

# THE WHITEPAPER

**COIN**   
**TRADING**  
With



**DIGITAL**  
Platform



**DATA**  
Protection



**ASSET**  
Growth



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## **Abstract**

Right now, there is indeed phenomenal growth throughout the Blockchain Industry. As of 2021, massive cryptocurrency milestones such as Bitcoin and Ethereum have reached all-time highs, indicating a future powered by Blockchain and cryptocurrencies. Despite significant short-term growth and market volatility, this ecosystem demonstrates a bright future, huge profits, and data protection. AST has devised excellent products and services for the benefit of all Investors by demonstrating the possibilities for growth in this market. AST is a one-of-a-kind BNB-based token with a wide range of high-yielding applications.

AST tackles one of the most significant issues in the e-commerce platform, the "Need to Trust," by delivering decentralized escrow services and payment processing based on institutional-grade smart contracts, which eliminate the need for buyers and sellers to trust one another. AST intends to deliver a user-centric escrow solution that secures online and in-person transactions while also expanding payment acceptance choices with integrated wrapped currencies. AST proposes a modern way to do business by providing Trust-As-A-Service to encourage commitment and eliminate the trust gap in the global marketplace.

## **ABBREVIATION**

DLT Distributed Ledger Technology

API Application Programming Interface

P2P Peer-to-Peer

IPO Initial Public Offering

B2C business to customer

BSC Binance Smart Chain

## **OUR GOAL**

Many parts of society are underappreciated in terms of their potential and technology breakthroughs; we want to change that by supporting and demonstrating that excellent people in the crypto world can bring the best of the Blockchain Industry to bear on behalf of the community.

## **WHAT IS BLOCKCHAIN TECHNOLOGY?**

A blockchain is a decentralized ledger that records all transactions that take place on a peer-to-peer network. People involved can validate transactions while using technology with no need for a trusted centralized authority. Future applications include fund transfers, trade settlement, voting, and a variety of other concerns. Blockchain, also known as Distributed Ledger Technology (DLT), uses decentralization and crypto algorithms hashing to allow the history of any digital asset unalterable and transparent.

### **Blockchain's Advantages**

- Increased Transparency
- Permanent Ledger
- Cost-Effective
- Accuracy
- Secure
- Decentralized Nature

## **Binance vs Blockchain**

We've always wanted to build a native blockchain for Binance since the company's inception. And, despite all of the changes we've made to the Binance ecosystem in the months since its inception, the blockchain project has remained a vital step toward our aim of exchanging the world.

Binance Chain is a blockchain initiative started by Binance that has since enlisted the help of the whole Binance community. We aim to work together to build a blockchain that will serve as a decentralised alternative marketplace for issuing, using, and exchanging digital assets.

## THE TECHNOLOGICAL RISE OF CRYPTOCURRENCIES

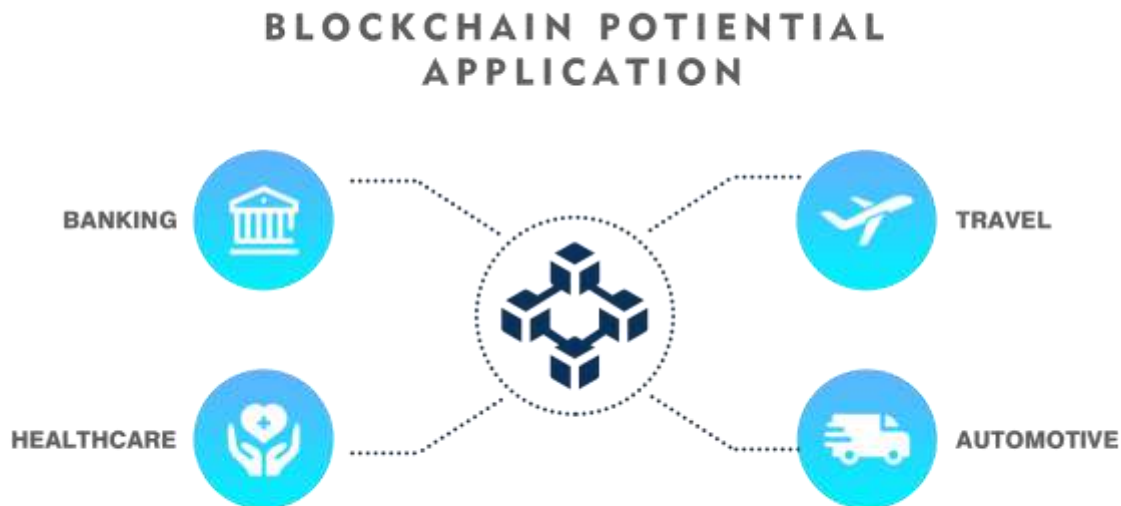
Cryptocurrencies are the most well-known application of blockchain. Cryptocurrencies, such as Bitcoin, Ethereum, and Litecoin, are digital currencies (or tokens) that may be used to buy goods and services. Crypto, which functions similarly to a digital form of money, may be used to buy everything from a meal to your next home. It has no intrinsic worth, no physical form, and the bank has no control over its supply. There are over 6,700 cryptocurrencies in the globe, with a total market capitalization of around \$1.6 trillion, with Bitcoin accounting for the majority of the value. In recent years, these tokens have increased in prominence, with one Bitcoin being worth \$60,000. The security of blockchain makes fraud much more difficult because each bitcoin has its own irrefutable identification number that is linked to one owner.

Crypto eliminates the need for separate currencies and central banks—crypto may be transmitted to anybody, anywhere in the world, via blockchain, without the requirement for currency exchange or financial institution involvement.

There have been a number of significant advances in the realm of cryptocurrencies, some of which are listed below:

- Goldman Sachs announced the availability of Bitcoin funds to its high-net-worth clients, speeding up the use of virtual currency within the firm. Inside its private fortune is a modern Digital Assets Group.
- The investment bank's management section will soon assist wealthy clients in investing in Bitcoin.
- Large businesses are increasingly considering the use of a blockchain-based digital currency for payments. In February 2021, Tesla said that it would invest \$1.5 billion in Bitcoin and accept it as payment for its automobiles.
- PayPal has begun allowing US users to utilise their bitcoin holdings to pay millions of its online merchants throughout the world. Customers with cryptocurrencies in their PayPal.
- Digital wallets, for example, would be able to use their assets to make purchases at the checkout.
- PayPal has begun allowing US users to utilise their bitcoin holdings to pay millions of its online merchants throughout the world. Customers with cryptocurrencies in their PayPal digital wallets, for example, would be able to use their assets to make purchases at the checkout beyond bitcoin and cryptocurrencies, blockchain technology offers a wide range of uses. Consider blockchain technology to be a form of next-generation business process optimization software from a business aspect. Blockchain and other collaborative technologies promise to improve commercial procedures between organisations while substantially lowering the "cost of trust." As a result, it has the potential to deliver significantly better returns on investment than many typical internal investment funds. Financial organisations are looking into how blockchain technology can disrupt everything from clearing and settlement to insurance.

