RWA-HUB
WHITEPAPER

摘要 / Abstract

RWA-HUB 是一个建立在 Solana 区块链 上的资产代币化平台（Real World Asset Tokenization Platform）。我们将不动产（Real Property）以及类不动产（Quasi Property）资产转化为 SPL Token，资产交易与确权透明、安全、低成本。平台只支持 USDC (Solana) 支付方式，连接钱包即可交易与投资。我们的目标是让所有人都能参与到全球的真实资产投资中，不论资产大小，不论地理位置。

RWA-HUB 的标识资产类型有三种：Real Property不动产、Quasi Property类不动产和 Securities金融类资产。这些资产的所有交易、收益分配、信息披露均在链上执行，保证透明与信赖。

RWA-HUB is a Real World Asset Tokenization Platform built on the Solana blockchain. We convert real estate and quasi-property assets into SPL tokens, making asset trading and ownership confirmation transparent, secure, and low-cost. The platform exclusively accepts USDC (Solana) as a payment method, allowing users to trade and invest simply by connecting their wallet. Our goal is to enable everyone to participate in global real-world asset investment, regardless of asset size or location.

RWA-HUB tokenizes three asset types: real property, quasi-property, and securities. All transactions, revenue distribution, and information disclosure for these assets are executed on-chain, ensuring transparency and trust.

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1. 引言 / Introduction

随着区块链技术成熟以及对真实世界资产（Real World Assets, RWAs）需求的增长，资产代币化正成为全球金融市场的新趋势。传统资产（土地、地产、基础设施）与非传统资产（矿场收益权、艺术馆藏、医院设施等）在流动性、投资门槛与透明度上有巨大空白。

Solana 区块链以其高吞吐量 (TPS)、低交易费、快速确认时间等特性，成为代币化平台的理想基础设施。RWA-HUB 建立在 Solana 上，利用 SPL Token 标准与 USDC 支付，为资产所有者与投资人之间搭建桥梁，实现资产确权、流动与收益分配透明化。

As blockchain technology matures and demand for Real World Assets (RWAs) grows, asset tokenization is becoming the new trend in global finance. Both traditional assets (land, real estate, infrastructure) and non-traditional ones (mining farm revenue rights, museum collections, hospital facilities, etc.) suffer from insufficient liquidity, high investment thresholds, and lack of transparency.

Built on the Solana blockchain, which offers high throughput, low fees, and fast confirmation, RWA-HUB utilizes the SPL Token standard and USDC for payment, bridging the gap between asset owners and investors and enabling transparent asset rights verification, liquidity, and revenue sharing.

2. 愿景与使命 / Vision & Mission

愿景：创建一个全球领先的、极致透明与效率的实物资产数字化与交易平台。

使命：让任何人都能低门槛参与真实资产投资，不论资产类型、地域或规模；通过链上确权与自动收益分配，重塑资产所有权与价值流转的方式。

Vision: To build a globally leading platform for digitizing and trading real world assets with utmost transparency and efficiency.

Mission: Enable anyone to invest in real assets at low thresholds—regardless of asset type, location, or size; redefine asset ownership and value transfer through on-chain rights verification and automated revenue sharing.

3. 平台简况 / Platform Snapshot

- 平台名称：RWA-HUB

- 网站地址：rwa-hub.com

- 区块链底层：Solana

- Token 标准：SPL Token（每个资产发行为一种或多种 SPL Token）

- 支付方式：USDC（Solana）

- 支持资产类型：Real Estate（不动产）与 Similar / 类似资产（类不动产 / Quasi Property）

- Platform Name: RWA-HUB

- Website: rwa-hub.com

- Underlying Blockchain: Solana

- Token Standard: SPL Token (each asset issued as one or more SPL tokens)

- Payment Method: USDC (Solana)

- Supported Asset Types: Real Estate and Similar Assets (Quasi Property)

4. 资产分类 / Asset Classification

- 不动产：土地、房地产、商业地产

- 金融证券资产：股票、ETF、私募基金

- 类不动产：

  1. 医疗设施 / 医院收益权

  2. BTC 矿场收益（固定设施 + 挖矿收入）

  3. 共享充电桩资产网络

- Real Property: land, real estate, commercial real estate, etc.

