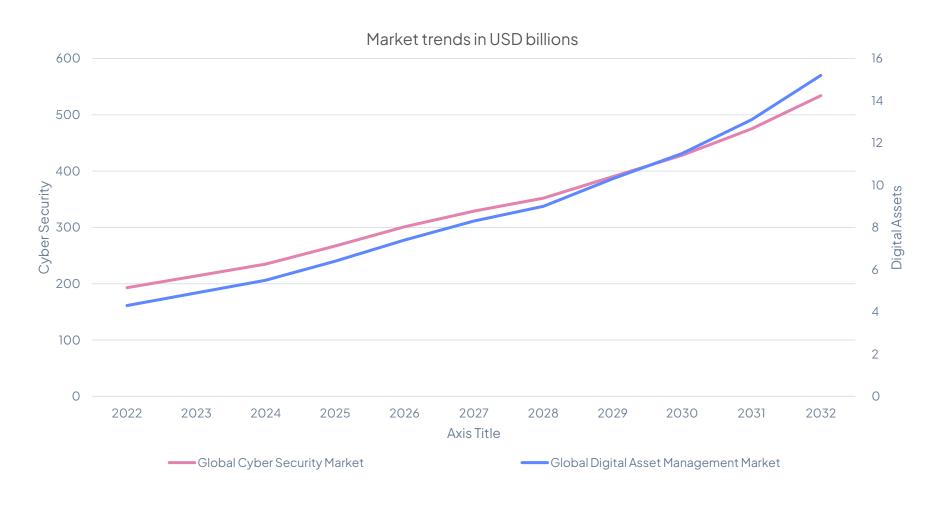
Tokenomics of our crypto-currency

- Token Name: $COOWN
- Symbol: ꙮ unicode/U+13DC
- Maximum supply: 10 000 000
- Inflation: No
- Burning: No
- Staking Rewards: Yes, performance based
- Decentralization: increasing
- Technology: ICP (layer 2, ICRC-2)

Final allocation:

Treasury - Liquidity Pool
1.5%

Foundation's strategic reserve
10.0%

Private Round Series C Funding
10.0%

Private Round Series B Funding
10.0%

Private Round Series A Funding
10.0%

Airdrops to Early Adopters
1.0%

Team (incl. Advisors, Ambassadors)
5.0%

Crowdfunding
0.5%

Presale, locked
2.0%

Public Sale, unlocked
50.0%

Allocation over time:

Pre-sale | initial exchange offering | SNS DAO application

Icon:

- Reserved
- Treasury - Liquidity Pool
- Foundation's strategic reserve
- Private Round Series C Funding
- Private Round Series B Funding
- Private Round Series A Funding
- Airdrops to Early Adopters
- Public Sale, unlocked
- Presale, locked
- Crowdfunding
- Team (incl. Advisors, Ambassadors)

Serving increasing demand in a trending market

COOWN provides solutions for digitalizing assets in a highly secure and cost-efficient manner

Market trends in USD billions

— Global Cyber Security Market   — Global Digital Asset Management Market
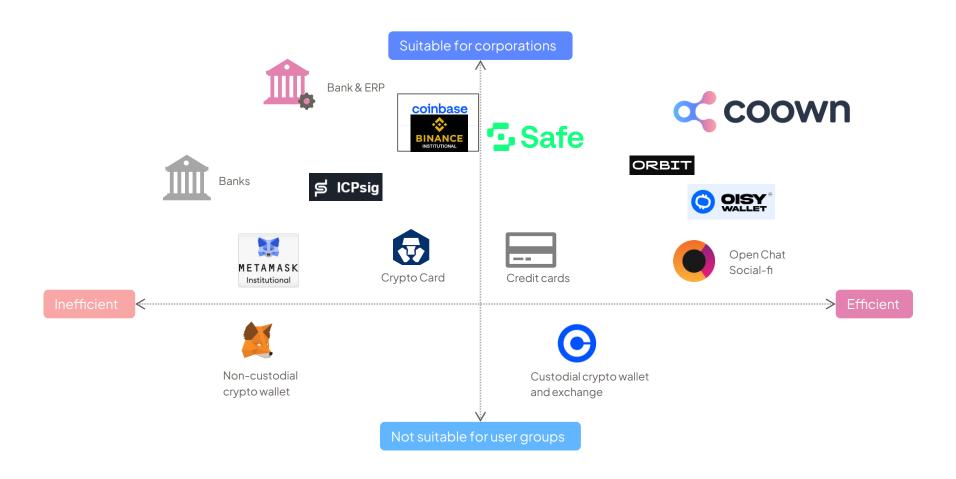
Competitors

