Crowdfunding Platform Functionality

This document includes a description of user stories for the Crowdfunding Platform and describes roles and actions of both users and administrators in the system. A detailed description of user stories with acceptance criteria can be found in the full specification, TokenD functionality in User Stories (EN) .

Note: TokenD is a white-label framework which is used as an underlying architectural solution for the described crowdfunding platform to have it built fast (5 weeks) and for a price generally decreased by a factor of three. Brief description of the terms and functionality can be found in the following two-pager document.

Roles

The set of roles available in the system is configured during system deployment. By default, the following roles are available:

- Platform owner. *Note: technically this role can perform other roles such as the role of a platform administrator*
- Administrators
  - Platform administrator
- Users
  - Unverified
  - Verified
  - Corporate

User and administrator roles can be configured depending on the system's goals and business processes. For example, the platform administrator role can be split into and be performed by different administrators:
  - KYC/AML administrator
  - Fees administrator
  - Limits administrator
  - Trade administrator
  - Opportunity administrator
  - Security administrator
  - Issuance administrator

In this case, each administrator role will only have part of the super administrator's abilities. User roles can also have extended configuration depending on the business processes.
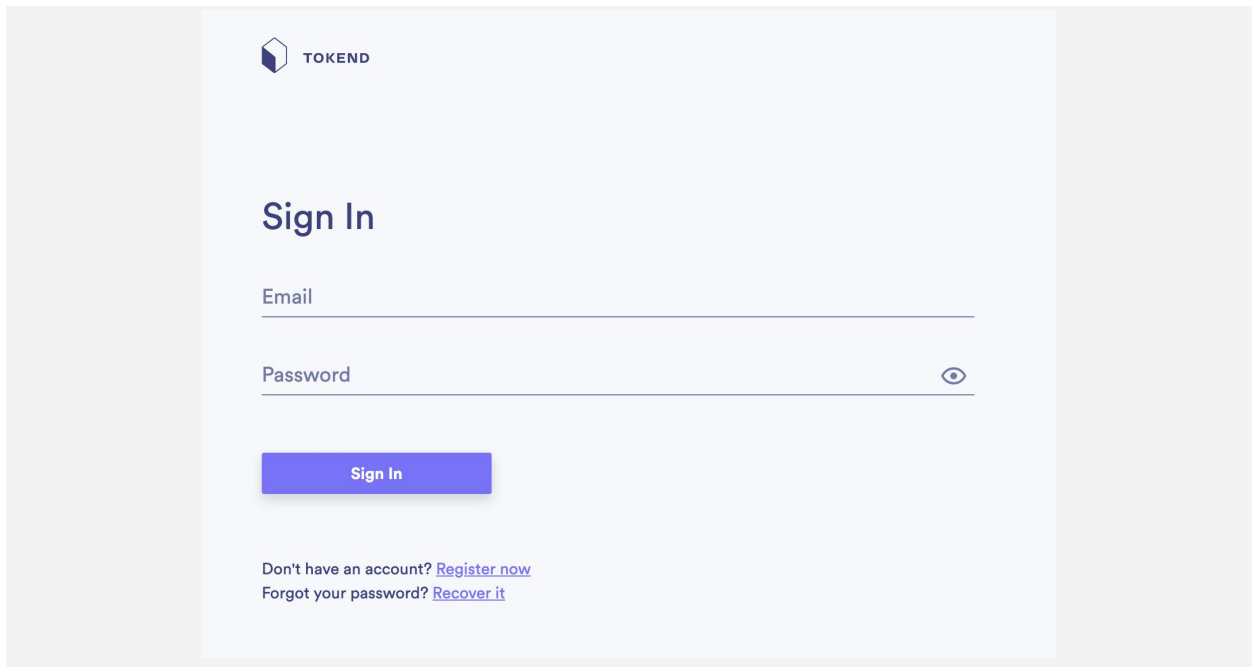
TOKEND

Requirements

- Registration and log-in
- Deposit and withdrawal
- Tokenized assets lifecycle management
- Transactions and operation management
- Identity control and management
- Account access and management
- Application requirements
- Ledger synchronization

User Stories

Note: in the following examples, TokenD is being used as a brand of a platform, but that's only for demo purposes. In reality, TokenD is not the platform but rather the framework with ready-made toolsets to build your own branded platform.

Registration and log-in requirements

TOKEND

Sign In

Email

Password 👁

Sign In

Don't have an account? Register now
Forgot your password? Recover it

User

- As a **user**, I want to **sign up to the platform** by entering an email address and password.

- As a **user**, I want to **confirm registration** via email.

- As a **user**, I want to **sign in to the platform** by entering an email address and password.

Administrator

- As an **administrator**, I want to be able to **sign up to the platform** with the ability to confirm the process using 2FA.

- As an **administrator**, I want to be able to **sign in to the platform** by entering an email address, password, and confirmation **through 2FA code**.

Deposit and withdrawal requirements

Deposit

Verified user

- As a **verified user**, I want to be able to **select asset to deposit** from the list of those available for deposit.

- As a **verified user**, I want to be able to **view asset deposit address** both **as text** and **as QR code**.

- As a **verified user**, I want to be able to **deposit cryptocurrencies and digital currencies** to the platform **from my accounts / addresses of other accounting systems**.

- As a **verified user**, I want to be able to **deposit fiat currencies** onto the platform **using a credit card or bank transfer.**

Corporate user

- As a **corporate user**, I want to be able to **select an asset to deposit** from the list of those available for deposit.

- As a **corporate user**, I want to be able to **view asset deposit address** both **as text** and **as QR code**.

- As a **corporate user**, I want to be able to **deposit cryptocurrencies and digital currencies** on the platform **from my accounts / addresses to other accounting systems**.

- As a **corporate user**, I want to be able to **deposit fiat currencies** onto the platform **using a credit card or bank transfer.**

Withdraw

Verified user

- As a **verified user**, I want to be able to **withdraw cryptocurrencies and digital currencies** on the platform **to external address / account**.

- As a **verified user**, I want to be able to **conduct the withdrawal of fiat currencies** from the platform **to a credit card or bank account**.

- As **verified user**, I want to be able to **manage the withdrawal details of cryptocurrencies, digital currencies, fiat currencies** as well as to **access information related to withdrawals**.

Corporate user

- As a **corporate user**, I want to be able to **withdraw cryptocurrencies and digital currencies** on the platform **to external address / account**.