## BLOCKCHAIN POTENTIAL



The notion of an ICO in blockchain is similar to that of an initial public offering (IPO), in that both allow fledgling enterprises and entrepreneurs to generate capital. In an IPO, securities are released in exchange for investment, whereas in an ICO, investors are offered coins or tokens.

The procedure of a corporation issuing an ICO is simple, but the absence of regulation around ICOs in the United States and overseas has resulted in fake crowd sales, unlawful airdrops, and outright scams. For a brief while in 2017, the ICO craze tainted the reputation of blockchain and tokens.

However, blockchain's utility as a transformational technology has remained robust during these challenging times. The distributed ledger and blockchain industries remained quiet, searching for a better mix of technology benefits to add new techniques and value to legacy security products. The intersection of these two led to the creation of a "security token," which brought together innovative tokens.

## **What is the definition of a security token offering? (STO)**

With the introduction of Bitcoin in 2009, Blockchain became widely accepted. While cryptos and other blockchain-related financing have a reputation for being unpredictable and speculative, the value of blockchain technology and other kinds of distributed ledger technology in finance is widely acknowledged.

JP Morgan, Square, and Facebook, among other large banking and technology companies, have already entered the blockchain field.

As blockchain continues to play a larger role in payments systems, such as CBDCs and stable coins, and in the context of liquidity, via asset tokenization through security token offerings, we'll see more names.

The term 'tokens' conjures up images of initial coin offerings (ICOs), a technique of obtaining funds for crypto ventures that became popular in 2017, and this is where we'll start our adventure.

## **What exactly is a security token?**

A security token is a one-of-a-kind token that represents a stake in an external asset or organisation and is issued on a permissioned or permission less blockchain. Security tokens can be issued by governments and enterprises to fulfil the same purpose as stocks, bonds, and other forms of equity.

## **What may a security token be used for?**

A corporation can utilise a security token to distribute shares to investors that provides the same benefits as traditional securities such as shares, voting rights, and dividends. The benefits of security tokens are vast, as blockchain is the technology that underpins them.

## **Transparency**

Everything on a blockchain network is auditable, including, in certain cases, participant identities. The ledger is open to the public and may be used to track the holdings and issuance of certain fungible and non-fungible tokens.

## **Settlement in a flash**

Investors wishing to move assets are concerned about clearing and settlements. While trades are completed fast, transferring ownership can take many days. The process is automated and speedy on a public ledger.

## **Availability**

Existing financial marketplaces operate according to their own timetables, which are often only available during business hours and for a limited time. A marketplace powered by a blockchain network, on the other hand, is always open, regardless of the time.

## **Divisibility**

From major hedge funds backed by Wall Street to everyday investors trading on Robin hood, asset tokenization opens up a wealth of investing opportunities for everyone. For example, a \$10 million Picasso painting could be tokenized into 10,000 parts, each of which is worth \$1,000. Tokenization will democratise asset access and provide greater granularity and accessibility.

## **What is a Security Token Offering, and how does it work?**

To fully comprehend STOs and why we require them, we must first comprehend why ICOs were perceived as a stain on the blockchain industry's entire reputation.

From 2016 to 2018, ICOs were in high demand, and investors were willing to put their money into this innovative way of raising funds. Over \$6.3 billion was invested in ICOs in the first quarter of 2018. These investments were expected to increase in value over time. The bubble, however, imploded in Q4 2018, when the "market cap" of all cryptos plunged by more than \$750 billion. The Securities and Exchange Commission (SEC) of the United States has been slow to develop regulations around token offers.

Regulatory agencies began making announcements about compliance shortly after. The most prominent statement came from SEC Chairman Jay Clayton, who declared all ICOs to be securities; Swiss FINMA likewise released rules classifying tokens as securities under existing legislation. Many blockchain entrepreneurs objected to these and other ICO announcements, claiming that their initiatives offered utility tokens rather than securities. The regulatory uncertainty surrounding initial coin offerings (ICOs) has driven entrepreneurs and investors away from the field.

Regulators today want token offerings to comply with existing securities laws and standards, which is why the Security Token Offering was created. STOs are similar to ICOs, except they must comply with securities laws in the jurisdiction in which the token is being offered for investment. STOs establish additional legal duties for issuing equity in the firm since they comply with applicable laws and norms. Praetorian Group, based in the United States, was the first to offer a STO, registering the platform with the Securities and Exchange Commission on March 6, 2018. The site is classified as a cryptocurrency real estate investing platform.

AST



## **Types of security tokens**

Three different categories of security tokens are available in the market:

### **Equity Tokens**

Except for how ownership is documented and transferred, an equity token is comparable to regular stock. The ownership of shares is traditionally printed and attested on paper certificates, with the tracking of shares maintained in a database. An equity token is instead recorded on an immutable ledger that is kept up to date by tens, hundreds, or even thousands of computers throughout the world. Holders of equity tokens are entitled to a share of the company's profits as well as a vote. Equity tokens help a company's decision-making, financial outlook, and regulatory frameworks in three ways:

Investors can vote while being compliant with securities regulations. New and potentially more democratised fundraising approaches are available to start-ups. Regulators now have a new and more transparent methodology for assessing a project's fundraising.

### **Debt Tokens**

A debt token is a short-term loan with an interest rate paid by investors to a company — it could be real estate mortgages, business bonds, or another sort of structured debt. The price of a debt token is determined by two factors: risk and dividend. This is because a medium risk of default cannot be priced the same for a real estate mortgage and a bond for a pre-IPO company. A smart contract, which represents debt security on the blockchain, resides on the network. Repayment terms are incorporated in the contract, specifying the dividend model and risk aspects of the underlying debt.

### **Asset-backed Tokens**

Tokens representing asset ownership include real estate, art, carbon credits, and commodities. Because blockchain is safe, irreversible, and transparent, it creates a trusted record of transactions, minimises fraud, and speeds up settlement times, making it a perfect fit for the commodities market. Asset-backed tokens are digital assets that have properties similar to commodities like gold, silver, and oil, and provide value to these tradable tokens.

## **The expansion and development of STOs and STO platforms in the future:-**

The value of blockchain lies in its ability to provide permanence, security, and transparency — all of which are essential for confidence, trust, safety, market efficiency, and soundness. The benefits are numerous, and more importantly, the infrastructure is in place, thus it is already being included into the new standard for public security products. Security token market capitalization increased by 500 percent to \$449 million in 2020. Security token infrastructure firms raised approximately \$30 million in funding in January 2021 alone. Plutoneo anticipates an 85 percent CAGR in the tokenized market in the European Union from 2018 to 2024 in another report. The STO market saw the introduction of 1X, the issuance of a \$33.8 million Bond-i by the World Bank, the transaction of a \$20 million tokenized bond by Santander, and the collaboration of Allinfra with Asia's largest REIT, Link REIT, on the institutional side of security token issuances.

