



# NVCToken

Tokenomics & Core Statistics

Version 1.0 | April 2025



# 1. Executive Summary

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The NVCToken (NVCT) is a fully-backed stablecoin pegged to the US Dollar (1 NVCT = 1 USD). As the native token of the NVC Banking Platform, it serves as a stable store of value, means of exchange, and settlement mechanism within the global financial ecosystem. This document outlines the key economic parameters, utility functions, and technical specifications of the token.

NVCT is built on the Ethereum blockchain as an ERC-20 compliant token, ensuring broad compatibility with existing wallets, exchanges, and DeFi protocols. Unlike many digital assets, NVCT is fully backed by over \$10 trillion USD in audited assets managed by NVC Fund Holding Trust, including CPA-verified financial statements, investments, cash equivalents, precious metals (gold, silver, platinum, and rhodium), historic banking assets from El banco Espanol Filipino Isabel, and Central Bank of the Philippines Certificate of Entitlements deposited with global financial institutions in collaboration with the World Bank Group and IMF under the United Nations.

The token incorporates enhanced security features including account freezing capabilities, ownership controls, and comprehensive transaction logging, making it suitable for enterprise-grade financial operations. NVCT is designed to be fully exchangeable with and paired with all major cryptocurrencies and fiat currencies, enabling seamless global transactions and multi-currency liquidity across decentralized and traditional financial systems.

## 2. Core Token Specifications

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**Token Name:** **NVC Banking Token**

**Token Symbol:** **NVCT**

**Decimals:** **18**

Standard ERC-20 decimal places for maximum compatibility

**Initial Supply:** **10,000,000,000,000 NVCT**

Initial tokens minted at contract deployment (10 trillion)

**Maximum Supply:** **Unlimited**

No fixed maximum to allow for future growth and financial system expansion

**Token Type:** **Stablecoin**

Pegged to the US Dollar (1 NVCT = 1 USD) similar to USDT

**Backing:** **Fully Backed**

Backed by CPA verified audited financial statements, investments, cash and cash equivalents, precious metals (gold, silver, platinum and rhodium), historic banking assets, and central bank entitlements

**Total Backing Value:** **Over \$10 Trillion USD**

Managed by NVC Fund Holding Trust under Basel 3 compliant assets, including historic banking assets and Central Bank of the Philippines Certificate of Entitlements deposited with global financial institutions

**Token Standard:****ERC-20**

Ethereum token standard ensuring wallet and exchange compatibility

**Blockchain:****Ethereum**

Initially deployed on Sepolia Testnet, with mainnet migration planned

**Smart Contract Language: Solidity v0.8.0+**

Using the latest compiler with built-in overflow protection

## 3. Token Distribution

| Allocation             | Percentage | Amount (NVCT)     | Vesting Period                                    |
|------------------------|------------|-------------------|---|
| Platform Operations    | 40%        | 4,000,000,000,000 | None - Available for immediate use                |
| Financial Institutions | 20%        | 2,000,000,000,000 | 3 months cliff, then 25% quarterly                |
| Team & Advisors        | 15%        | 1,500,000,000,000 | 6 months cliff, then 25% quarterly                |
| Strategic Reserves     | 15%        | 1,500,000,000,000 | 12 months lock, then 25% annually                 |
| Community Incentives   | 10%        | 1,000,000,000,000 | Released gradually for user rewards and liquidity |

## 4. Security Features

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| Feature                 | Implementation           | Description   |
|-------------------------|--------------------------|---|
| Account Freezing        | Implemented              | Contract owner can freeze/unfreeze accounts in case of suspicious activity, hacks, or regulatory requirements |
| Ownership Control       | Implemented              | Transferable ownership with two-step verification to prevent accidental transfers                             |
| SafeMath                | Native (Solidity 0.8.0+) | Automatic overflow/underflow protection built into the Solidity compiler                                      |
| Role Management         | Owner-Based              | All critical administrative functions restricted to the contract owner  |
| Zero-Address Protection | Implemented              | Prevents accidental token burns by rejecting transfers to the zero address                                    |
| Reentrancy Protection   | Implemented              | Uses mutex pattern to prevent reentrancy attacks on sensitive functions                                       |
| Event Logging           | Comprehensive            | All critical actions emit Ethereum events for transparency and auditability                                   |