- As a **corporate user**, I want to be able to **conduct the withdrawal of fiat currencies** from the platform **to a credit card or bank account**.

- As **corporate user**, I want to be able to **manage the withdrawal details of cryptocurrencies, digital currencies, fiat currencies** as well as to **access information related to withdrawals**.
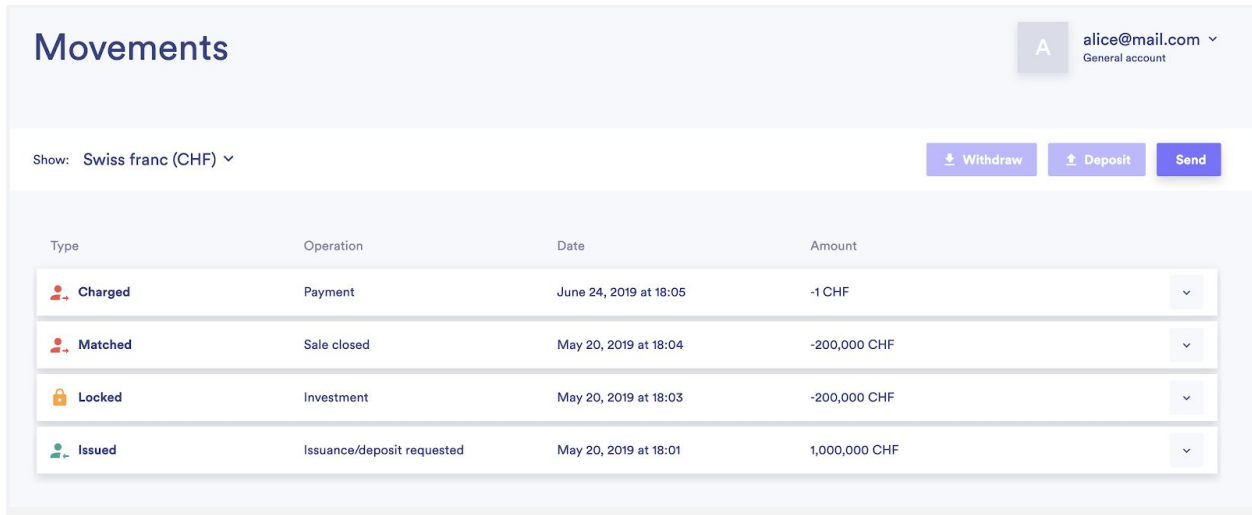
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User

- As a **user**, I want to be able to **view the details of transactions associated with my account**.

Verified user

- As a **verified user**, I want to be able to **view** the transaction details **about outcoming payments**.

- As a **verified user**, I want to be able to **view** the transaction details **about incoming payments**.

- As a **verified user**, I want to be able to **view** the details **about deposit transactions**.

- As a **verified user**, I want to be able to **view** the details **about withdrawal transactions**.

- As a **verified user**, I want to be able to **view the details of transactions regarding asset selling**.

- As a **verified user**, I want to be able to **view the details of transactions regarding asset selling**.

Corporate user

- As a **corporate user**, I want to be able to view the **history of transactions associated with a specific crowdfunding campaign**.

Administrator

Fee requirements for administrator

- As a **fees administrator**, I want to be able to **manage details of fees related to asset trading**.

Fee management

Scope	Type	Direction
Global	Payment	outgoing

Asset
USD

Lower bound	Upper bound	Percent fee	Fixed fee		
0.000000	100.000000	1.000000	0.000000	Update	Delete
100.000001	10000.000000	2.000000	0.000000	Update	Delete

Tokenized assets lifecycle management requirements

Tokenized assets trading
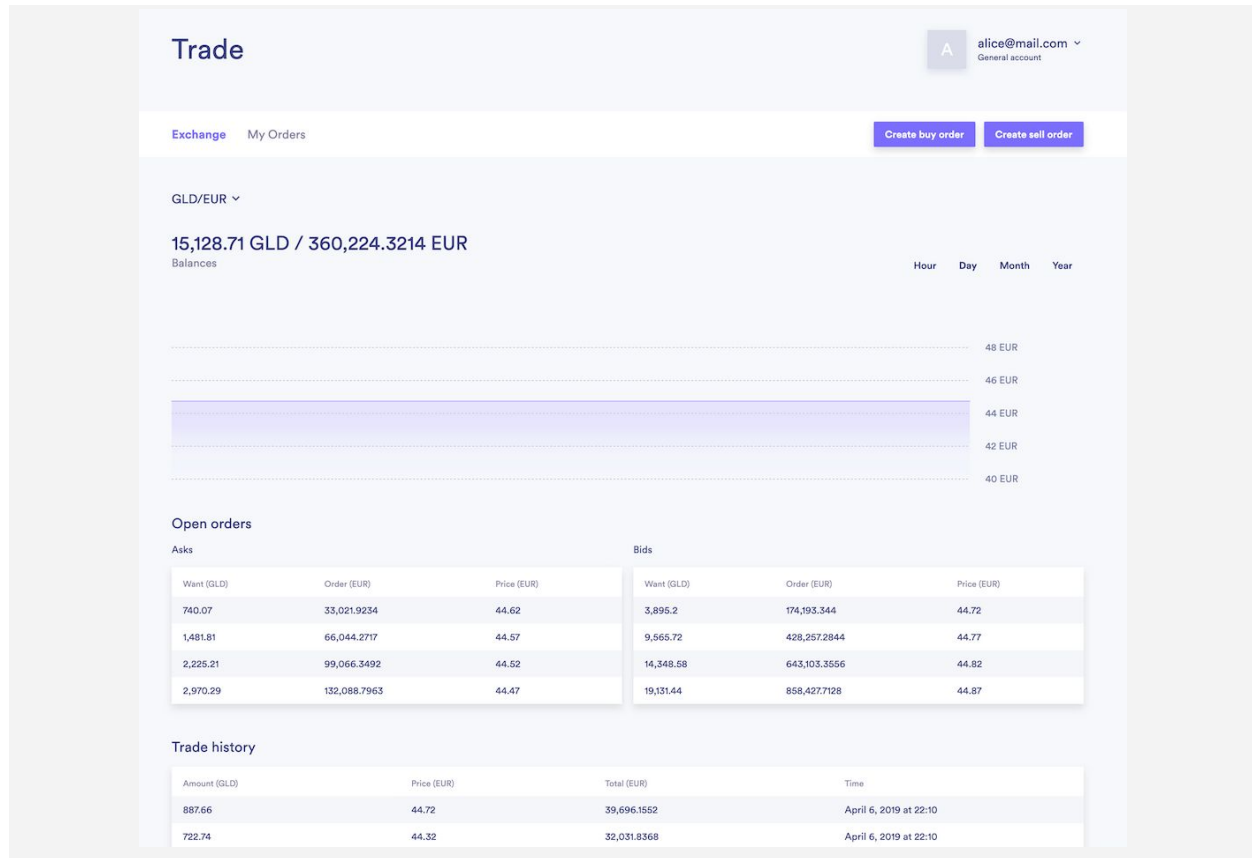
Verified user

- As a **verified user**, I want to be able to **exchange one tokenized asset for another** without the risk of losing the first one.

