



SHAREWYN WISDOM STOCK

A BLOCKCHAIN-BASED STOCK TOKENIZATION PLATFORM

WHITE PAPER 2026

A Sharewyn Whitepaper

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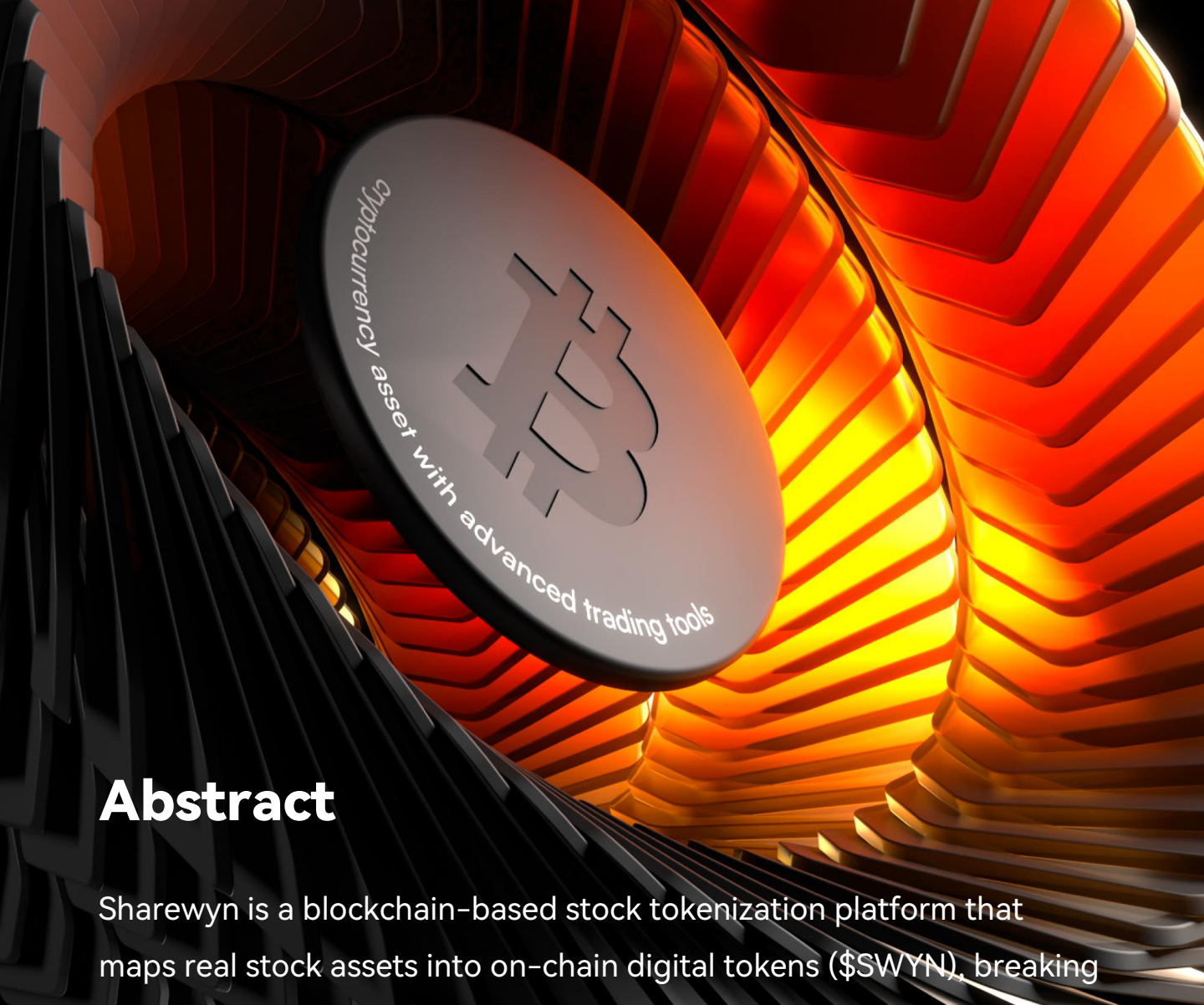
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Abstract

Sharewyn is a blockchain-based stock tokenization platform that maps real stock assets into on-chain digital tokens (\$SWYN), breaking down the traditional barriers of capital, trading hours, geography, and access to information—enabling global investors to freely buy and sell stocks worldwide. The platform uses smart contracts to custody asset rights, enabling automated execution of dividends, voting, and other shareholder rights. It uses stablecoins as the settlement medium, supporting 24/7 trading, and operates under a compliance-first framework that actively engages with regulators—integrating DeFi and cross-chain ecosystems to build a transparent, efficient, and inclusive digital asset ecosystem. Sharewyn adheres to the core philosophy of "compliance, security, transparency, and empowerment," driving the capital market toward a fairer and more inclusive era.