The rise of security tokens isn't limited to frameworks for distributing liquidity and revenue. Instead, security tokens open up a plethora of investing options. On a secondary market, small investors in specific security tokens could sell either the dividend portion of their complete equity or a portion of their stake. Brokers, on the other hand, can easily bundle and sell the voting security tokens. Human shareholders could code voting preferences into the smart contracts of decentralised autonomous organisations (DAOs). Only your imagination limits the possibilities.

However, it is important to remember that the STO is still a new concept, and the infrastructure surrounding security tokens is still in its infancy. Security tokens, on the other hand, are here to stay, and there will surely be more security tokens launched in the near future. The STO market will be one to watch in the coming days as blockchain technology strives to alter the financial world.

The standard STO procedure the process of launching a security token offering (STO) can be very different. As a result, all launch must be adapted to the specific security threat. Launching a tokenized fund, for example, will entail different procedures than issuing a tokenized share. At a high level, however, launching a STO entails numerous processes, which can be summarised in the following categories. Preparation is the first phase. Following the development of the idea/business plan, the issuer provides investor material (a "deck") for its target investors. The investor deck should include details about the company's business plan, profit forecast, capital requirements, and independent appraisal. The type of the security token, as well as the jurisdiction(s) of intended investors, the issuer, and any intermediaries (e.g. brokers), will determine the requirements for the applicable offering document. Several European countries, for example, have exemptions that allow an issuer to raise a particular amount of capital without having to file a statutory prospectus. In the United States, it is feasible to provide less detailed disclosure by limiting the sale to authorised investors. Even for exempt offerings, mandatory disclosures may be required in some jurisdictions. In any case, material information and clauses relevant to a prospective investor's decision to participate should be presented to address contract law and other larger legal and regulatory standards in general. Designing the offering is the second phase. The number, value, soft capitalization, embedded rights, and length of the offering are all determined by the issuers. Due to regulatory variances, issuers must also choose the right jurisdiction for incorporation and sale of the offering, as well as hire legal counsel to assist with legal issues. Phase 3: Service providers are chosen, including the blockchain platform, technology, and financial intermediaries. Issuers choose a blockchain platform, develop the security token, and reissue to the intended investors during this stage. Investors can store their tokens in digital wallets provided by some blockchain systems. Issuers would have to evaluate the blockchain platform's listing rules. Issuers should also hire a credible services provider to take custody of the underlying assets, manage and facilitate cash flow, and advertise the token.

To ensure accuracy and completeness of information, token distributors (i.e., brokers) should do rigorous due diligence on the issuer and investor information. 14 Are security token offerings the next step in the evolution of financial markets? | A typical STO procedure's capital raising is the fourth phase. The issuer determines their target investors with the help of the brokers, holds roadshows and meetings, and distributes the deck to the target investors. In some jurisdictions, marketing activities may require prior authorisation from the competent authority. Following that, the brokers would receive the funds from the investors and distribute the tokens to them. Phase 5: The security is listed on a trading platform. The issued token is frequently sold to a special purpose vehicle ("SPV") and reissued on the trading platform, depending on the trading platform. To increase liquidity, issuers may perform additional marketing operations and appoint a market maker. Due diligence and material disclosure standards, qualification of intermediaries/professional parties, investor eligibility, initial, yearly, and trading fees, and minimum size of token issuance should all be explicitly mentioned in the listing guidelines. One of the most important factors for investors is liquidity.

Challenges for STO development in the future as previously said, there are a variety of reasons why STOs are still in their early stages of development. Some of the primary issues that STOs face are as follows: There are no standard definitions or classifications. According to research conducted by the Cambridge Centre for Alternative Finance (CCAF) 6 on 23 jurisdictions and international organisations, there are at least eight alternative terminology taxonomies for crypto assets as of February 2019. Only seven jurisdictions out of 23 have explicit distinctions and classifications for different types of tokens, such as payment tokens, utility tokens, and security tokens, according to CCAF. The remaining jurisdictions either do not distinguish or do not classify. And, without a clear criteria, 80 percent of the jurisdictions polled judge a digital asset's category on a case-by-case basis. Crypto assets are legally protected. Although the investor's name may be documented in the smart contract, the legal position on whether virtual assets are "property," the definition of ownership, and the requirements for the transfer of virtual assets may be unclear or even contradictory. It is critical for holders to know whether or not they have proprietary interests and whether or not their legal rights are enforceable. Cambridge Centre for Alternative Finance, Global Crypto asset Regulatory Landscape Study, 2019.

Crypto-related Intermediaries are subject to regulation. Despite the fact that a growing number of digital asset intermediaries, market infrastructure providers, issuers, and promoters are regulated, key aspects of the crypto industry remain unregulated. For example, P2P and decentralised exchange systems that facilitate the buying and selling of tokens, as well as mining pools and cloud mining services that support crypto-asset mining. Investors may incur loss or misunderstanding when performing trades if there are no standard standards or rules in place. Processes that are based on paper Many jurisdictions have paper-based rules for securities offers (and subsequent transactions), which makes STO adoption difficult. Stamp duty processes, for example, have always proven troublesome for the potential issue of shares on blockchain in Hong Kong. The Asia Securities Industry & Financial Markets Association identified a number of legal and regulatory barriers and facilitators for STOs in its 2019 report.

Accounting and Appraisal Despite the fact that Security Tokens are frequently backed by real-world assets, determining the value of virtual assets is difficult. Accounting professionals have difficulties determining the fair value of the Security Token due to a lack of liquidity. It's also tough to discover a referring token for value because each Security Token has its own design and structure. Anti-Money Laundering, Counter-Terrorism Financing, and Know-Your-Client One of the key worries of authorities about cryptocurrencies in general is that initial purchasers and subsequent traders may not have gone through an anti-money laundering and anti-terrorist financing screening.

The know-your-client process and transactions may not be subject to regular anti-money laundering and counter-terrorist financing surveillance. As a result, regulators are rapidly enacting licencing regimes for cryptocurrency operators, requiring them to implement AML/CFT and KYC policies that are comparable to those imposed on traditional financial firms. However, the speed and round-the-clock nature of these transactions has made it more difficult for operators to do full KYC or AML/CFT tracking without jeopardising transaction efficiency. With the increasing sophistication of chain analytics and other solutions, this is expected to become less of a concern in the future, and provide better insight into the risks than traditional cash. Security token offerings: The Next Step in Financial Market Evolution? | What Makes a Successful Security Token Offering? Factors that influence success despite the fact that STOs offer financial markets, investors, and issuers a huge commercial potential and financial innovation, the structure is still in its early stages.