- As a **verified user**, I want to be able **to trade tokenized assets** within the platform.

- As a **verified user**, I want to be able to **create orders** for buying and selling assets.

- As a **verified user**, I want to be able to **manage orders**.

- As a **verified user**, I want to be able to **sell / buy tokenized assets for cryptocurrencies and digital currencies**.

- As a **verified user**, I want to be able to **buy / sell tokenized assets for fiat currency**.

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Trade

Exchange   My Orders

Create buy order   Create sell order

GLD/USD ⌄

15,128.71 GLD / 37,551.884 USD
Balances

Hour   Day   Month   Year

3.4 USD

3.2 USD

3 USD
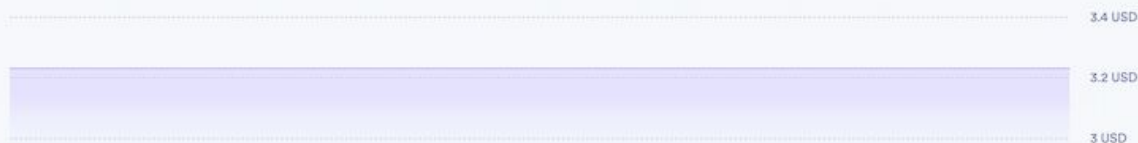
Open orders

Asks

Want (GLD)	Order (USD)	Price (USD)
17,151.8	55,228.796	3.22
34,410.46	110,457.5766	3.21
51,776.99	165,686.368	3.2
69,252.41	220,915.1879	3.19

Bids

Want (GLD)	Order (USD)	Price (USD)
4,738.47	15,352.6428	3.24
9,476.95	30,800.0875	3.25
14,215.43	46,342.3018	3.26
18,953.91	61,979.2857	3.27

Trade history

Amount (GLD)	Price (USD)	Total (USD)	Time
20,454.26	3.23	66,067.2598	April 6, 2019 at 22:10
13,636.17	3.22	43,908.4674	April 6, 2019 at 22:10
6,818.08	3.21	21,886.0368	April 6, 2019 at 22:10
34,468.67	3.15	108,576.3105	April 6, 2019 at 22:10
17,179.79	3.16	54,288.1364	April 6, 2019 at 22:09
7,014.83	3.19	22,377.3077	April 6, 2019 at 22:09
3,507.41	3.18	11,153.5638	April 6, 2019 at 22:09
8,846.47	3.16	27,954.8452	April 6, 2019 at 22:09
4,423.23	3.15	13,933.1745	April 6, 2019 at 22:08
19,792.54	3.12	61,752.7248	April 6, 2019 at 22:08
13,195.03	3.11	41,036.5433	April 6, 2019 at 22:08
6,597.51	3.1	20,452.281	April 6, 2019 at 22:07

More

Corporate user

TOKEND

- As a **corporate user**, I want to be able to **exchange one tokenized asset for another** without the risk of losing the first one.

- As a **corporate user**, I want to be able **to trade tokenized assets** within the platform.

- As a **corporate user**, I want to be able to **create orders** for buying and selling assets.

- As a **corporate user**, I want to be able to **manage orders**.

- As a **corporate user**, I want to be able to **sell / buy tokenized assets for cryptocurrencies and digital currencies**.

- As a **corporate user**, I want to be able to **buy / sell tokenized assets for fiat currency**.

TOKEND

Trade

corporate@mail.com
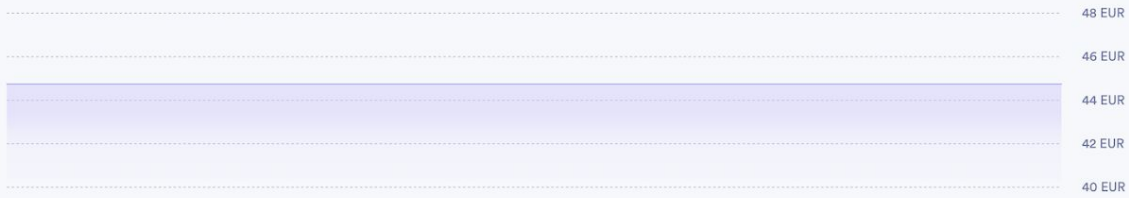Corporate account

Exchange   My Orders

Create buy order   Create sell order

GLD/EUR ⌄

17.41 GLD / 0 EUR
Balances

Hour   Day   Month   Year

48 EUR

46 EUR

44 EUR

42 EUR

40 EUR

Open orders

Asks

Want (GLD)	Order (EUR)	Price (EUR)
740.07	33,021.9234	44.62
1,481.81	66,044.2717	44.57
2,225.21	99,066.3492	44.52
2,970.29	132,088.7963	44.47

Bids

Want (GLD)	Order (EUR)	Price (EUR)
3,895.2	174,193.344	44.72
9,565.72	428,257.2844	44.77
14,348.58	643,103.3556	44.82
19,131.44	858,427.7128	44.87