01

PROJECT OVERVIEW



01 Project Overview



1.1 Industry Background and Market Pain Points

With the rapid development of blockchain technology, traditional financial markets, especially the stock market, are facing unprecedented opportunities for transformation. Currently, the stock market generally faces issues such as insufficient liquidity, high investment thresholds, limited trading hours, and information asymmetry. These limitations not only hinder healthy market development but also make it difficult for ordinary investors to fairly access quality assets. In addition, complex intermediary processes and cross-border investment barriers further increase the operational difficulty and cost for investors—high-priced blue-chip stocks remain out of reach, exchanges operate on fixed hours, cross-border fund transfers and account openings are cumbersome, and ordinary investors have long been shut out of quality assets.

BLOCKCHAIN TECHNOLOGY



01 Project Overview



1.2 Opportunities Brought by Blockchain Technology

Blockchain technology, with its decentralized, transparent, and programmable characteristics, provides innovative solutions to these pain points. Through blockchain, stock assets can be digitized and tokenized, enabling fractional ownership and global circulation, significantly lowering investment thresholds, and improving transaction efficiency and market liquidity. On-chain ledgers make every transaction and ownership record publicly traceable, while smart contracts automate rights such as dividends and voting, reducing intermediary steps and human error. This trend is gradually reshaping the traditional capital market landscape and driving a digital revolution in financial assets.



01 Project Overview



1.3 Sharewyn's Positioning and Vision

Against this backdrop, Sharewyn (Smart Stock) was born. Sharewyn is committed to building a blockchain-based stock tokenization platform, mapping real stock assets as digital tokens through technological innovation and compliant governance, providing global investors with a one-stop channel for freely buying and selling global stocks.

Whether it's high-quality stocks in US stocks, Hong Kong stocks, or other mature markets, investors can participate in fragmented ways through Sharewyn, truly achieving "small capital, global allocation."

Sharewyn aims to break down traditional financial barriers, promote inclusiveness in the capital market, help more investors share in the value growth of high-quality stock assets, and jointly promote inclusiveness and innovation in the global financial ecosystem—making financial inclusion more than just a slogan, but a reality accessible to everyone.



02

WHY STOCK TOKENIZATION



02 Why Stock Tokenization



Sharewyn's entire design revolves around seven major value propositions:

2.1 Breaking Traditional Investment Barriers and Benefiting Global Investors

Stock tokenization lowers investment barriers by enabling fractional ownership and greater liquidity. Whether a small individual investor or a global retail investor, everyone can access high-quality stock investments and share in the resulting wealth creation.

2.2 Transparent, Secure, and Smart Contract Custody

Blockchain's open and transparent nature ensures clear ownership and real-time tracking of stock equity. Smart contracts automatically execute rights such as dividends and voting, reducing intermediary costs and human error while protecting investor rights.

02 Why Stock Tokenization



2.3 Compliance First, Actively Engaging with Regulation

The platform complies with local securities laws and international compliance requirements to ensure the legality of token issuance, trading, and settlement. It proactively engages with regulatory agencies to promote the standardized development of tokenized assets and build investor confidence.

2.4 Enhancing Asset Liquidity and Building a Round-the-Clock Trading Market

Traditional stocks are constrained by fixed trading hours and limited liquidity, whereas tokenized stocks support 24/7 trading, enabling more efficient buying, selling, and asset allocation—thereby boosting overall market vitality.



02 Why Stock Tokenization



2.5 Empowering Enterprises and Investors to Create a Win-Win Ecosystem

The platform provides enterprises with new financing channels to reduce financing costs, and creates diversified, flexible, and convenient investment tools for investors—forming a healthy, sustainable value cycle through ecosystem building and community governance.