- Securities assets: Stocks, ETFs, Private equity funds

- Quasi Property / Similar Assets:

  1. Medical facilities / hospital revenue rights

  2. BTC mining farms (fixed facilities + mining revenue)

  3. Networks of shared charging stations

5. 技术架构 / Technology Architecture

- Solana 链基础设施：高吞吐、低费用、快速确认。

- SPL Token 标准：每一个资产或资产分片发行为 SPL Token。

- USDC (Solana) 结算：所有买卖、分红等只接受与使用 Solana USDC。

- 智能合约逻辑：资产确权、交易撮合、分红分配、治理投票等核心逻辑，均由可审计的合约执行。

- 透明与存证：资产描述／证书／交易历史链上存证，补充文件可保存在 IPFS 或去中心化存储。

- 安全机制：合约审计、资产真实性验证、KYC／AML 合规流程（视资产类型而定）

- Solana Infrastructure: High throughput, low fees, fast confirmations.

- SPL Token Standard: Each asset or asset fraction is issued as an SPL token.

- USDC (Solana) Settlement: All purchases, payments, revenue distributions use Solana USDC only.

- Smart Contract Logic: Core logic–asset verification, trade matching, revenue distribution, governance voting–executed by auditable contracts.

- Transparency & Record Keeping: Asset metadata / certificates / transaction history on chain, supplementary documents stored in IPFS or decentralized storage.

- Security Measures: Contract audits, asset authenticity verification, KYC/AML compliance where applicable.

6. 核心功能 / Core Features

1. 资产发布与确权：资产方提交资料（证书、产权证明、收益证明等），审核后铸造 SPL Token。

2. 低门槛投资：资产被分片，用户可少量购买；USDC 支付，无须复杂法币兑换。

3. 分红机制自动化：收益按持有 Token 比例自动分配，透明且可追踪。

4. 去中心化治理：资产 vs 平台治理通过持有治理 Token 或类似机制参与投票。

5. 资产交易与流动性：买卖资产 Token 在平台上直接交易，未来拓展二级市场。

1. Asset Issuance & Verification: Asset issuers submit documentation (certificates, proof of ownership, revenue evidence, etc.), after review mint SPL tokens.

2. Low Threshold Investment: Assets are fractioned; users can buy small amounts; payment via USDC without complex fiat integrations.

3. Automated Revenue Sharing: Revenue automatically distributed according to token holding proportions; transparent and traceable.

4. Decentralized Governance: Platform and asset governance via governance tokens or voting mechanisms.

5. Asset Trading & Liquidity: Asset tokens traded directly on platform; plan to support secondary market expansion.

7. 商业模式 / Business Model

收费项目	收费率	说明
交易手续费	0.5%	每次资产token的买卖产生的费用
分红手续费	1.5%	收入分红时，平台收取一定比例作为维护与运营费用
增值服务	定制	包括资产认证、数据分析、专属/定制化功能等

Revenue Stream	Fee Rate	Description
Trading Fee	0.5%	Fee on each asset token buy/sell transaction
Revenue Distribution Fee	1.5%	Platform takes a portion of revenue distribution as operational cost
Value-Added Services	Variable Pricing	Includes asset verification, data analytics, bespoke/custom features, etc.

8. 投资亮点 / Investment Highlights

- 市场规模庞大且快速增长：全球资产代币化是未来趋势，不论传统地产还是新型类资产均被看好。

- 技术优势明显：Solana 网络性能比传统以太坊等链更高、费用更低，用户更易上手。

- 类不动产战略创新：涵盖医院、矿场、艺术品等非标准资产，市场竞争少，潜力巨大。

- 收益模式清晰且可持续：分红 + 手续费 +增值服务三管齐下。

- 首发平台 / 先发优势：如果用户 / 资产发行方先入场，未来可能享受估值 /份额上升红利。

- Large & Rapidly Growing Market: Global asset tokenization is the future, with both traditional real estate and novel quasi assets gaining traction.