A variety of things will impact its eventual effective rise in the future: STO stakeholders and ecosystem Because STOs are frequently backed by assets, they have the ability to support a wide range of infrastructure and channels, allowing asset owners to digitalize a variety of assets. Brokers and banks, for example, may be able to assist their clients in determining which assets they may digitise. Service providers such as blockchain solutions, custodians, and valuation agents are also required to assist build the future STO market landscape. Regulators have yet to create complete rules and requirements covering STO-related activities or issues such as providing an adequate relationship between virtual assets and any underlying assets. Given the worldwide nature of Security Token trading, global authorities must work together to develop a more standard approach and technique for regulating and overseeing STOs. However, saying it is easier than doing it. Credibility of the trading platform for investors to feel comfortable transacting, uniform and recognised trading platforms are required. Trading platforms must gain credibility by obtaining licences and establishing industry protocols that cover compliance requirements, custodian best practises, IT and cyber security assurance, accounting and auditing standards, and so on. Investor education is important. Aside from the legal and regulatory protections for investors, additional investor education is required. Virtual assets are unfamiliar to the majority of individual investors. Certain regimes already reflect this, such as Hong Kong's requirement that virtual assets be treated as "complex items," which is linked to heightened pre-sales regulations for regulated intermediaries.

## **SALIENTS FEATURES OF SECURITY TOKEN**

Security tokens in crypto have the following characteristics:

Another cryptocurrency or a cryptocurrency portfolio is used to back up the value of the Smart contracts are used to perform the peg on the blockchain. Smart contracts are used to regulate the supply of the on-chain.

The inclusion of supplemental instruments and incentives, not merely collateral, is used to create price stability.

## **EVOLUTION OF security token**

In recent years, regulated financial institutions, market infrastructure providers, and market participants have shown an increased interest in learning more about how DLT might help accelerate capital formation and boost value transference across parties. The securities industry in the United States is looking into the potential benefits of DLT, such as improving issuance and settlement speed, automating regulatory compliance, increasing transparency, integrating programmability into an asset via Smart Contracts, leveraging data immutability, and improving trade efficiencies.

Regulators have participated in the conversation surrounding these problems by issuing public comments, such as the joint statement on security tokens released by the SEC and FINRA in July 2019<sup>10</sup>, and by directly engaging participants in March 2019. There are two types of securities that can be represented on a DLT system in general. To begin, "Tokenized Securities" are DLT representations of securities issued on a non-DLT platform, as long as the underlying securities meet the legal definition of a security. Security Tokens, on the other hand, are tokens that are only issued on the DLT. That satisfies the applicable regulatory definition of a security or financial instrument under local law, and/or a token that represents underlying securities/financial instruments issued on a different platform (e.g., a traditional CSD, registrar, etc.) on DLT, where such representation itself satisfies the definition of a security/financial instrument under local law. The distinction between "Tokenized Securities" and "Security Tokens" is slight but significant. Although the underlying security may meet the criteria of a security under applicable legislation, the digital representation of that security may not be classified.

Tokenized Securities are DLT representations of securities that were not issued on a DLT platform. Under applicable law, such underlying securities must meet the definition of a security/financial instrument.

Security Tokens are tokens that are issued solely on DLT and meet the applicable regulatory definition of a security or financial instrument under local law / a token that represents on DLT underlying securities/financial instruments issued on a different platform (e.g., a traditional CSD, registrar, etc.) and meets the definition of a security/financial instrument under local law.

Tokenized Securities and Security Tokens are two different types of Digital Assets that should not be confused with utility tokens or Cryptocurrencies.

An STO is a regulated securities offering that uses blockchain technology. As a result, digital blockchain tokens must be created. Based on the computer code regulations of its blockchain, these digital blockchain tokens can be generated ("coined"), transferred, bought, sold, and destroyed ("burned"). The blockchain might be built from the ground up for the transaction, or it could be based on an existing system like Ethereum or Hyper ledger. To ensure regulatory compliance, it may also incorporate transfer and other restrictions. To be marketed as securities to investors, the tokens must comply with applicable securities regulations such as Hong Kong's Securities and Futures Ordinance (Cap. 571) (SFO) or the United States' Securities Act of 1933. Token issuers, as well as brokers and exchanges, must consider relevant legal and regulatory obligations. Issues like as transferability, electronic transaction obligations, custody regulation, insurance, and stamp duty might all emerge in addition to securities regulations

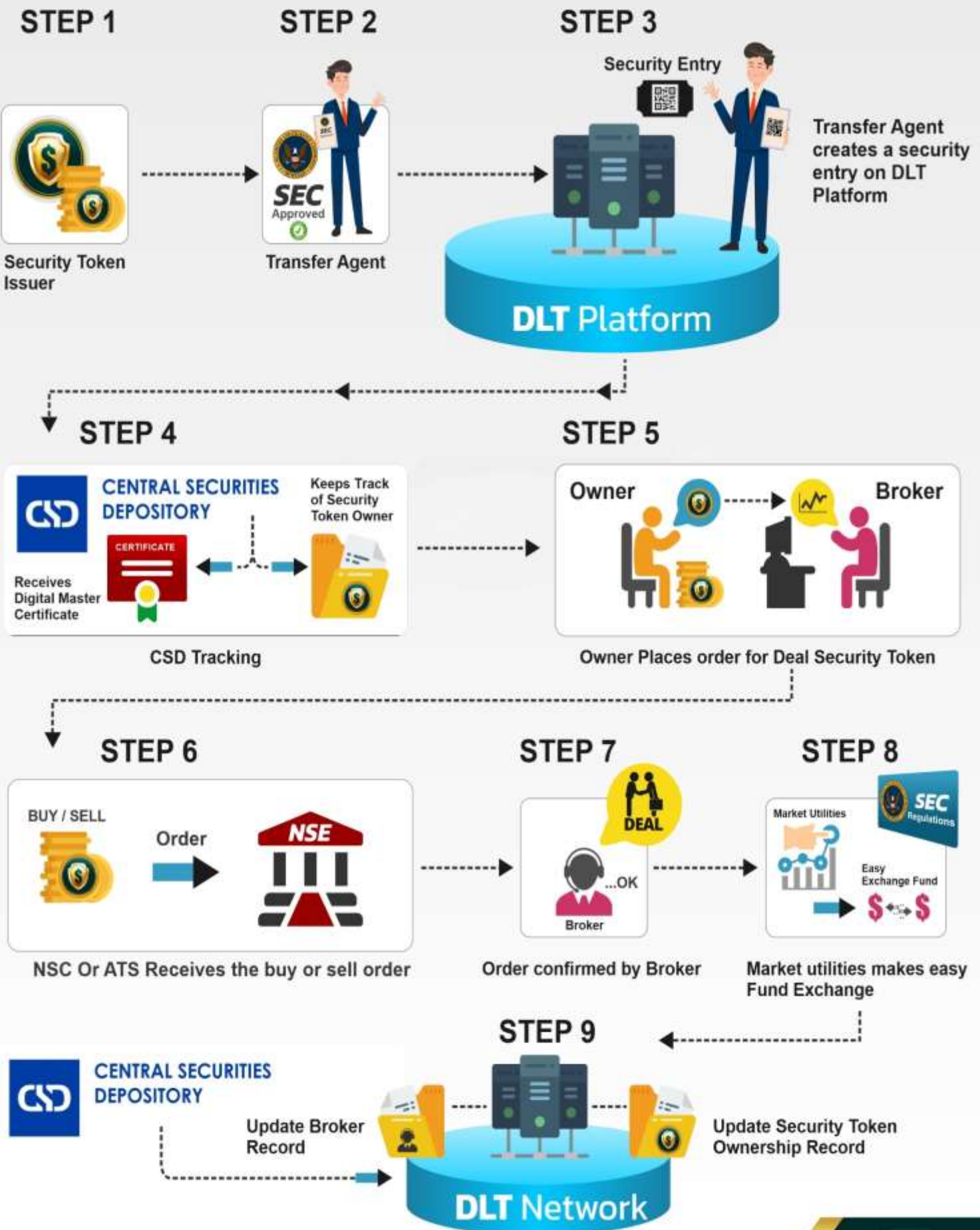
STOs could be traded on a stock exchange and only available to accredited or professional investors. What distinguishes it from other types of securities is the technology that underpins it, primarily blockchain. STOs are digital representations of other assets or instruments, like as stocks, bonds, real estate, intellectual property, and so forth. A company can raise funds by creating and distributing a new coin to investors, analogous to an IPO (IPO). Initial coin offerings, or ICOs, were the first to introduce this notion.