Here we stand

Suitable for corporations

Bank & ERP

coinbase

BINANCE
INSTITUTIONAL

Safe

COOWN

Banks

ICPsig

ORBIT

OISY
WALLET

METAMASK
Institutional

Crypto Card

Credit cards

Open Chat
Social-fi

Inefficient

Efficient

Non-custodial
crypto wallet

Custodial crypto wallet
and exchange

Not suitable for user groups

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Fees and charges of business model

Freemium for end-users

Revenue

Collected automatically and globally by Foundation,

and manually by Regional Operators.

In the long term, we might collect enough fees from minting custom token and the marketplace, so we can sponsor crypto currency transactions, lowering them to zero, to attract the masses.

Transaction fees
(ckBTC, ckUSDC, ICP, GLDT, .. and NFT)

Subscription fees with upgrading options

Fees for minting custom token
(Custom digital shares and securities)

Fees charged by IP holder for granting a reseller license to onboard Regional Operators (optional).

Token issuing and sales
Initial Coin Offering

Expenses

- Cycle token

- R & D

- Marketing

- Operations

- Staking

Managed by Foundation and by Regional Operator
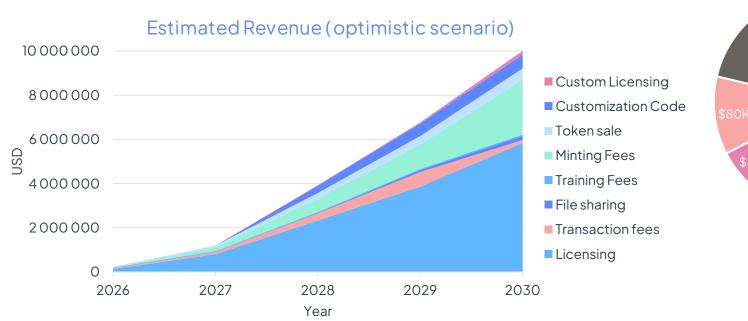
DAO Supervision
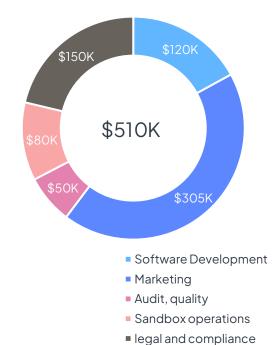
Financial Projections

Estimated budget needs and revenue in USD

	2026	2027	2028	2029	2030	Beneficiaries
Transaction fees	34 628	97 536	326 976	660 667	135 135	DAO, Foundation & Regional Operators
Licensing	132 636	797 801	2 326 983	3 860 587	5 835 121	Regional Operators & IP holder
File sharing	860	6 801	18 659	86 254	176 587	Foundation
Training Fees	26 158	32 300	42 923	52 665	67 608	Regional Operators
Minting Fees	–	170 600	599 800	1 102 100	2 474 400	Regional Operators, Advisors & Software Developer
Token sale	35 082	84 622	259 123	388 652	525 560	Foundation & Regional Operators
Customization Code	–	–	320 750	562 100	612 900	Software Developer
Custom Licensing	–	–	31 920	52 840	180 812	IP holder
Total	194 282	1 105 038	3 668 011	6 505 865	9 908 123	

5 Year Startup Cost

Estimated Revenue (optimistic scenario)

Legend:
- Custom Licensing
- Customization Code
- Token sale
- Minting Fees
- Training Fees
- File sharing
- Transaction fees
- Licensing

Donut chart — $510K total:
- $120K Software Development
- $305K Marketing
- $50K Audit, quality
- $80K Sandbox operations
- $150K legal and compliance
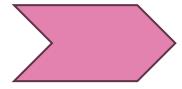
Go to market strategy
Sandbox operator and regional operators

Sandbox
operation

in an
unregulated
jurisdiction

Primary
market entry

in little
regulated
markets of
emerging
countries

Approvals and
Partnerships
with approved
crypto service
providers

in highly
regulated
markets

Utopia white
labeled
solutions

for public law
entities

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Roadmap

Development focus for application and business

		2025	2026	2027	2028	2029

User groups

Identify end-users (KYC), companies (KYB), and owners (UBO)