Trade history
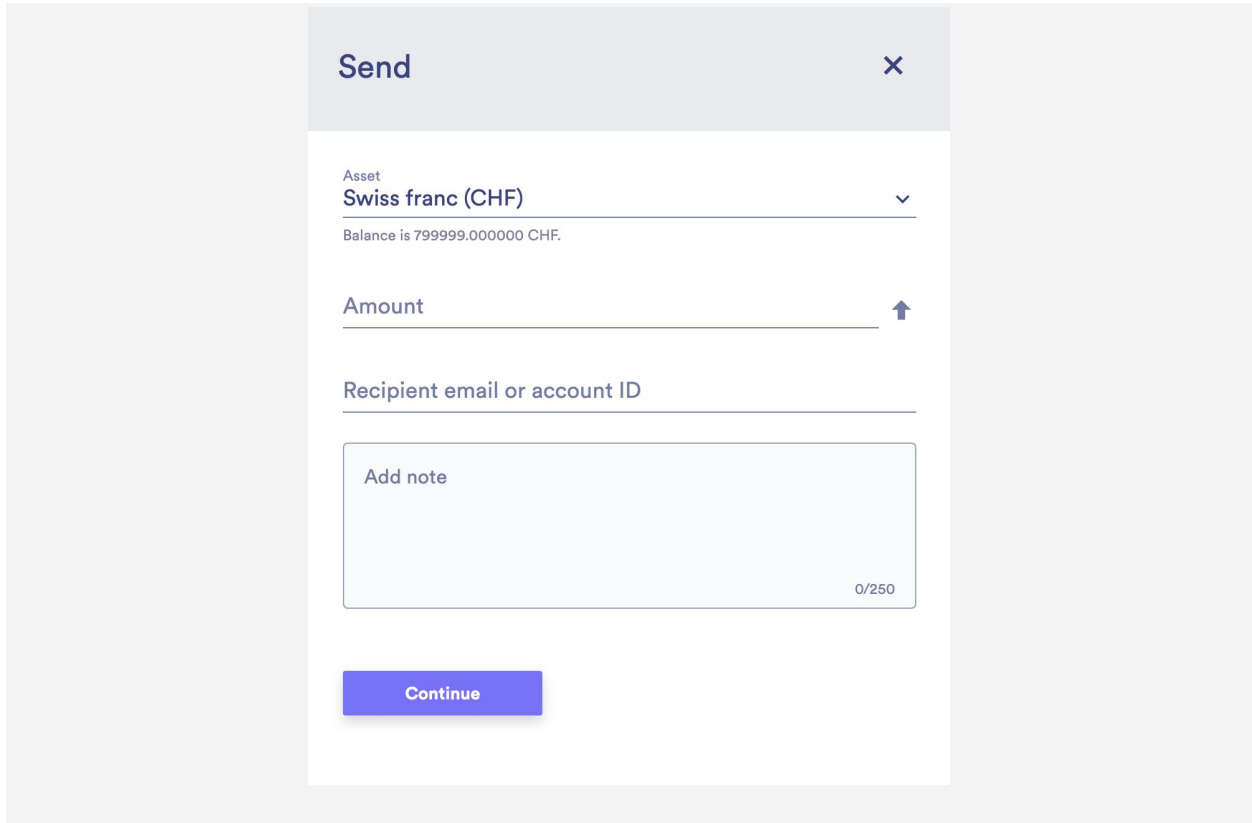
Amount (GLD)	Price (EUR)	Total (EUR)	Time
887.66	44.72	39,696.1552	April 6, 2019 at 22:10
722.74	44.32	32,031.8368	April 6, 2019 at 22:10
518.75	44.42	23,042.875	April 6, 2019 at 22:10
1,116.62	44.42	49,600.2604	April 6, 2019 at 22:10
642.82	44.33	28,496.2106	April 6, 2019 at 22:09
1,496.52	44.12	66,026.4624	April 6, 2019 at 22:09
2,468.04	43.92	108,396.3168	April 6, 2019 at 22:09
1,072.4	44.12	47,314.288	April 6, 2019 at 22:08
1,643.49	43.97	72,264.2553	April 6, 2019 at 22:08
820.81	44.02	36,132.0562	April 6, 2019 at 22:08
393.02	43.75	17,194.625	April 6, 2019 at 22:08
1,572.08	43.75	68,778.5	April 6, 2019 at 22:08

More

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TOKEND

Tokenized assets transform

Verified user

- As a **verified user**, I want to be able to **transfer tokenized assets to other platform users** without intermediaries.

- As a **verified user**, I want to be able to **receive tokenized assets from other platform users** without intermediaries.

- As a **verified user**, I want to be able to **fully configure details of asset transfers**

- As a **verified user**, I want to be able to **invest** in crowdfunding campaigns.

- As a **verified user**, I want to be able to **participate in whitelisted crowdfunding campaigns** if I am invited by its initiator.

- As a **verified user**, I want to be able to **trade tokenized assets** received via campaign on the secondary market.

- As a **corporate user**, I want to be able to **transfer tokenized assets to other platform users** without intermediaries.

- As a **corporate user**, I want to be able to **receive tokenized assets from other platform users** without intermediaries.

- As a **corporate user**, I want to be able to **fully configure details of asset transfers**.

Tokenised asset creation

Corporate user

- As a **corporate user**, I want to be able to **create tokenized assets** on the platform.

- As a **corporate user**, I want to be able to **manage asset pre-issuance details**.

- As a **corporate user**, I want to be able to **upload pre-issuance files** on the platform.

- As a **corporate user**, I want to be able to **issue tokenized assets** on the platform.

- As a **corporate user**, I want to be able to **configure parameters of an asset issued**.

TOKEND

Create asset   ×

1. Asset information   2. Advanced

Asset name

Asset code

Max issuance amount

Type   ∨

☐ Transferable

☐ Withdrawable

Asset icon

⬆

Drag a file here or click to browse

JPG or PNG, no less than 120x120 px

Next

Create asset   ×

✔ 1. Asset information   2. Advanced

☐ I do not want to make additional issuance later

Learn more about pre-issuance ⬈

Pre-issuance asset signer ID   **Use mine**

Initial pre-issued amount

Upload terms

⬆

Drag a file here or click to browse

JPG, PNG, PDF, max 5 mb.

Create request

- As a **corporate user**, I want to be able to **set up a crowdfunding campaign**.

- As a **corporate user**, I want to be able to **create whitelisted crowdfunding campaigns** and **invite specific users** to participate in them.

- As a **corporate user**, I want to be able to **manage crowdfunding campaign parameters**.

- As a **corporate user**, I want to be able to **configure price of assets sold during crowdfunding campaign in the selected assets**.

Administrator

Pre-issuance requirements for administrator

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- As an **administrator**, I want to be able to **view and process requests for creating tokenized assets**.