2.6 Innovation-Driven: Integrating DeFi and Cross-Chain Ecosystems

The platform deeply integrates stock tokens with decentralized finance (DeFi), offering diversified financial services such as staking, lending, and yield aggregation. It also supports cross-chain interoperability, connecting multi-chain assets and enabling broader value flow and use cases.

2.7 Education and Popularization: Raising Awareness of Digital Assets

Through transparent, easy-to-understand product design and educational initiatives, the platform helps investors grasp the advantages and risks of stock tokenization, promoting the healthy adoption of digital assets and rational investment behavior.

03

PLATFORM MECHANICS



03 Platform mechanics



3.1 From Stocks to Tokens: 1:1 Anchoring and End-to-End Custody

Sharewyn deposits the listed company shares it holds with a licensed custodian institution and mints the corresponding stock tokens on-chain according to a 1:1 full-reserve principle. The standard process consists of four steps:

- ① **Deposit:** Real shares are transferred to a segregated custody account designated by Sharewyn;
- ② **Verification:** The custodian institution issues a legally valid certificate of asset ownership;
- ③ **Minting:** After smart contract verification, an equivalent amount of stock tokens is minted;
- ④ **1:1 Mapping:** Each token corresponds to a fixed portion of a share (e.g., 1 token = 0.01 shares), with the mapping relationship fully traceable on-chain.

The platform maintains 1:1 full reserves with no over-issuance. Custody stocks are stored in isolated accounts, completely separated from the platform's own funds, and users can redeem tokens at any time for the underlying shares or equivalent assets. Independent audit firms regularly issue reserve proofs, with plans to introduce zero-knowledge (ZK) proofs in the future to verify the 1:1 peg while protecting position privacy.

03 Platform mechanics



3.2 Smart Contract System: Automated Execution of Rights

- Stock token contracts: include built-in compliance whitelists (only KYC-verified users can hold or trade tokens), transfer restrictions (lock-up periods, jurisdictional limits), and asset metadata (codes, share ratios, dividend records);
- Dividend contracts: Custodians inject dividends into the fund pool, which are then automatically and proportionally distributed to token holders and settled in stablecoins;
- Governance contract: Voting rights are delegated and tallied on-chain for scenarios such as shareholder meetings, with verification results submitted by the custodian to the issuer.



3.3 Stablecoin Settlement and 24/7 Trading

The platform uses stablecoins as the medium for trading and settlement, avoiding the delays and friction associated with traditional cross-border capital flows. Leveraging blockchain's 24/7 availability, it offers two trading modes—an order book for professional users requiring deep liquidity matching, and an AMM (automated market maker) for instant execution with low slippage. Investors can buy and sell global stocks at any time, achieving more efficient asset allocation.

03 Platform mechanics



3.4 Price Anchoring and Oracle Mechanisms

Integrating real-time stock price oracles provides fair value references for stock tokens linked to the underlying market, while also offering reliable pricing input for subsequent DeFi lending, derivatives, and other modules.

3.5 Safety and Risk Control System

Smart contracts are audited by third-party security firms (such as CertiK, OpenZeppelin, and others, to be disclosed at launch);

- Assets are managed using multi-signature wallets, with hot and cold wallets kept separate;
- Real-time risk control engines and automatic circuit breakers are deployed to detect and respond to anomalies;
- Insurance and reserve funds are established to address extreme risks.

3.6 Multi-Chain Deployment and Cross-Chain Interoperability

Built on mainstream public blockchains and Layer 2 networks, and connected through cross-chain bridges, the platform enables free circulation of stock tokens across multiple chains—connecting on-chain assets and liquidity, and expanding DeFi use cases.

04

TOKENOMICS



04 TOKENOMICS



4.1 Platform Positioning of \$SWYN

\$SWYN is Sharewyn's ecosystem and governance token, serving the following purposes:

- **Governance Voting:** Participate in decisions on platform fees, new asset listings, protocol upgrades, and other key parameters;
- **Fee Discounts:** Pay transaction fees with \$SWYN to enjoy up to 15% off;
- **Staking Rewards:** Stake \$SWYN to share in platform transaction fees and ecosystem rewards;
- **Liquidity Incentives:** Provide liquidity for stock token trading pairs to earn \$SWYN rewards;
- **Ecosystem Payments:** Used for value-added services such as API subscriptions and institutional custody.