Roles for executives & assistants, representatives & trustees

$COOWN Token

Dummy token

DAO & Staking rewards

$COOWN token launch, airdrops, bonus & social media awards

Currencies

ICP, $COOWN, ckBTC, ckEURC, GLDT

Chain fusion currencies

Easy swaps & on-/off-ramping

Company shares and securities

Shareholder registry & votes

Market for shares and securities

Performance-based dividends, custom NFT series

Foundation and operators

Register Foundation

Approved regional operators

Sandbox operations

AML & sanction monitor

Partners

With whom we work mainly

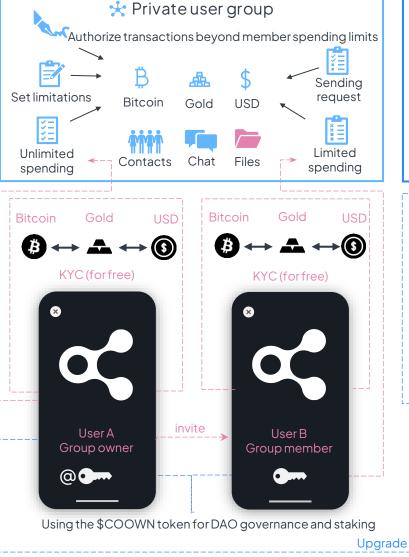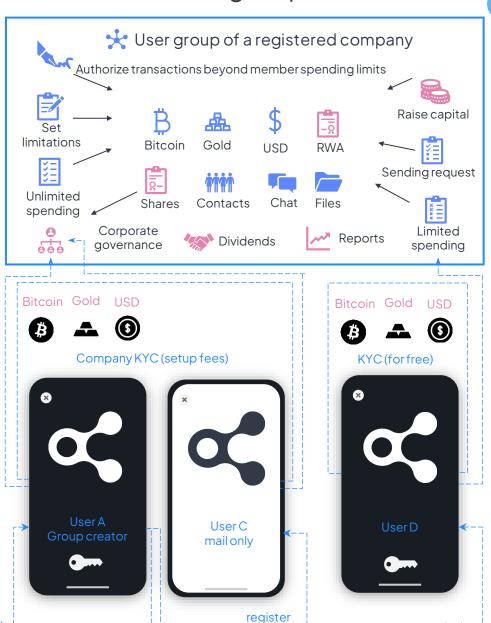managed-trust.com

INTERNET COMPUTER

internetcomputer.org

coown.box

Under the hub: Non-custodial hot wallets for user groups

A decentralized application fully on chain, allowing users to control their data

Private user group

Authorize transactions beyond member spending limits

Set limitations

Unlimited spending

Bitcoin

Gold

USD

Contacts

Chat

Files

Sending request

Limited spending

User group of a registered company

Authorize transactions beyond member spending limits

Set limitations

Unlimited spending

Bitcoin

Gold

USD

RWA

Shares

Contacts

Chat

Files

Corporate governance

Dividends

Reports

Raise capital

Sending request

Limited spending

Bitcoin   Gold   USD

KYC (for free)

User A
Group owner

@🔑

Bitcoin   Gold   USD

KYC (for free)

User B
Group member

🔑

invite

Bitcoin   Gold   USD

Company KYC (setup fees)

User A
Group creator

🔑

User C
mail only

🔑

register

Bitcoin   Gold   USD

KYC (for free)

User D

🔑

invite

Using the $COOWN token for DAO governance and staking

Upgrade

Utilizing

∞

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COOWN organization

Governance and rewards of our layer 2 solution

Annual cycles

31.12 | 1.1

7 Nov | 8 Nov

6 Feb | 7 Feb

Elect Foundation

DAO

Decentralized
Autonomous
Organization

elect

$COOWN
token holder

our crypto currency

approve

propose

Approve the
transaction
fees for
staking
rewards

reward

COOWN's
Foundation

the leading user group

mandate

pay out
rewards

9 Aug | 8 Aug

calculate
rewards

9 May | 8 May

sk, v5, 15. Sept..2024

Legend

- Responsible entities
- Business processes
- Governing decision
- Software code
- Time frame

Rewards

***) Staking rewards
are based on the
average $COOWN
tokens held during
the calculation period,
with transaction-
related revenue
distributed
proportionally.

Consortium Partners

- Treasury
- Software Developer
- Regional Operators
- Advisors
- Ambassadors
- Software partners
- Banking partners
- Audit partners

coown

Join us in building the building the second generation of digital asset wallets!