Preissuance Requests

Asset
All ⌄

Amount	Asset	Status		
100.000000	PIA	Approved	Reject	Accept

More

Issuance requirements for administrator

- As an **administrator**, I want to be able to **create tokenized assets** on the platform.

- As an **administrator**, I want to be able to **update configuration of a specific asset**.

- As an **administrator**, I want to be able to **view and process requests for issuance**.

Identity requirements

User

- As a **user**, I want to be able to **provide my KYC data to change my account permissions**.

- As a **user**, I want to be able to see the **current state** of my **request for confirming KYC data**.

Unverified user

- As an **unverified user**, I want to be able to **provide my KYC data** to an administrator and subsequently **become verified upon confirmation**.
- As an **unverified user**, I want to be able to **provide my KYC data** to an administrator and subsequently **become corporate upon confirmation**.

Verified user

- As a **verified user**, I want to be able to change (update) my KYC data.

Corporate user

- As **corporate user**, I want to be able to view and update my KYC data.

Account management and access requirements

Platform owner

- As a **platform owner**, I want to be able to **perform the initial configuration** of the platform by **changing the initialization scripts**, namely to configure the roles of users and administrators of the platform, system assets, trading pairs of assets.

- As a **platform owner**, I want to **have access to all transactions** conducted on the platform.

User (Unverified, Verified, Corporate)

- As a **user**, I want to **have access to all the transactions** associated with my account.

TOKEND

Movements

Show: Digital Gold (GLD) ∨

⬇ Withdraw   ⬆ Deposit   Send

Type	Operation	Date	Amount	
👤 Matched	Offer	April 6, 2019 at 15:47	5,251.87 GLD	∨
👤 Matched	Offer	April 6, 2019 at 15:45	3,923.33 GLD	∨
👤 Matched	Offer	April 6, 2019 at 15:28	786.1 GLD	∨
👤 Matched	Offer	April 6, 2019 at 15:18	2,605.25 GLD	∨
👤 Matched	Offer	April 6, 2019 at 15:18	-2,597.41 GLD	∨
👤 Matched	Offer	April 6, 2019 at 15:18	-214.07 GLD	∨
👤 Matched	Offer	April 6, 2019 at 15:17	-2,108.61 GLD	∨
👤 Matched	Offer	April 6, 2019 at 15:17	-2,565.37 GLD	∨
👤 Matched	Offer	April 6, 2019 at 15:17	588.94 GLD	∨
👤 Matched	Offer	April 6, 2019 at 15:17	-1,924.02 GLD	∨

More

- As a **user**, I want to be able to **view other users' account identifiers**.

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Movements

A alice@mail.com ⌄
General account

Show: Swiss franc (CHF) ⌄

⬇ Withdraw   ⬆ Deposit   Send

Type	Operation	Date	Amount	
👤→ **Charged**	Payment	June 24, 2019 at 18:05	-1 CHF	⌃

Type	Charged
Operation	Payment
Date	June 24, 2019 at 18:05
Amount	1 CHF
Source pays for destination	false
Subject	
Payment sender	alice@mail.com 📋
Payment recipient	bob@mail.com 📋

Type	Operation	Date	Amount	
👤→ **Matched**	Sale closed	May 20, 2019 at 18:04	-200,000 CHF	⌄
🔒 **Locked**	Investment	May 20, 2019 at 18:03	-200,000 CHF	⌄
👤→ **Issued**	Issuance/deposit requested	May 20, 2019 at 18:01	1,000,000 CHF	⌄

- As a **user**, I want to be able to **change the password** of my account.

Change password ✕

Current password 👁

New password 👁

Confirm new password 👁

Change password

- As a **user**, I want to be able to **restore access to my account** in case its password is lost.

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- As a **user**, I want to be able to **configure the two-factor authentication** to increase account security.

- As a **user**, I want to be able to **view the balances** of my account.

- As a **user**, I want **to view the balances of my assets** as a catalog.

TOKEND

Assets

Explore assets   **My balances**

C	**E**	**R**
CHF Swiss franc Balance: 799,999 CHF	**EUR** EUR Balance: 360,224.3214 EUR	**RBL** Red Baloon Balance: 1,000 RBL
U	**T**	**P**
USD USD Balance: 37,551.884 USD	**TDT** TokenD Token Balance: 99.999 TDT	**PBP** PBP Balance: 13,700 PBP
B	BLOCKSPORT	
BTC BTC Balance: 0 BTC	**BST** Blocksport Token Balance: 0 BST	

Asset details   ✕

E   **EUR**
      EUR

Balance	360,224.3214 EUR
Maximum	1,000,000,000 EUR
Issued	1,101,124 EUR
Available	998,898,876 EUR
Transferable	Yes
Withdrawable	Yes
Deposit method	Non-depositable
Asset type	Requires verification
Terms	No terms
Owner	Master

- As a **user**, I want to be able to **view trading history** as an asset ratio diagram.

Trade

A   alice@mail.com ⌄
      General account

Exchange   My Orders   [Create buy order] [Create sell order]

GLD/EUR ⌄

15,128.71 GLD / 360,224.3214 EUR
Balances   Hour   Day   Month   Year

40 EUR
30 EUR
20 EUR
10 EUR
0 EUR

20

- As a **user**, I want to be able to **view the details of the fees details** for my account.

- As a **user**, I want to be able to **view the fees details for a particular asset** on the platform.

Fees

Asset: Digital Gold (GLD) ⌄

Type	Direction	Fixed	Percent	Lower bound	Upper bound
Payment	Incoming	0 GLD	2%	0 GLD	100 GLD
Payment	Incoming	0 GLD	1%	100.000001 GLD	1,000 GLD
Payment	Incoming	2 GLD	0%	1,000.000001 GLD	9,223,372,036,854.775807 GLD
Payment	Outgoing	0.01 GLD	2%	0 GLD	100 GLD
Payment	Outgoing	0 GLD	1%	100.000001 GLD	1,000 GLD
Payment	Outgoing	1 GLD	0%	1,000.000001 GLD	9,223,372,036,854.775807 GLD

- As a **user**, I want to be able **to view** the **order history**.