- Strong Technical Advantage: Solana's network offers superior throughput & lower fees compared to many others–improving user experience and cost efficiency.

- Strategic Innovation in Quasi Property: Covering non-standard assets like hospitals, mining farms, artworks, etc.–low competition, high upside.

- Clear & Sustainable Revenue Model: Revenue sharing + transaction fees + value-added services.

- First-Mover Advantage: Early participants and asset issuers can benefit from value appreciation and platform growth.

9. 路线图 / Roadmap

时间	目标与里程碑
2025 Q4	平台上线，支持基本资产分类与交易功能；用户 / 资产发行方入驻；首次资产上链发布
2026 Q1~2	增加类不动产资产种类；优化用户界面与体验；扩展资产审核与合规流程
2026 Q3-4	支持二级市场交易；引入治理代币或社区投票机制；加深与资产方 / 投资机构合作
2027	平台资产规模突破亿美元；用户基础国际化；构建衍生品或收益型金融产品生态

TIME	Milestones & Objectives
2025 Q4	Platform launch; core asset categories & trading features; onboarding issuers & investors; first assets tokenized
2026 Q1~2	Expand quasi-property asset types; improve UI/UX; strengthen asset verification & compliance workflows
2026 Q3-4	Enable secondary market trading; introduce governance token / community voting; deepen cooperation with institutions
2027	Platform assets reach multi-tens of millions USD; global/international user base; build derivatives / yield-oriented product ecosystem

10. 治理与社区 / Governance & Community

- 引入治理代币 /社区投票，以决定平台重大方针（例如资产审核标准、费用率、分红周期等）

- 社区参与激励：早期用户／资产发行方／活跃用户可获得奖励（治理代币或折扣等）

- 信息公开透明：平台重大更新／审计报告／资产上链资料对所有用户可查

- Introduce governance token / community voting to decide major platform policies (asset verification standards, fee rates, revenue share intervals, etc.)

- Community incentives: early users, asset issuers, and active participants rewarded (via governance tokens or fee discounts)

- Transparency of information: platform performance, audit reports, asset issuance documents publicly accessible

11. 支持方式 / Support & Contribution

如果您看好 RWA-HUB 的未来发展，希望以个人或机构名义支持我们的项目，可以通过 USDC (Solana) 直接贡献。

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If you believe in RWA-HUB's vision and wish to support us as an individual or institution, you may contribute directly using USDC (Solana).

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12. 风险提示 / Risk Disclosure

- 市场风险：资产价格与收益率可能受到宏观经济、政策与行业变化影响。

- 技术风险：智能合约漏洞、安全攻击等风险要通过审计和持续安全监控来降低。

- 法律／合规风险：不同国家和地区法律环境不同，资产发行与交易可能需满足本地法规。

- 流动性风险：部分类不动产资产可能因市场小、资产特殊性导致流动性较差。

- Market Risk: Asset values and yields may be affected by macroeconomic, regulatory, or sectoral shifts.

- Technical Risk: Smart contract vulnerabilities, security breaches; mitigated through audits and continuous monitoring.

- Legal / Compliance Risk: Laws vary across jurisdictions; asset issuance and trading may need to comply with local regulations.

- Liquidity Risk: Some quasi property assets may have lower liquidity due to niche nature or limited market size.

13. 结语 / Conclusion

RWA-HUB 致力于将真实资产与类真实资产带上区块链，实现资产所有权、收益权的透明化与普惠化。我们相信这是资产形式的一次重大变革，也是一条为普通人打开全球资产投资机会的道路。欢迎您访问 rwa-hub.com，与我们一起参与、见证这场变革。

RWA-HUB is committed to bringing real assets and quasi real assets onto the blockchain, making ownership and revenue rights transparent and accessible to all. We believe this represents a major shift in how assets are held and traded, opening global investment opportunities to everyday individuals. Visit rwa-hub.com to join us and be part of this transformation.

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