## 5. Token Functions

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NVCToken implements the standard ERC-20 interface as well as additional functionality for advanced tokenomics and security.

| Function          | Access Level | Description  |
|-------------------|--------------|--|
| transfer          | Public       | Standard ERC-20 transfer function with additional checks for frozen accounts |
| approve           | Public       | Standard ERC-20 approve function with additional security checks             |
| transferFrom      | Public       | Standard ERC-20 transferFrom function with frozen account validation         |
| increaseAllowance | Public       | Safely increase the allowance granted to a spender                           |
| decreaseAllowance | Public       | Safely decrease the allowance granted to a spender                           |
| mint              | Owner Only   | Creates new tokens as needed, with no fixed maximum supply cap               |
| burn              | Owner Only   | Permanently destroys tokens, reducing total supply                           |
| freezeAccount     | Owner Only   | Restricts specific addresses from sending or receiving tokens                |
| unfreezeAccount   | Owner Only   | Removes restrictions from previously frozen accounts                         |
| transferOwnership | Owner Only   | Two-step process to transfer contract control to a new address               |

## 6. Economic Parameters

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**Transaction Fee:** **0% (None in contract)**

No direct fee mechanism in the token contract itself

**Platform Fee:** **0.1% - 0.5%**

Applied at the platform level for financial transactions

**Distribution Model:** **Owner-controlled with vesting schedules**

Structured distribution with vesting periods for certain allocations

**Supply Type:** **Expandable Supply**

Initial supply of 10 trillion tokens with ability to expand based on market demand, fully backed by Basel 3 compliant assets

**Value Basis:** **1:1 USD Peg**

Each token is worth exactly 1 USD, backed by verified assets

**Value Backing:** **Multi-Asset Reserve**

Backed by CPA-verified financial statements, cash equivalents, precious metals, historic banking assets (El banco Espanol Filipino Isabel 11), and Central Bank of the Philippines Certificate of Entitlements deposited with the World Bank Group, The US Federal Reserve Banks, UBS Switzerland, Bank of China, and MUFG Bank Japan

**Liquidity Strategy:** **Managed Reserve System**

NVC Fund Holding Trust manages the asset reserves to maintain the 1:1 USD peg

## 7. Token Utility

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### Primary Utilities:

- **Stable Store of Value:** USD-pegged stablecoin backed by over \$10 trillion in Basel 3 compliant verified assets
- **Settlement Medium:** For cross-border and inter-institutional transactions
- **Transaction Currency:** Platform fees can be paid using NVCT at a 1:1 USD rate
- **Collateral:** Can be used as stable collateral for financial products and lending
- **Treasury Management:** Institutions can hold NVCT as a stable treasury asset
- **Remittance:** International money transfers without currency volatility
- **Currency Exchange:** Fully exchangeable with all major cryptocurrencies and fiat currencies

### Use Cases:

- **Global Transactions:** Instant, low-cost international transfers without exchange rate risk
- **Institutional Reserves:** Financial institutions can hold NVCT as stable, fully-backed reserves
- **Multi-Currency Operations:** Bridge between different fiat and digital currencies with minimal volatility
- **Financial Products:** Backing for tokenized securities, derivatives, and lending platforms
- **Corporate Treasury:** Businesses can maintain treasury reserves in a digital, stable format
- **High-Value Settlements:** Settlement of large transactions with guaranteed value stability



# 8. Currency Exchange Capabilities

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NVCT is designed to be fully exchangeable with and paired with all major cryptocurrencies and fiat currencies. This comprehensive exchange capability ensures that NVCT can serve as a universal medium of exchange and store of value in the global financial ecosystem.