Trade history

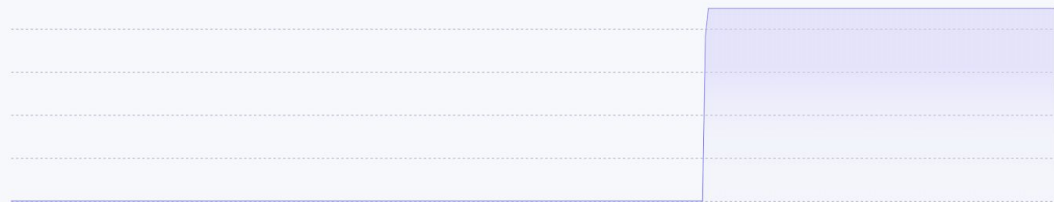| Amount (GLD)	Price (USD)	Total (USD)	Time
20,454.26	3.23	66,067.2598	April 6, 2019 at 22:10
13,636.17	3.22	43,908.4674	April 6, 2019 at 22:10
6,818.08	3.21	21,886.0368	April 6, 2019 at 22:10
34,468.67	3.15	108,576.3105	April 6, 2019 at 22:10
17,179.79	3.16	54,288.1364	April 6, 2019 at 22:09
7,014.83	3.19	22,377.3077	April 6, 2019 at 22:09
3,507.41	3.18	11,153.5638	April 6, 2019 at 22:09
8,846.47	3.16	27,954.8452	April 6, 2019 at 22:09
4,423.23	3.15	13,933.1745	April 6, 2019 at 22:08

Verified user

- As **verified user**, I want to **view the list of ongoing crowdfunding campaigns**.

TOKEND

Sales

Investable sales

Live ⌄

Yutaka Mansions

Most investors buy REITs for their rich dividends, although those dividends are usually fully taxable. Keep in mind, though, that each real estate sector is affected by different economic cycles. Larger, diversified, or geographically dispersed REITs are

0% funded
0 USD invested
0 days to launch

Buy **5,000 REIT** for **200,000 USD**

Oleg's Second Offering

Participate in the second offering and get a discount!

0% funded
0 USD invested
0 days to launch

Buy **1,000 OLG** for **20,000 USD**

- As **verified user**, I want to be able to **view the crowdfunding campaigns details** when they are selected.

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Sale details

alice@mail.com ⌄
General account

Investable sales   **Campaign**

Yutaka Mansions (REIT)

Most investors buy REITs for their rich dividends, although those dividends are usually fully taxable. Keep in mind, though, that each real estate sector is affected by different economic cycles. Larger, diversified, or geographically dispersed REITs are

View details

No description provided

0 USD
0% funded

0
days to go

Invest in this sale
Asset
BTC (BTC)   ⌄
Balance: **0 BTC**

Amount BTC

Converted: **0 USD**

Invest

- As a **verified user**, I want to be able to **create requests for changing limits** of my account.

TOKEND

Change limits   ✕

Operation type limit
Deposit ⌄

Type	Limit
Daily Limit	100.000000
Weekly Limit	700.000000
Monthly Limit	3100.000000
Annual Limit	35600.000000

Request new limits

Daily Limit
100.000000

Weekly Limit
700.000000

Monthly Limit
3100.000000

Annual Limit
35600.000000

Note (optional)

0/250

Send request

- As a **verified user**, I want to be able to view the state of the request for changing limits.

Requests

Date	Request type	State	Asset	
August 6, 2019 at 16:40	Initial	Pending	GLD	Details

- As a **verified user**, I want **to receive information about the documents required for changing limits**.

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- As a **verified user**, I want to be able to **upload the documents required for changing limits**.

Limits request details ✕

Your request was submitted. Please wait until it is reviewed

Request type	Initial
Daily limit	1000.000000 GLD
Weekly limit	7000.000000 GLD
Monthly limit	31000.000000 GLD
Annual limit	356000.000000 GLD

Upload documents

- As a **verified user**, I want to be able to **view the details of limits** imposed on my account **in terms of assets transfers.**

- As a **verified user**, I want to be able to **view the details of limits** imposed on my account **in terms of assets withdrawals.**

- As a **verified user**, I want to be able to **view the details of limits** imposed on my account **in terms of assets deposits.**

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Limits

Explore limits   Change limits

Requests

Date	Request type	State	Asset	
August 6, 2019 at 16:40	Initial	Pending	GLD	Details

Current limits

GLD ⌄

Operation type	Daily (left/total)	Weekly (left/total)	Monthly (left/total)	Annual (left/total)
Withdraw	200 / 200	1,400 / 1,400	6,200 / 6,200	70,000 / 70,000
Deposit	100 / 100	700 / 700	3,100 / 3,100	35,600 / 35,600
Payment	100 / 100	700 / 700	3,100 / 3,100	35,600 / 35,600

Corporate user

- As a **corporate user**, I want to be able to **submit information about a crowdfunding campaign**

- As a **corporate user**, I want to be able to **submit a description of an ongoing campaign**.

TOKEND

New sale	✕

1. Main information   2. Short blurb   3. Full description

Sale name
_____

Base asset
TokenD Token2 (TDT2)   ⌄

Cap asset
USD (USD)   ⌄

TDT2 to sell
_____
Available: 1,000 TDT2

☐ Whitelisted

Start time
_____

Close time
_____

Soft cap (USD)
_____

Hard cap (USD)
_____

Price (USD for 1 TDT2) ≈ NaN USD

Accept investments in:

☐ BTC (BTC)

New sale	✕

✓ 1. Main information   2. Short blurb   3. Full description

Upload the image users will see first in their searcher

Selected file: 130802164505-skyscrapers-gallery---cctv-horizontal-large-gallery.jpg

Drag another file here or click to browse
JPG, PNG, max 5 mb.

Short description

1/255

[Next]

- As a **corporate user**, I want to be able to **submit information about the backing of assets**.

- As a **corporate user**, I want to be able **to view portfolios of crowdfunding campaigns** in which assets have been invested.

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Sales

corporate@mail.com ⌄
Corporate account

Investable sales   **My sales**   + Create

Live ⌄

Yutaka Mansions

Most investors buy REITs for their rich dividends, although those dividends are usually fully taxable. Keep in mind, though, that each real estate sector is affected by different economic cycles. Larger, diversified, or geographically dispersed REITs are

0% funded
0 USD invested
0 days to launch

Buy **5,000 REIT** for **200,000 USD**

Oleg's Second Offering

Participate in the second offering and get a discount!

0% funded
0 USD invested
0 days to launch

Buy **1,000 OLG** for **20,000 USD**

- As **corporate user**, I want to be able to **view a summary of a specific crowdfunding campaign**.