04 TOKENOMICS



4.2 Supply and Distribution

Total supply: 1,000,000,000 tokens, fixed cap, never reissued

Explanation

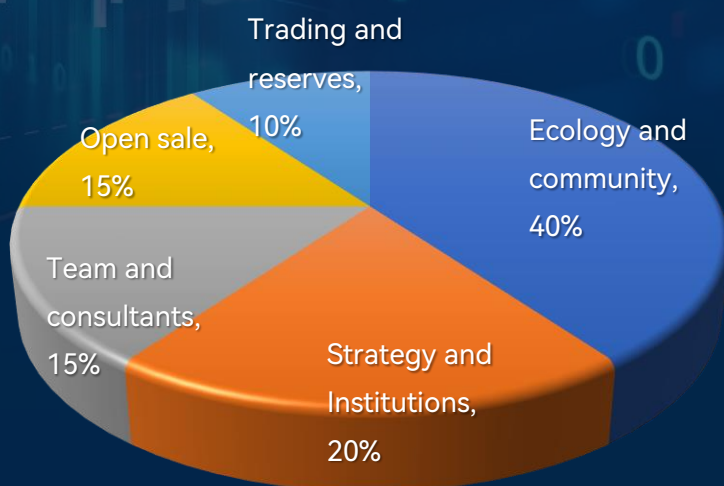
Funds liquidity incentives, user rewards, and partnerships

Locked for 12–24 months with gradual unlocking

Subject to a one-year cliff, followed by three years of linear unlocking

50% unlocks at TGE, with the remainder released over the following 6 months

Reserved for market making, pool initialization, and compliance needs

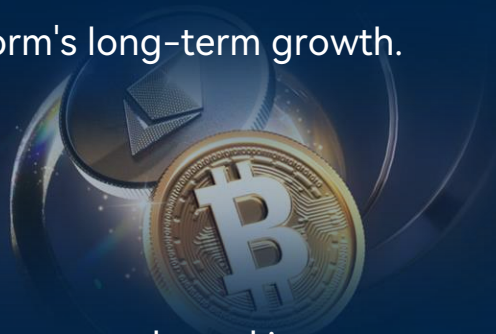


4.3 Value Capture and Deflation Mechanisms

The platform allocates a certain percentage of transaction fees (initially 30%) to buy back \$SWYN on the open market—half of which is distributed to stakers as rewards, and half is burned. This forms a value loop: the more active the trading, the more buybacks; the more buybacks, the smaller the circulating supply—ensuring that token holders and the platform share in the platform's long-term growth.

4.4 Stablecoin Settlement

Platform dividends and trading settlements are conducted in stablecoins, reducing the impact of market volatility on cash flow and ensuring capital efficiency and a smooth user experience.



05

SECURITY & COMPLIANCE



05 SECURITY & COMPLIANCE



5.1 Compliance First

- Complies with local securities laws and international compliance requirements to ensure the legality of token issuance, trading, and settlement;
- Establishes a comprehensive KYC/AML system to verify investor identity and the legitimacy of funding sources at onboarding;
- Proactively engages with regulators to apply for necessary licenses in major jurisdictions [To be confirmed: target jurisdictions and license types];

The platform promotes the standardized development of tokenized assets through a compliant framework, building investor confidence.

5.2 Technology and Asset Security

Underlying stocks are held separately by licensed custodians, with reserve capital certificates issued regularly;

- On-chain assets are managed using multi-signature wallets, with hot and cold wallets kept separate;
- Smart contracts undergo third-party security audits and multiple rounds of testing before launch;
- Real-time risk control engines and circuit breaker mechanisms are deployed, and insurance and reserve funds are established.