An ICO usually comprises the production of a virtual asset that may be used on a platform or within a new ecosystem; in this sense, it can aid in the establishment of a blockchain or the funding of a blockchain-related endeavour, whether commercial or not. It's been vital to navigate securities restrictions, especially for genuine "utility" virtual assets that are more equivalent to a pre-paid digital coupon than investments. Despite the fact that many of the assets were intended to be investment products, others were supposed to be excluded from securities laws (or simply did not conform). IEOs (Initial Exchange Offerings) are ICOs that list on a virtual asset exchange, which in some cases may be a regulated sponsor-based platform. ICOs started after the successful global issuance of Ethereum in 2014. Because of the use of cryptocurrency's DLT under Blockchain, numerous ICOs were successfully produced in a short period of time, and it became even more popular during 2016. Unfortunately, the ease with which money could be made attracted unscrupulous market participants looking to scam investors by taking advantage of the unregulated ICO business. A few major scams made the press, and investors lost a lot of money as a result of a number of high-profile scandals. Around the same time, crypto exchange trading platforms stepped in to fill the void left by traditional securities distributors, offering due diligence services on crypto assets to verify the project's legitimacy, and the first IEO became live. Nonetheless, the IEO has not addressed the underlying issue.

Security token offerings what is the next step in the evolution of financial markets? The effect of STOs on the currency's stability and legitimacy, especially as the coin is not backed by underlying assets and hence is highly open to speculation. To protect investors against frauds and other forms of market misconduct, securities and other financial authorities throughout the world have been focusing heavily on the implications of cryptocurrencies, other blockchain-based digital assets, and initial coin offerings (ICOs). The International Organization of Securities Commissions (IOSCO) has been coordinating global cooperation on relevant securities regulatory and supervisory approaches, with the Financial Action Taskforce (FATF) focusing on money laundering and other forms of criminal and terrorist use of the financial system. Regulators are becoming more comfortable with blockchain and its applications, but they still prefer to regulate financial systems. STOs combine the advantages of blockchain for funding in a regulated environment, with the added appeal of exchange-based and asset-backed structures.



# SIMPLE PROCESS FOR MAKING AN INVESTMENT



## **AST -OUR TOKEN**

As the industry goes forward with the broader acceptance of these assets and the technology that supports them, AST believes that more conversation between industry participants and regulators will aid in the expansion of security token markets and the adoption of the technology that supports them.

The capital markets are constantly changing as technology advances and the market structure changes. Security tokens are an example of an emerging technology that has the potential to provide new and cost-effective ways to raise finance.

Security tokens are securities issued solely on DLT that meet the applicable regulatory definition of a security or financial instrument under local law, and/or a token that represents on DLT underlying securities/financial instruments issued on another platform that meet the definition of a security/financial instrument under local law.

### **Accessible**

AST is a type of token. The token can be simply transferred or transported at any time and from any location on the planet.

Assistance on a one-on-one basis

A global customer support team is available to assist you. We will be available whenever you call us, regardless of where you are or what time zone you are in.

Redistribution and redemption of earnings

Token holders can check the information of the tokens allotted to their address at any moment by visiting the Look-up page. Holders of AST can request a redemption after the verification process is completed.

Scope, Organization, and Goal

This Discussion Paper is organized around the lifecycle of a Security Token in our securities ecosystem today, encompassing the following events:

- Issuance;
- Trading;
- Clearing and Settlement;
- Custody and Consumer Protection; and
- Impact on Retail Investors



BSC is the basis for AST's technical architecture. Binance Smart Chain (BSC) is a main net blockchain that works in tandem with Binance Chain to activate the blockchain. BSC enables for the implementation of smart contracts for Binance-branded blockchain tokens. In the meantime, it introduced a fresh new staking system for BNB, the cryptocurrency of one of the world's most popular crypto exchanges.

The introduction of a blockchain compatible with the Ethereum Virtual Machine — BSC — is ready to be tested and piloted by some of the major projects in the cryptocurrency sector, significantly increasing the utility of both Binance Chain and BNB. BSC develops a highly diversified and rich ecosystem based on the Proof of Staked Authority (PoSA) consensus method. Because of its fast performance and large storage capacity, this blockchain brings various advances to a number of parties, including validators, token holders, developers, and consumers.

## **BINANCE TECHNOLOGY**

Binance is a cryptocurrency exchange that allows users to trade a wide range of digital currencies. Its headquarters are in the Cayman Islands, where it was founded in 2017. Binance is currently the world's largest exchange in terms of daily trading volume.

Binance was founded by Changpeng Zhao, a developer who had previously built high-frequency trading software. Binance was formed in China, but it moved its headquarters to the United States due to the country's increased regulation of cryptocurrencies.

The majority of blockchains are built as a decentralised database that acts as a distributed ledger. These blockchain ledgers keep track of and store data in blocks that are arranged in a chronological order and linked by cryptographic proofs. The development of blockchain technology has resulted in numerous benefits across a wide range of businesses, including enhanced security in trust less situations. However, the fact that it is decentralised has significant drawbacks. Blockchains, for example, have restricted efficiency when compared to typical centralised databases and require more storage space.