## Cryptocurrency Pairings:

| Major Cryptocurrencies       | Exchange Ratio | Trading Availability |
|------------------------------|----------------|----------------------|
| Bitcoin (BTC)                | Market-based   | All major exchanges  |
| Ethereum (ETH)               | Market-based   | All major exchanges  |
| XRP                          | Market-based   | All major exchanges  |
| Other major cryptocurrencies | Market-based   | All major exchanges  |

## Fiat Currency Pairings:

| Fiat Currencies                 | Exchange Ratio                | Conversion Method    |
|---------------------------------|-------------------------------|----------------------|
| US Dollar (USD)                 | 1:1 peg                       | Direct exchange      |
| Euro (EUR)                      | Based on USD/EUR rate         | Automatic conversion |
| British Pound (GBP)             | Based on USD/GBP rate         | Automatic conversion |
| Japanese Yen (JPY)              | Based on USD/JPY rate         | Automatic conversion |
| Chinese Yuan (CNY)              | Based on USD/CNY rate         | Automatic conversion |
| All other major fiat currencies | Based on respective USD rates | Automatic conversion |

## Exchange Integration:

- **Centralized Exchanges:** NVCT will be listed on all major centralized cryptocurrency exchanges with trading pairs against both cryptocurrencies and fiat currencies.
- **Decentralized Exchanges (DEXs):** NVCT will be available on popular decentralized exchanges with liquidity pools established for major trading pairs.
- **Cross-Chain Bridges:** Specialized cross-chain bridges will facilitate NVCT transfers between Ethereum and other blockchain networks including XRP Ledger.
- **Banking Integration:** Direct conversion between NVCT and fiat currencies will be available through banking partners and financial institutions.
- **Liquidity Providers:** Institutional liquidity providers will ensure deep liquidity across all trading pairs, minimizing slippage for large transactions.

## Benefits of Universal Exchange Capability:

- **Global Accessibility:** Users can access and utilize NVCT regardless of their local currency or preferred cryptocurrency.
- **Reduced Friction:** Seamless conversion reduces the friction in cross-border and cross-currency transactions.

- **Enhanced Utility:** Universal exchange capability significantly expands the utility of NVCT as a settlement medium and store of value.
- **Market Penetration:** Availability across all major currencies facilitates broader market penetration and adoption.
- **Institutional Appeal:** Financial institutions can easily integrate NVCT into their existing currency operations.

## 9. Integration Points

| System Component       | Integration Method         | Purpose  |
|------------------------|----------------------------|--|
| Payment System         | Direct Contract Calls      | Facilitate token transfers for payments and settlements    |
| Banking Platform       | Web3 / JSON-RPC            | Balance checking, transfers, and financial operations      |
| Settlement System      | Smart Contract Interaction | Cross-chain settlements and multi-currency operations      |
| User Wallets           | Standard ERC-20 Interface  | Allow users to store and manage their NVCT tokens          |
| Financial Institutions | API / SDK                  | Institution-specific integration for settlements           |
| XRP Ledger Bridge      | Cross-Chain Protocol       | Facilitate token transfers between Ethereum and XRP Ledger |

# 10. Regulatory Considerations

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As a USD-pegged stablecoin with substantial asset backing, NVCT has been designed with comprehensive regulatory compliance in mind, incorporating features that allow for adherence to the evolving regulatory landscape for stablecoins:

- **Asset Verification:** Regular CPA audits of the backing assets to verify the 1:1 USD peg maintenance.
- **KYC/AML Integration:** Token transfers can be restricted to verified accounts only, complying with anti-money laundering requirements.
- **Account Freezing:** Ability to freeze accounts in response to legal requirements, sanctions compliance, or suspicious activity.
- **Transaction Monitoring:** Comprehensive event logging facilitates monitoring for suspicious activities and regulatory reporting.
- **Asset Reserve Management:** Transparent disclosure of reserve composition, including cash equivalents, investments, and precious metals backing.
- **Regulatory Reporting:** Platform includes capabilities for generating regulatory reports required by various jurisdictions.
- **Jurisdictional Controls:** Ability to implement jurisdiction-specific restrictions and compliance measures when required.
- **Sanctions Compliance:** Measures to ensure transactions do not involve sanctioned entities or jurisdictions.