06

ROADMAP





06 ROADMAP

Stage	Key Points (Examples)	Status/Time
Stage 1 · Concept and Design	White papers and technical solutions; Core team formation; Seed round financing	Completed
Stage 2 · Research and Compliance	Contract development and internal testing; Third-party audits; License application advancement	Completed
Shase 3 · Launch and Validation	Testnet launch; Community Beta; First global stock token issuance; Web launch	Completed
Stage 4 · Ecosystem Expansion	Mainnet launch; \$SWYN Issuance and staking initiated; Fiat deposit channel; Mobile release	Completed
Stage 5 · Global and Institutionalization	Multi-market coverage; DeFi and cross-chain integration; Institutional APIs and white-label solutions; DAO governance transition	In planning



07

GOVERNANCE & ECOSYSTEM



07 GOVERNANCE & ECOSYSTEM



7.1 From Centralized Operations to Community Governance (DAO Direction)

Sharewyn plans to gradually transition to community co-governance, with the following governance process: proposal, discussion, on-chain voting, and time-locked execution.

The scope of governance includes transaction fees, new stock token listings, risk control parameters, ecosystem incentive distribution, protocol upgrades, and other matters [specific thresholds and voting periods to be confirmed].

7.2 Participant Roles and Value Networks

Role	Functions	Sources of income
Investors (Retail/Institutional)	Buy, sell, and hold stock tokens	Capital appreciation, dividends, liquidity incentives
Issuer (Listed Company)	Partners with the platform to advance stock tokenization	Access to a broader investor base and higher liquidity
Liquidity Providers (LPs)	Providing liquidity for trading pairs	Fee sharing and \$SWYN rewards
Custodians and Node Operators	Custody of underlying stocks and verification of off-chain assets	Custody fees and verification service fees
Developers and Partners	Building applications and integration based on the platform	Developer funding and ecosystem incentives

7.3 Directions for Ecosystem Cooperation

Traditional finance: partnering with licensed brokerages, custodian banks, and asset management institutions to open up fiat currency channels;

DeFi protocols: Integrating with leading lending and DEX protocols to unlock the financial attributes of stock tokens;

Cross-chain and Data: Partnering with cross-chain bridges, oracles, and professional market data service providers.