The Binance Smart Chain (BSC) network is used to run smart contract-based apps, and AST is a BSC-based coin. BSC can be used by developers to create decentralised applications (DApps) that let users to manage their digital assets across many blockchains with low latency and high capacity.

The Binance Smart Chain is a low-cost and rapid DApp platform for bitcoin consumers.

Binance Smart Chain is a decentralised finance ecosystem and a parallel chain that allows smart contracts to be created.

AST is a cryptocurrency based on Binance's ideology, and it is this concept that sets it apart as a better payment option. It's a reaction to the demand for a secure digital currency that has practical applications in the real world. In the global E-Commerce ecosystem, AST is projected to bring in a new era of decentralised and trusted payment, coexisting with existing platforms.

One of the key benefits of being on the BINANCE SMART CHAIN is the possibility to combine the benefits of Payments and Rewards in specific commodities where customers would be delighted to be hooked in utilising Blockchain technology.

### The following are the characteristics of the token:

- AST will be listed on numerous cryptocurrency exchanges after the ICO and can be exchanged for pound money, digital currencies, and more established cryptocurrencies such as Bitcoin and Ether.
- AST will be built on top of the BINANCE SMART CHAIN. As a result, the token will be used as a payment gateway by some API platforms.
- Consumers will be able to redeem their incentives in ASTtokens without having to pay additional bank fees as they would with existing currencies, which would revolutionise the loyalty and rewards industry.
- During the ICO, we will provide airdrops, discounts, and bounties to assist establish the company's brand identity, and we will follow up with an Initial Exchange Offering to further reaffirm our commitment to our investors. In addition to the aforementioned factors, we will have a comprehensive exit strategy as a contingency plan.
- AST aims to eliminate middlemen, improve efficiency, and provide clients more access and control.
- Transact with Digital Currency AST will aid the widespread adoption of other cryptocurrencies by allowing investors to take use of the technological advantages.
- Safe and Global.
- You may purchase, sell, and use AST tokens at major exchanges and service providers across the world.
- Fast And Innovative Technology (AST) enables world-class security while adhering to international compliance standards and regulations.
- Diversity is a source of strength.

We can generally solve a problem quickly when we have multiple interpretations. When everyone perceives things the same way or in very similar ways, progress is stifled and progress is hampered. While we will initially concentrate on a single implementation due to budgetary constraints, we will strive for diversity at all levels. Because security is the most important factor, we must make it difficult for any single person or event to control or destroy the 51 percent of our federated nodes.

We are aware of the situation. It is difficult to achieve high variety across all areas, yet diversity on a Federated Blockchain often provides more benefits.

1. There are numerous jurisdictions. The federated nodes should be controlled by entities from a variety of legal jurisdictions, making it nearly impossible to shut down the network through legal means.
2. Geographical diversification the federated node servers should be distributed around the world, making it nearly impossible for a natural disaster (such a flood or earthquake) to bring the network to a halt. Privacy standards must be followed by this geo-diversity.
3. heterogeneity in the cloud The cloud architecture that hosts the servers should be comprised of numerous vendors (for example, AWS, Azure, Google Cloud, Digital Ocean, Scale way), making it practically impossible for one hosting provider to bring the network to a halt.
4. There are four different operating systems. The federated node servers should be able to run on a range of operating systems, preventing a zero-day exploit from shutting down the network.
5. Different Languages The federated node servers should be written in a variety of languages so that a problem with one node does not bring the entire network to a halt.

## **Advantages of security token on blockchain:-**

### **Distributed**

The system and the data are particularly resistant to technological failures and malicious attacks because blockchain data is commonly kept in thousands of devices on a distributed network of nodes. Because each network node can replicate and store a copy of the database, there is no single point of failure: a single node falling down does not affect the network's availability or security.

Many traditional databases, on the other hand, rely on just one or a few servers and are thus more prone to technological failures and cyber-attacks.

### **Stability**

Confirmed blocks are exceedingly unlikely to be reversed, which means that once data has been registered in the blockchain, removing or changing it is extremely difficult. Because every change is monitored and permanently recorded on a distributed and public ledger, blockchain is an excellent solution for keeping financial records or any other data that requires an audit trail.

For example, a company may use blockchain technology to prevent its employees from engaging in fraudulent activities. The blockchain has the potential to create a secure and reliable record of all financial transactions that occur within the firm. It would be far more difficult for an employee to conceal questionable transactions as a result of this.

### **Ledger BLOCKCHAIN**

Because they are meant to retain transactional data, blockchains are an excellent fit for the e-commerce industry. The concept of online selling has only become more outstanding with time, thanks to the enormous influence of technological improvements. The most recent of these is blockchain technology, which has the potential to revolutionise every business. From eliminating intermediaries to streamlining procedures, blockchain has a lot to offer the e-commerce business.

### **Faster Transaction**

According to Monetha, a payment processing business built on the Ethereum blockchain, traditional payment processing systems might have total rates ranging from 2% to 6%. Given the numerous parties involved in a transaction, simplifying the transaction process can benefit both customers and businesses. Because blockchain transactions occur on a single network, there is no need for intermediaries. Transaction speeds are determined by network speed as well as the rate at which new blocks are produced.

### **Enhanced Operational Efficiency**

Blockchain has the ability to streamline processes and boost efficiency due to its decentralised approach. Intermediaries such as payment processors and logistics partners can be regulated via smart contracts. Visualisation throughout supply chains can be significantly improved because it gives a stream of recorded, uneditable data. Thanks to the decentralised database, stores can have complete ownership of their assets, including as products, images, descriptions, videos, reviews, digital storefronts, and so on. Consumers can obtain detailed product information, such as the product's origin, manufacturing process, and components.

## You Can Count On Data Security

It is always vulnerable because insufficient encryption can easily undermine it. Even well-encrypted systems can be encrypted as a result of new hacking tactics. A blockchain system is difficult to exploit from a single point of entry due to its decentralised ecosystem. Using blockchain-based e-commerce, hackers will be stopped from breaking into networks and gaining access to critical consumer information and databases. This will also ensure that the organisation adheres to data security regulations.

## Transparency and Trust in Payments

A blockchain technology ensures transactional transparency. As a result, the buyers' trust is increased. Every transaction is recorded in a shared ledger that no one is allowed to change. It provides e-commerce systems with high security, visibility, better speed, and traceability, among other things. Cryptocurrency reduces transaction costs for international e-commerce stores.

## Applications of AST

The Most Important Applications We'll summarise and explore the primary applications of AST across the blockchain ecosystem and for other users around the world in this part. Beneficiaries are divided into three categories: Exchanges, Individuals, and Merchants.