Sale overview ✕

Asset

R **REIT**
Real Estate Investment Token

Maximum	10,000
Issued	0
Available	5,000
Transferable	Yes
Withdrawable	No
Deposit method	Non-depositable
Asset type	Requires verification
Requires KYC	Yes
Terms	No terms

Details

Start time	Yesterday at 18:45
Close time	September 6, 2019 at 12:00
Soft cap	100,000 USD
Hard cap	200,000 USD
REIT to sell	5,000 REIT
Whitelisted	No
Owner	corporate@mail.com 📋

Administrator

- As an **administrator**, I want to be able to view the **details of all platform users' accounts**.

- As an **administrator**, I want to be able to **view the list of all other platform administrators**.

- As an **administrator**, I want to be able to **view updates** associated with **platform administrators' accounts**.

- As an **administrator**, I want to be able to **create platform administrators** using the predefined templates.

- As an **administrator**, I want to be able to **update administrator accounts** on the platform.

- As an **administrator**, I want to be able to **delete platform administrators**.

Manage administrator

Account ID
GCNUPUQ6HCPGXLW4FIEEELVLJFXSCRRVJONJVU52IRBK5RCOXMPAXT5D

Name
Dev admin

Identity
1

Weight
1000

Signer role
Super Administrator

Have full access to system administration functionality

| Update | Delete |

KYC/AML and identity requirements for administrator

- As an **administrator**, I want to be able to **view and verify users' KYC data**.

User details

Account information

Email	bob@mail.com
Account ID	GAEAJAIZAH5GHRTPYAWTF6CINPLYPY6KVWSS2ESG36NCYUWLKJ...
Account role	General
Account state	Active

Previous approved KYC Request

KYC information

Can be uploaded one of the documents:
- Valid Passport;
- Valid Identity card;
- Valid Residence permit;
- Driving license - full, not provisional, with a color photograph;

First name	Bob
Last name	Sponge
Date of birth	05 Aug 2019 at 01:04:01
Address Line 1	

- As an **administrator**, I want to be able to **view the history of KYC requests**.

- As an **administrator**, I want to be able to **view the list of pending KYC requests**.

- As an **administrator**, I want to be able to **view new pending KYC requests**.

- As an **administrator**, I want to be able to **view *update KYC* requests of verified users**.

- As an **administrator**, I want to be able to **view new pending KYC requests of corporate users**.

- As an **administrator**, I want to be able to **view new pending *update KYC* requests of corporate users**.

Pre-issuance requirements for administrator

- As an **administrator**, I want to be able to **view and process requests for pre-issuance**.

Issuance requirements for administrator

- As an **administrator**, I want to be able to **view all assets** on the platform.

- As an **administrator**, I want to be able to **view requests for issuing tokenized assets**.

System assets	Asset requests	Issuance	Asset pairs	Withdrawals

Manage assets

Request type	State	Requestor	Asset code
Create	Approved		

	State	Requestor
BST	Approved	GBMNRAXCI6UNH4K5G...
FBT	Approved	GBMNRAXCI6UNH4K5G...
PIA	Approved	GAI4JPE7LS2ML3SOVPY...

- As an **administrator**, I want to be able to **view** the entire **history of events** related to **asset issuance**.

- As an **administrator**, I want to be able to **view pre-issuance files**.

- As an **administrator**, I want to be able to **approve requests for asset issuance**.

- As an **administrator**, I want to be able to **reject requests for asset issuance**.

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- As an **administrator**, I want to be able to **sign and upload pre-issuance files** on the platform.

Fees requirements for administrator

- As an **administrator**, I want to be able to **view and manage fees** on the platform to fulfill regulatory and business requirements.

- As an **administrator**, I want to be able to **view detailed fees configurations** for a particular account type, particular asset, and particular account.

- As an **administrator**, I want to be able to **manage fees** for a **particular asset**.

- As an **administrator**, I want to be able to **manage fees** for a **particular account type**.

- As an **administrator**, I want to be able to **manage fees** for a **particular account**.

Limits requirements for administrator

- As an **administrator**, I want to be able to **view and manage limits** on the platform to fulfill regulatory and business requirements.

- As an **administrator**, I want to be able to **manage limits** for a **particular account type**.

- As an **administrator**, I want to be able to **manage limits** for a **particular account**.

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Limits management

Asset	Scope
Digital Gold (GLD)	✓ Global
	Account type
	Account

Payment limits

Daily	100.000000
Weekly	1000.000000
Monthly	10000.000000
Annual	100000.000000

Update | Remove

Withdrawal limits

Daily	Not set
Weekly	Not set
Monthly	Not set
Annual	Not set

Update | Remove

Deposit limits

Daily	Not set
Weekly	Not set
Monthly	Not set
Annual	Not set

Update | Remove

- As an **administrator**, I want to be able to **manage user's requests for changing limits**.

- As an **administrator**, I want to be able to **manage requests for changing account limits with documents uploaded**.

- As an **administrator**, I want to be able to **view the details of verified users' accounts**.

- As an **administrator**, I want to be able to **view the details of corporate users' accounts**.

Limits management   Limits changing requests   A admin_demo ▾

‹ Back

Request information

Request date & time   11 Mar 2019 at 06:58:40
Account role   Corporate
Request type   Initial
Account email   corporate@mail.com
Account ID   GBZNAXDKJW6PFJLBXJUZLLVDF2GII2UCWWBW5FF33UBWBYZGZHNOQXQC
Note   —
Limits for asset   USD
Operation type limits   deposit

Current limits   **Desired limits**

daily limit   9223372036854.775807   daily limit   100

weekly limit   9223372036854.775807   weekly limit   1000

monthly limit   9223372036854.775807   monthly limit   10000

annual limit   9223372036854.775807   annual limit   10000

[Approve]   [Request docs]   Reject

Crowdfunding requirements for administrator

- As an **administrator**, I want to be able to **view and process requests for creating crowdfunding campaigns**.

- As an **administrator**, I want to be able to **view the list of pending requests** for creating crowdfunding campaigns.