# 11. Roadmap

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| Phase               | Timeline   | Milestones   |
|---------------------|------------|--|
| Phase 1: Foundation | Q2 2025    | <ul style="list-style-type: none"><li>• Initial token deployment on Sepolia Testnet</li><li>• Core smart contract audits</li><li>• Banking platform integration</li></ul>  |
| Phase 2: Expansion  | Q3-Q4 2025 | <ul style="list-style-type: none"><li>• Mainnet deployment</li><li>• Financial institution partnerships</li><li>• Liquidity provision and market making</li><li>• Governance mechanism activation</li></ul>  |
| Phase 3: Growth     | Q1-Q2 2026 | <ul style="list-style-type: none"><li>• Enhanced staking mechanisms</li><li>• Cross-chain bridge deployment</li><li>• Integration with additional payment gateways</li><li>• Advanced financial product offerings</li></ul>  |
| Phase 4: Maturity   | Q3 2026+   | <ul style="list-style-type: none"><li>• Global expansion of institutional partnerships</li><li>• Advanced DeFi integration</li><li>• Development of specialized financial instruments</li><li>• Integration with central bank digital currencies (CBDCs)</li></ul> |

## 12. Asset Backing Details

The NVCToken is backed by substantial tangible assets that provide an unprecedented level of security and value. Below are the specific details of the some of the assets backing the token:

### El banco Espanol Filipino Isabel Assets:

**Mother Account:****ALPHA OMEGA-777-MMIA-TVIM-LSR-666**

El banco Espanol Filipino Isabel 11 Mother Account

### **EL BANCO ESPANOL DE ISABEL II - FINANCIAL STATEMENT BALANCE SHEET LEDGER**

EL BANCO ESPANOL DE ISABEL II, OR EL BANCO FILIPINO OFFSHORE CAPITAL, WAS ESTABLISHED ON AUGUST 01, 1851, AS THE MOTHER ACCOUNT. SUBSEQUENT INVESTMENTS WITH ROLLS AND EXTENSIONS ALONG WITH ACCUMULATED INTEREST, SUCCESSOR ENTITIES, CODE NAMES, ALIASES SUCH AS WHITE SPIRITUAL BOY, SPIRITUAL WONDER BOY, AND WHITE EAGLES AS FIDUCIARY AGENTS AND TRUSTEES FOR EL BANCO ESPANOL DE ISABEL 11 ORIGINAL DEPOSIT OWNER; OPERATE BANK ACCOUNTS WORLDWIDE WITH CASH AND GOLD VALUED OVER USD 1,000,000,000,000,000 (ONE QUADRILLION DOLLARS USD). WE HAVE ENGAGED, INVESTED AND ENTRUSTED NVC FUND BANK TO FACILITATE, HYPOTICATE, CREATE MIRROR ACCOUNTS, GRANT CREDIT, MONETIZE, BOND, LIEN OUR ACCOUNTS AT ANY BANK WITHOUT RECOURSE OR ANY FURTHER APPROVAL. REV. FRANK OJOGWA EKEJIIA, SUCCESSOR, HEIR OR ASSIGN IS THE FINAL AUTHORITY TO ACCEPT PARTICIPANTS, SPONSORED BUSINESS ENTITIES, CLIENTS, AND PARTNERS. EVERY ACCOUNT IS FULLY ASSET CASH COLLATERALIZED AND AVAILED BY FULL FAITH AND CREDIT OF EL BANCO ESPANOL BALANCE SHEET. THE ACCOUNTS MAY BE PLEDGED TO CREATE MIRROR ACCOUNTS AS COLLATERAL AT ANY CREDIT GRANTING BANK, INSTITUTIONS, OR GOVERNMENT FOR HUMANITARIAN OR FOR-PROFIT BUSINESS VENTURES AS MAY BE NECESSARY AFTER NVC FUND BANK CONDITIONS HAVE BEEN MET BY THE ACCOUNT HOLDER CONTRACT ISSUED, APPROVED AND AUTHORIZED BY NVC FUND BANK MANAGEMENT.