The most important advantages, which apply to all groups:

- Other asset classes are given token properties.
- A less volatile and well-known unit of account
- The following are a few of these issues:
- Choosing the best payment processors for your exchange

Irreversible transactions, fraud prevention, and the lowest fees, among other things Getting the platform to work with banks who don't have APIs coordinating compliance, security, and building trust with these banks. Small value transfers have prohibitive costs. International wire transfers take 37 days to clear.

Currency conversion fees that are poor and unfavourable by delivering AST, an exchange can avoid the aforementioned issues while also gaining extra benefits, such as:

Instead of using a traditional bank or payment provider, accept crypto pounds as deposit/withdrawal/storage method.

- ✓ Allows users to move pounds more easily, swiftly, and cheaply in and out of exchange.
- ✓ Only manage crypto and outsource pound custodial risk to AST.
- ✓ Easily add other ASTed pound currencies to the programme as trading pairings.
- ✓ Secure customer assets solely using crypto processes that are widely approved.
- ✓ In a completely crypto environment, conducting audits is easier and more secure.

Anything that can be done with Binance as a cryptocurrency exchange can also be done with AST. Exchange customers are well aware of the dangers of holding pound currencies on a platform. It can be highly harmful, especially with the rising frequency of insolvency situations. We feel that employing AST exposes exchange customers to less counterparty risk than continuously holding pound on exchanges, as previously stated. There are other advantages of holding AST, which are discussed in the following section.

Regarding Individuals In today's society, there are many different types of individual users. From daily traders looking to profit; to long-term investors looking to store their token securely; to tech-savvy shoppers looking to avoid credit card fees or maintain their privacy; to philosophical users looking to change the world; to those looking to remit payments globally more effectively; to those in third-world countries looking for access to financial services for the first time; to those in third-world countries looking for access to financial services for the first time; to those in We believe AST are beneficial to each of these people in comparable ways, such as

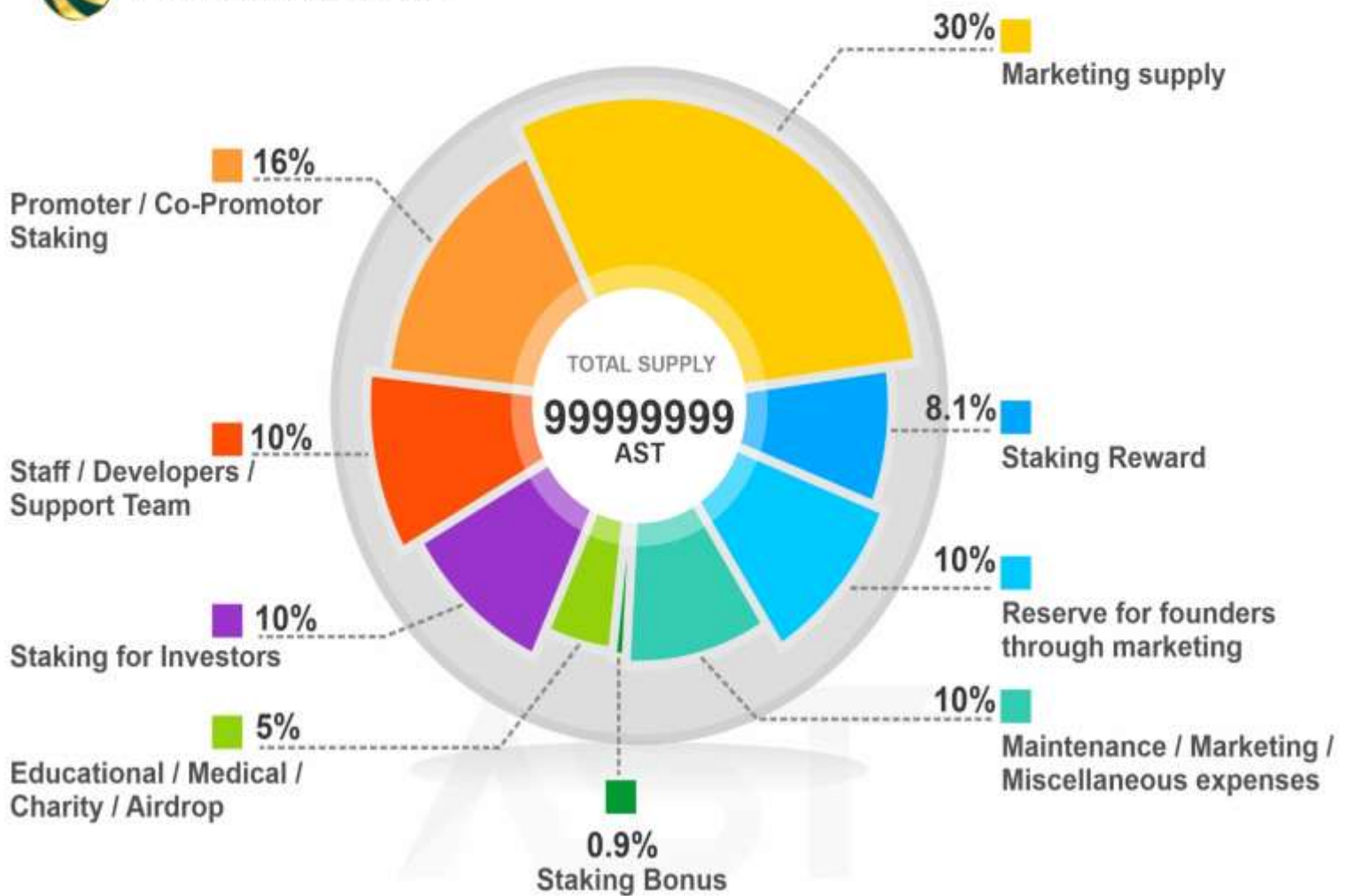
- Transact anonymously in /pound value without the use of middlemen or intermediaries.
- By safeguarding one's own private keys, one can create cold store pound value.
- Avoid storing pounds on exchanges at any costs. Quickly move cryptocurrency in and out of exchanges.
- Avoid the need to open a pound bank account in order to keep pound value.
- Easily add AST support to applications that already deal with bitcoin.

Everything that can be done with Bitcoin on its own can also be done with AST. For Business Owners Merchants prefer to concentrate on their business rather than on payments. The lack of worldwide, low-cost, and ubiquitous payment options continues to be a problem for merchants large and small all over the world. Merchants are entitled to more. Everything a merchant can do with Bitcoin, including micro tipping, gift cards, and more, can also be done with AST. 13 Innovative Ideas for the Future Smart Contracts with Multisignature Innovations in Proof of Solvency Conclusion AST is one of the first cryptocurrencies ever created. AST is built on the Bitcoin blockchain, which is the world's most secure and well-tested blockchain and public ledger. Market dynamics, pricing, and liquidity limits have no effect on AST, which are entirely reserved in a ratio.