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Sale request list

State	Requestor
✓ Pending	
Cancelled	
Approved	
Rejected	
Permanently rejected	

	Name	Hard cap	Requestor
DLPJ	Private Jet Campaign	2,000,000.000000 USD	corporate@mail.com

Manage sale request

Details   Full description   Corporate user

Request details

Requestor	corporate@mail.com
Request state	Pending
Requested at	06 Aug 2019 17:59:47

Asset details

		Asset logo
Name	Distributed Lab Private Jet	(No logo yet)
Code	DLPJ	
Initial preissued amount	10,000.000000	
Max issuance amount	10,000.000000	
Preissuance signer	GAAQ…AHV4	
Policies	—	
Terms	(No document)	

Sale details

		Sale logo
Name	Private Jet Campaign	
Whitelisted	No	
Start time	06 Aug 2019 18:05:00	
End time	06 Sep 2019 12:00:00	
Soft cap	1,000,000.000000 USD	
Hard cap	2,000,000.000000 USD	
Max DLPJ amount to be sold	2,000.000000 DLPJ	

Short description

let's get a private jet!

Approve   Reject

- As an **administrator**, I want to be able to **view the list of approved requests** for creating crowdfunding campaigns.

- As an **administrator**, I want to be able to **view the list of crowdfunding campaigns**.

Sale list

Asset code	Owner	State
		Open
Start date	End date	Type

	Name	State	Owner
REIT	Yutaka Mansions	Open	corporate@mail.com
OLG	Oleg's Second Offering	Open	corporate@mail.com

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Sale overview

Details   Full description   Participants   Corporate user

Asset details
Name	Real Estate Investment Token
Code	REIT
Owner	corporate@mail.com
Preissued asset signer	GAAQ...AHV4
Max issuance amount	10,000.000000
Pending issuance	5,000.000000
Issued	0.000000
Available for issuance	5,000.000000
Policies	Transferable
Terms	(No document)

Asset logo
(No logo)

Sale details
Name	Yutaka Mansions
State	Open
Whitelisted	No
Owner	corporate@mail.com
Start time	05 Aug 2019 18:45:00
End time	06 Sep 2019 12:00:00

Sale logo

BTC progress
Price (per REIT)	1.000000
Current cap	0.000000
Total current cap	0.000000
Hard cap	20.000000

CHF progress
Price (per REIT)	1.000000
Current cap	0.000000
Total current cap	0.000000
Hard cap	200,000.000000

GLD progress
Price (per REIT)	1.000000
Current cap	0.000000
Total current cap	0.000000
Hard cap	61,919.504644

USD progress
Price (per REIT)	1.000000
Current cap	0.000000
Total current cap	0.000000
Hard cap	200,000.000000

Total progress
Current cap	0.000000 USD
Soft cap	100,000.000000 USD
Hard cap	200,000.000000 USD
Max REIT amount to be sold	5,000.000000 REIT

Short description

Most investors buy REITs for their rich dividends, although those dividends are usually fully taxable. Keep in mind, though, that each real estate sector is affected by different economic cycles. Larger, diversified, or geographically dispersed REITs are

Trade requirements for administrator

- As an **administrator**, I want to be able to **add an asset pair** to the list of those available for trading.

- As an **administrator**, I want to be able to **enable / disable asset pair** in the list of those available for trading.

Asset pairs   **+ Create pair**

	Price	Policy
ARTD/USD	1.000000 USD	0 ❓
BST/BTC	1.000000 BTC	0 ❓
BST/CHF	1.000000 CHF	0 ❓
BST/USD	1.000000 USD	0 ❓

Security requirements for administrator

- As an **administrator**, I want to be able to **view the details of user accounts**.

- As an **administrator**, I want to be able to **monitor users' actions** on the platform to detect security policy threats.

- As an **administrator**, I want to be able to **ban user accounts** to comply with platform security policy.

- As an **administrator**, I want to be able to **unban user accounts** to restore user access to platform services..

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User details

Account information

Email	corporate@mail.com
Account ID	GBZNAXDKJW6PFJLBXJUZLLVDF2GII2UCWWBW5FF33UBWBYZGZ...
Account role	Corporate
Account state	Active

An error occurred. Please try again later.
Corporate user details

Name	TokenD
Headquarters	Kharkiv
Homepage	https://tokend.io
Industry	IT
Team size	50
Company	TokenD

Block user   Reset to unverified

Operations

Type	Date	Source	Counterparty
Manage asset	10 Jun 2019 at 06:15:33	GBZNAXDKJW6PFJLBXJUZLLV...	-
Check sale state	20 May 2019 at 06:04:33	Master	-

Applications requirements

User

- As a **user**, I want my wallet to **store all transactions associated with me**.

- As a **user**, I want to be able to **manage my account and assets via web application**.

- As a **user**, I want to be able to **manage my account and assets via mobile wallet**.

- As a **user**, I want to be able to **access my wallet from any device at any time** convenient for me.

- As a **user**, I want to be able to **restore access to my account** in the case my password is lost.

- As a **user**, I want to be able to log out of the platform.

Corporate user

- As a **corporate user**, I want to be able to **use an offline application to generate keys for pre-issuance** as well as to **encrypt / decrypt them**.

- As a **corporate user**, I want to be able to **create tokenized asset pre-issuance file on an offline application** to ensure higher security level.

Administrator

- As an **administrator**, I want to be able to **manage operations via web application**.

- As an **administrator**, I want to be able to **log out of the platform**.

- As an **administrator**, I want to be able to **generate keys file on an offline application**.

- As an **administrator**, I want to be able to **log in on an offline application with password**.

- As an **administrator**, I want to be able to **create pre-issuance file on an offline application**.

- As an **administrator**, I want to be able to **review the details of pre-issuance file on an offline application**.

- As an **administrator**, I want to be able to **log out of an offline application.**

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Ledger synchronization requirements

- As a **platform owner,** I want to be able to perform the **initial configuration of the platform** by changing the initialization scripts, namely **to configure the roles of users and administrators of the platform, system assets, trading pairs of assets.**
- As a **platform owner**, I want to be able to **distribute the records history among several parties** with an ability for them to **synchronize in real time**.

Learn More

https://tokend.io/

https://docs.tokend.io/

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About TOKEND

TOKEND is a white label blockchain software platform that consolidates best practices of tokenization solutions. It allows you to issue, transfer and exchange your assets with a high level of privacy, security, and auditability while following regulations of your jurisdiction. TOKEND is designed for enterprises who are willing to take advantage of tokenization or experiment with blockchain technology without the need for maintaining the expensive team of blockchain experts and within the shortest time to market.