08

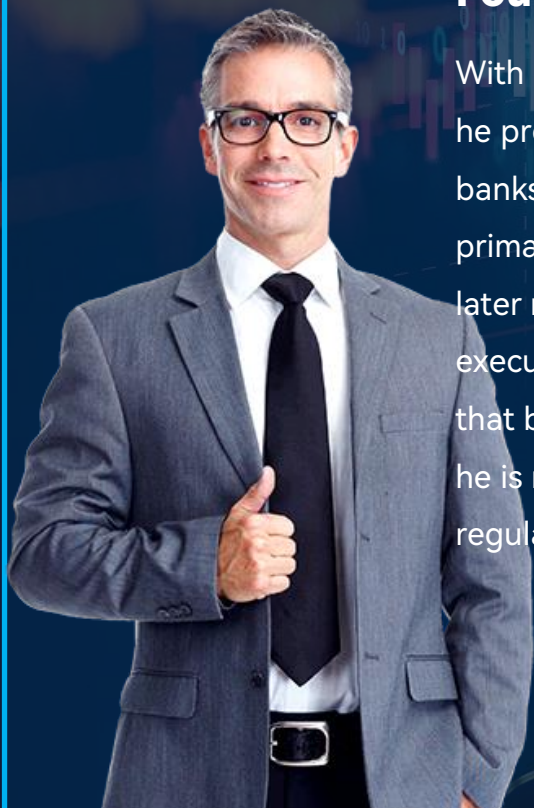
TEAM



08 TEAM



Founder and CEO · James Whitfield



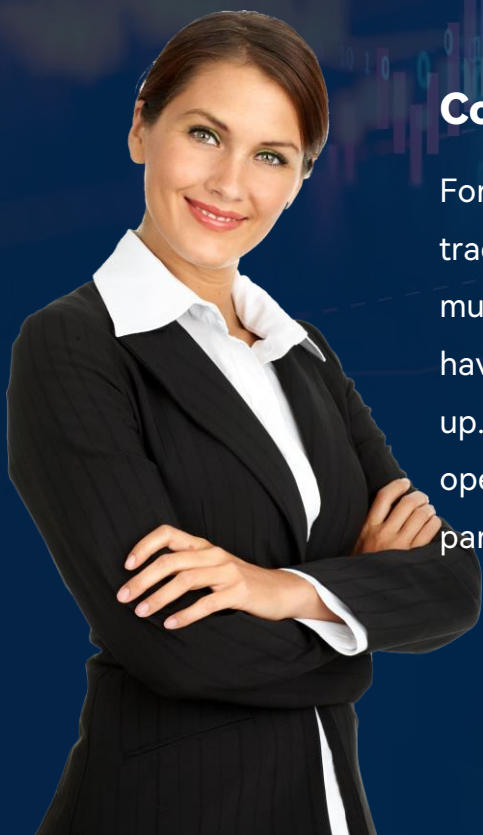
With over 15 years of experience in traditional finance, he previously worked at international investment banks and leading securities firms, responsible for primary market issuance and institutional business. He later moved into blockchain, leading the strategy and execution of multiple compliant digital asset projects that bridge traditional finance and Web3. At Sharewyn, he is responsible for overall strategy, fundraising, and regulatory engagement.



Co-founder and CTO · Lucas Bergman

A senior blockchain technology expert, he was an early contributor to public chain and DeFi protocol development, with deep expertise in smart contracts and on-chain asset custody solutions. He previously led the system architecture for a platform managing over one billion USD in on-chain assets. At Sharewyn, he is responsible for the technical architecture, smart contract systems, and security R&D.

08 TEAM



Co-founder and COO · Elena Castillo

Former Head of Operations at a leading digital asset trading platform, she has extensive experience in multi-market licensing and compliance operations, having built global business functions from the ground up. At Sharewyn, she is responsible for platform operations, license applications, and ecosystem partnership expansion.



Chief Compliance Officer · Charlotte Bennett

With over 20 years of experience in securities law and regulatory compliance, she has served as compliance lead at multiple international financial institutions and is well versed in securities regulatory frameworks across Hong Kong, Singapore, the United States, and other jurisdictions. At Sharewyn, she is responsible for the KYC/AML system, licensing strategy, and regulatory engagement.

08 Team



Project Leader • Adrian Novak

A senior full-stack engineer with experience developing high-concurrency transaction systems and blockchain infrastructure. He is responsible for the overall development of Sharewyn's smart contracts, transaction backend, and system security.



Product Owner • Isabella Marchetti

With years of fintech product experience, she has led the design and launch of trading products from concept to market. She is responsible for product planning and user experience across Sharewyn's web and mobile platforms.



Consultant • Nikolai Petrov

He previously worked at international securities regulatory agencies and was deeply involved in discussions on security token regulations. He now provides guidance on the platform's compliance structure and licensing strategy.



Consultant • Amelia Foster

A former senior executive at a large asset management institution, she has extensive experience in capital markets and asset digitization. She advises on the platform's business expansion and institutional partnerships.

09

RISK DISCLOSURE



09 RISK DISCLOSURE



Digital assets and tokenized securities are still in the early stages of development, and investors need to fully understand the associated risks:

- **Regulatory Risks:** Regulations governing security tokens vary across jurisdictions and are still evolving; policy changes may affect token issuance and trading;
- **Market Risk:** Fluctuations in both the underlying stock price and the broader crypto market may be transmitted to token prices;
- **Technical and Security Risks:** Smart contract vulnerabilities, cyberattacks, and other factors may lead to asset losses;
- **Liquidity Risk:** Building sufficient liquidity in new markets and asset categories takes time;
- **Reserve and Custody Risks:** The operational integrity and authenticity of custodian reserves require ongoing audit verification.

Sharewyn will prioritize compliance and risk control, continuously improving its governance and security systems, but investors should still rationally assess risks and make prudent decisions.



10

CONCLUSION



10 CONCLUSION



Stock tokenization is not only a reflection of technological innovation but also a practice of financial inclusion. They revitalize traditional stock assets and open new avenues for wealth growth for investors. Sharewyn (Smart Stock) adheres to the core philosophy of "compliance, security, transparency, and empowerment," committed to building a fair, efficient, and trustworthy digital asset ecosystem—allowing every investor, regardless of location or capital size, to freely buy and sell global stocks and jointly create the future.

Note: This white paper is published by the Sharewyn (\$SWYN) team. All values, ratios, lists, and timelines marked "Example/Pending" are subject to official disclosure by the project team.





SHAREWYN WISDOM STOCK