AST has a simple and dependable Proof of Reserves implementation and is subject to professional audits on a regular basis. We may be the custodian of reserve assets and issuer of AST because of our underlying banking ties, compliance, and legal framework. Our team is made up of seasoned and well-known entrepreneurs from the Bitcoin community and beyond. We're concentrating on coordinating integrations with current bitcoin firms. Exchanges, wallets, merchants, and other businesses are examples.



# Tokenomics



## AST Token Distribution

Distribution Unit	No. of AST Token
Total Supply	999999999 AST
Ast Marketing Supply	333333333 AST
Ast Staking Reward	8100000 AST
Reserve For Founders Through Marketing	12000000 AST
Marketing Miscellaneous Expenses	9999999 AST
Staking Bonus For 1st 30000 Associates Approx	900000 AST
Educational / Medical / Charity / Airdrop	450000 AST
Staking for investors	9999999 AST
Staff / Developer Team / Support Team	9999999 AST
Promoter and co Promoter staking	15666669 AST

+10k followers in Twitter  
 10,000 holders  
 Partnership with influencer Youtube, Twitter & Instagram  
 AST Dashboard (earnings tracking)  
 CoinmarketCap listing  
 Massive Marketing  
 \$25M Market Cap  
 \$50M Market Cap  
 Delivery of blockchain/ difi based authenticator iwth so many unique features... (after that the ast token also can use as security protocl in web based handshake services)



**PHASE 01 (for six months)**

- Website Launch
- +40k Telegram Members
- Presale Launch & Liquidity locked
- Launch on PancakeSwap
- \$5M Marketcap
- Coingecko listing
- exchange listing
- Blockfolio Application
- Influencer marketing push
- Pooocoin and other big website banner ads
- Meme contests

**PHASE 02 (for six months)**

- Launch of project - and moving to another security difi project )

**PHASE 03 (for six months)**

- \$100M Market Cap
- ASTSwap
- AST Merch Shop
- Marketing: AST goes to mainstream
- Listing on various Exchanges
- \$500M MarketCap
- Charity donation
- Research donation
- More to be announced

statup of project building (security token Based Applica-  
 tion like web Authenticator- we can say blockchain  
 based)

## **KEY TO SUCCESS**

AST aspires to establish a decentralised universe for everyone through the Blockchain Era Revolution. In the coming year, our team will build an AS platform that will allow for community-beneficial collaborations, exclusivity, and revenues. You can buy, sell, dream, discover, and explore the Blockchain world like never before when you work with us.

The platform will be modified in the future to include more advanced features in order to stay up with technological advancements and expansion. Even though we live in a blockchain-enabled culture, developing AST has clearly been difficult because of trust issues, dysfunctional ecosystems, poor user experience, and resource constraints.

The purpose of AST is to create a scalable token system that will enable manufacturing, utilising, and trading BINANCE tokens more accessible, cost-effective, and faster, resulting in increased business and adoption. Through AST, practically everyone would be able to gain access to trillions of dollars in highly leveraged and unique real-world and digital assets.

## **Version of the whitepaper**

This version of the white paper, as well as future editions, can be amended at any moment. This edition of the white paper, as well as any future versions, may be modified at any moment. There are no rights that may be derived from the information provided in this White Paper. We're heading into the future with the promise of more engaging and innovative entertainment, higher financing for education, training, and service, more motivated workers, and more competitive businesses with flatter organisational frameworks and modern business models.

## **Aim of whitepaper**

IT covers each phase of a securities life cycle applicable to a security token including defining a security; issuance, trading, clearing and settlement and custody and consumer protection, and impact on retail investors. AST is supportive of continued innovation in these assets and their underlying technology, and the ppt explores how the further development of these assets can potentially offer a range of benefits to market participants, which may include cost savings in settlements, increased speed of issuance and settlements, increased transparency, achieving data immutability, streamlined record keeping and data reconciliation, and the ability to program assets (i.e. smart contracts).



## VISION

The AST team is working hard to entice a big number of investors to help make AST a bridge between the worlds of finance and technology.

It's a blockchain revolution combined with a novel e-commerce solution. It is vital to create a trustworthy platform in this day and age of diminishing trust and fraud.

Let's take a step forward with AST and make the industry more secure by using traceable payment. The predicted stability of the previous 12,000 years has ended, and we are experiencing consequences all around the world. We not only intend to create a strong, transparent, and encrypted ledger system that is hard to read, but we also have a full-proof plan in place to deal with the current situation.

Blockchain technology, a digital economy miracle, has the potential to affect every industry and business. Blockchain has already proven to be the most promising technology, with the ability to alter industries as diverse as e-commerce and business-to-consumer (B2C) interactions, despite its immaturity.

The most visible project in the area is devoted to reshaping the AST business with blockchain technology.

Nobody can disagree that technology and AST are a winning mix in today's environment. This unified force is also critical in terms of how we trade:

Decentralized to a large extent dependable, safe, and simple for modern technology, it is cost-effective and quick.

AST

**Subhash Venkatesh**

Founder (<https://www.linkedin.com/in/subhash-vankatesh021/>)

Is an individual with over 30 years of experience. During his career he researched and developed many good ideas and helped the fintech industry grow with the tips that he researched on. His Passion and hard work have made a great success story. H is Driven Business Analyst in fintech domain catering to product development, account management, and operations. Recognised as a visionary and creative thinker with strong analytical and interpersonal skills adept at conceptualizing solutions that align with business requirement and strategies. Past years has also demonstrated excellent communication skills, work ethics and possesses a strong sense of leadership.

**Don Domingo**

Co-Founder (<https://www.linkedin.com/in/don-domingo-a13246231/>)

Is a Highly skilled Blockchain professional with hands-on experience building smart contracts and decentralized applications. His journey as a Software engineer, he has mastered the art and skill of the block chain world. He also has a proven record of building and managing mid to large size databases of this fintech industry

**Arvind Kumar**

Technical Advisor (<https://www.linkedin.com/in/don-domingo-a13246231/>)

Creative, results-driven technology leader experienced in managing large business technology organizations and leading development and implementation of customer experience programs. Industry-leading results in functional transformations, mergers, acquisitions and divestitures. Exceedingly customer-focused. Highly skilled in bringing innovative and disruptive “digital” programs to life. Bridging the gap between start-up ingenuity and corporate enterprise. Excellent communication skills, proven ability to build and focus the high energy of creative teams.

**Subhash K**

Marketing Advisor (<https://www.linkedin.com/in/subhash-kamat-6846b1260/>)

Subhash k is a leading international business development and marketing consulting full- service agency with locations in Asia, Europe and Latin America that specialize in helping small and medium sized enterprises (SEMs) create sustainable growth successful expansion into international markets.