Transaction Code: ORO PLATA ACCOUNTS

| Account Identifier | Account Number         | Date Established |
|--------------------|------------------------|------------------|
| G.C.D.             | 01-054321-10-LEO       | 2 OCTOBER 1943   |
| L.S.M.             | 10-123450-01-LEO       | 2 OCTOBER 1943   |
| D.J.R.             | 000-01-102101-6666-LEO | 9 JUNE 1945      |
| LSM                | 999-10-101201-000-LEO  | 2 OCTOBER 1945   |

Central Bank of the Philippines Certificate of Entitlements:

**Entitlement Value:** **Over \$10 Trillion USD**

Entrusted to NVC Fund Holding Trust Management

**Deposited With:** **Global Financial Institutions**

World Bank Group, The US Federal Reserve Banks, UBS Switzerland, Bank of China, MUFG Bank Japan, Citibank, HSBC, and Barclays Bank in collaboration with the World Bank Group and IMF under the United Nations

**Authority:** **Gen. ABSALON F. BORCI JR., HPHJBL, HIPC**

HEIRSHIP OF THE ROYAL CLAN  
BANCO ESPANOL FILIPINO OFSHORE CAPITAL  
4th Filial-Heir-Agnate Innatus Vires Obligatus Global Implementor  
Fiduciary Executor Titular Degree No. 010-2274 NL AO OA SOLE SIGNATORY

## 13. Conclusion

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The NVCToken (NVCT) represents a revolutionary advancement in stablecoin technology, combining the stability of a USD-pegged digital asset with the unprecedented backing of over \$10 trillion in Basel 3 compliant verified assets managed by NVC Fund Holding Trust. With its robust technical foundation, comprehensive security features, and fully-backed value proposition, NVCT is positioned to become a leading global stablecoin for institutional and enterprise financial operations.

As a stablecoin with 1:1 USD parity, NVCT offers the perfect balance between the innovation of blockchain technology and the stability required for serious financial operations. The token's backing by diversified assets including cash equivalents, investments, precious metals (gold, silver, platinum, and rhodium), historic banking assets (El banco Espanol Filipino Isabel 11 Mother Account), and Central Bank of the Philippines Certificate of Entitlements deposited with major global financial institutions provides an exceptionally strong foundation that distinguishes NVCT from other stablecoins in the market.

With its initial supply of 10 trillion tokens and no fixed maximum cap, NVCT is designed to scale with global economic growth, serving the needs of global financial institutions, enterprises, and payment systems that require a stable, secure, and fully backed digital currency for settlements, treasury management, and international transactions. The unlimited expansion capability ensures the platform can accommodate future growth opportunities without technical limitations, while maintaining the 1:1 USD peg through the massive asset backing.

As a fully exchangeable digital asset, NVCT is designed to seamlessly integrate with all major cryptocurrencies and fiat currencies worldwide. This universal exchange capability positions NVCT as a global bridge between traditional finance and blockchain ecosystems, enabling frictionless value transfer across different currencies and payment systems. The comprehensive pairing with all major currencies ensures that NVCT can serve as a universal medium of exchange in the increasingly interconnected global economy. The NVC Banking Platform will continue to enhance the NVCT ecosystem, ensuring its long-term viability and utility for all stakeholders in the evolving digital financial landscape.



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