

# TECHNICAL WHITE PAPER

[www.rosenbridgedigital.org](http://www.rosenbridgedigital.org)



## Prologue

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Due to the technical nature of this document some elements have been subdued as to maintain the confidentiality and competitiveness of the technology being discussed.

## Abstract

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The Purpose of this document is to outline the framework consisting of technology, corporate structure, and regulatory obligations necessary to create a decentralized digital commercial banking entity.

## The Critical Opportunity

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As it stands we are at a critical moment , We are living in a world with 21st century technology and 19th century application of that technology. Global financial markets currently provide low interest products solely to financial institutions while the environment, infrastructure, social and health care institutions are in desperate need of funding.

As a species and civilisation we possess the technology, engineering skills and knowledge to solve these issues as well as future issues. Such as food shortages, energy shortages, social funding, health care and modernization of infrastructure. The key is the focused application of funding into innovative projects which will provide stabilisation and organic, sustainable growth for future generations.

## Decentralized Funding Platform

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The decentralized funding system will offer a low cost funding alternative digitally via a online platform. Customers will have access to commercial financial services direct from anywhere in the world. The decentralized funding system will accept crypto deposits and provide direct convertibility, through the DDAMS system. All services provided will be in conjunction with international law and regulations. Token Holders will be eligible to draw there allocated share of annual profits.

## ICO Token

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- RDCR
- Reserve Drawing Conversion Receipt

Is the initial coin offering token which will represent ownerships rights in the Decentralized Funding Platform.

- 100,000,000 TOKENS Initial Allocation
- 44,000,000 SALE SEPTEMBER 1ST 2017 to October 6th 2017 With 4,000,000 token bonus
- 44,000,000 Total sale Total Including bonus.

The Tokens have not been and will not be registered under the United States Securities Act of 1933, as amended (the "Securities Act"), and may not be offered or sold in the United States or to or for the benefit of US persons (as defined in Regulation S under the Securities Act) unless they are so registered, or an exemption from the registration requirements of the Securities Act is available. One such exemption allows the resale of Tokens purchased for their own account and for investment purposes only by investors who (i) are not otherwise affiliated with Rosenbridge Financial Ltd, (ii) have been exposed for some me to the economic risks that ownership of Tokens entails, and (iii) are not part of the distribution of the Tokens.

## Token Value

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- 150 tokens = 1ethereum
- 2060 token = 1 bitcoin
- 150 tokens = 1ethereum
- 30 tokens =1 lite coin
- 2 tokens = 1 waves coin
- Minimum £3,000,000.00 Capital target
- Owners of tokens will be eligible for 20% drawing of annual profits which will be declared at the end of the financial year.
- All unsold tokens will be destroyed

## ICO Capital Protection

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All assets raised via ICO to be held by compliant Trustee and allocated in line with specified stages in tandem with projections. Trustee the will a be UK solicitor authorised and regulated by the solicitors regulation authority of england and wales.

Crypto keys to the Rosenbridge Digital wallet are to be held by separate trustee. This trustee the will also a be UK solicitor authorised and regulated by the solicitors regulation authority of england and wales.

## DDAMS System

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Digital Direct Application Management System API is a cryptographic algorithm which clients will use to submit there application to the core banking system.

DDAMS will provide streamlined protocol to deliver all client information to the core banking system to calculate product features in real time.

DDAMS Will also provide the crypto register of share holders the route to claim there drawing rights on annual profits.

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## Decentralized Banking System Framework Acceptable Collateral

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- Legal charge
- Fiat Cash Deposits
- Physical Assets
- Crypto Currency
- BTC
- Ethereum
- LiteCoin
- Ripple
- Waves

## Core Business Structure Rosenbridge Digital

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- Core Banking Software
- Rosenbridge Digital

## Token Features

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- Conversion rights
- Voting Rights
- Profit drawing Rights
- Funding Requests
- Project Submission

## Revenue Sources

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- Financial Planning Services
- Commercial Lending Portfolio
- Commercial Banking Business Assets
- Physical and securitised Assets

## Profit Share

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- RDCR ownership grants relative share of profits up to value of 20% of NET profits on annually basis

## Operational Provision

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The Decentralized funding source will provide finance inline with international legislation (Base III) digitally and directly to commercial entities. By doing so customers will benefit from custom funding products and low cost funding options as well as FCA compliant banking and financial services.

Customers will be able to lend against currently acceptable assets as well as crypto currency.

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