



Privateum Whitepaper version 2.0

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Problem Statement

- Privacy and legal protection have become a critical requirement for financial organizations to maintain the trust of their customers
- Absence of any legal-based solution for financial privacy
- The crypto market is very unstable because of a small number of projects that are solving real financial problems
- Lack of global asset management solution in the crypto market
- Absence of secure digital asset storage solution without risk of losing it
- Banking industry consolidation has led to a significant decline in locally based banks specializing in lending to small businesses

Introduction

What is Privateum?

Privateum is the only **Secure, Global, Safe and Sustainable** FinTech Crypto Platform **Owned by Members**, which provides privacy and legal umbrella to its members.

Privateum Factsheet	
Owned by Members	Based on Cooperative Business Model , it's the only democratic business model aligned with Blockchain's core idea and values
Secure	Platform solution based on Consortium Blockchain Architecture and running in protected network governed by trustworthy members only
	Security solution unique to Privateum (Ghost Network) to monitor and keep secure nodes from tampering
	The most valuable financial assets can be stored in a protected Vault , which will be accessible by only hardware key and real-time owner verification
Global	Privateum Connects Producers and Consumers from all over the world and provides unique and high-quality products, services, technological solutions, and expert knowledge
Safe	Privateum members will get access to the platform only after successfully passing the KYB/KYC process in Legal Partners Network
	Using PoA Algorithm which is the most sustainable and eco friendly solution in blockchain technology
Privacy and Legal Umbrella	Member's information will be kept Exclusively by Legal Partner (attorney) and will be protected by client-attorney privilege
	End-to-End Encryption: Information is protected from everyone, even from us



Summary of Our Products and Services

Privateum's technological platform for financial system integration is based on the **Consortium Blockchain Technology**, where banks, insurance companies, borrowers, lenders, stores, groceries, big and small businesses can integrate within one global ecosystem.

Privateum provides businesses the ability to connect to crypto and make the most out of it while excluding current limitations such as companies neglecting quality over quantity, not being able to connect with better suppliers and manufacturers, and helps in cutting excessive costly procedures.

There are no users left out of this solution as the architecture allows for the inclusion of **B2B**, **B2C**, and **C2C**.



B2B – Due to **Privateum Cooperative** structure businesses will get tax exemption advantages and global access to other members’ services and products.

B2C – Privateum connects platform members to the global businesses within **Privateum Cooperative** international consortium, allows exchange of high quality services and goods using internal **PRIUSD** token with **Zero Transaction Fees**. Businesses can quickly grow by joining our strong and global community of producers and consumers where each member will benefit from Privateum Cooperative advantages.



C2C - Privateum Wallet connects people around the world to transfer digital assets through Public Blockchain network and convert PRI token to internal **PRIUSD** token through **Privateum Blockchain** network.

Privateum Wallet users will get exclusive service to store their most valuable digital assets in the most secure **Privateum Vault** accessible only to them.

Privateum Products and Services		
ISSUE	PRODUCT	SOLUTION
Privacy	Privateum Wallet	Cooperative members exchange assets in private network
Digital Assets Secure Storage	Privateum Vault	Secure storage accessible only by the owner
Scams and Frauds	KYC and KYB Platform	Business and user verification will guard against illegal activities
Producer and Consumer Challenges	Privateum Cooperative Business Integration Platform	Global business expansion by removing lots of bureaucratic hurdles and easy cooperation between producers and consumers both locally and globally
Legal Issues	Legal Partners Umbrella	Attorney-client privilege securing from illegal intrusions

We are building a legally protected Fintech platform based on a **Cooperative Business Model** and **Consortium Blockchain Architecture**, which is designed to integrate global businesses, services, and consumers.



Privateum will strengthen local communities to support local businesses and expand globally within our business and community network with drastically reducing red tape where there are risks of fraudulent activities.

In the cooperative business model, the costs of the products and services will be lower because there is **No Double Taxation**, patronage distributions of net income made to the members become taxable income to the member.



Income Generation

Patronage Dividends for Cooperative Members

Patronage dividends will be generated from the income sources below:

- Advertising revenue within cooperative platform
- Fees from cooperative assets management
- Privateum goods and services
- Membership registration, termination and subscription fees

Income generated within cooperative will be distributed member-based to patrons in the form of patronage dividends or refunds.

Patronage dividends are net margins distributed to members according to their patronage (or “use”) of the cooperative.

Multi Holding Sources of Income

Multiple streams of income keeps the platform sustainable for the benefit of our members.

- Service fees such as for membership and subscriptions.
- Digital asset secure storage (Vault)
- Fintech services

Privateum Business Model

A cooperative is a voluntary association of people with collectively owned funds, organized on the democratic principle of equality, who join to supply for their requirements through mutual action, and in which the objective is high-quality goods and services, local communities and business support.

Cooperatives are active in every sector of the global economy. It is well known, while the global economy keeps getting more efficient and generating more value, most people are getting a smaller and smaller portion of it. The investor-owned companies that dominate our economy are geared to maximizing shareholder value, more than pleasing customers, creating jobs, supporting communities, or benefitting society and ecosystems.

Cooperatives are formed to balance the massive growth of inequality between the world’s rich and poor; an issue that, if not addressed, has major economic, social, cultural, environmental, and political consequences. They empower people to improve their quality of life and enhance their economic opportunities through self-help.

Cooperative is going to be financed from a capital equity fund (40% of Tokens) and members' capital contributions known as revolving capital, the method of financing, members make contributions to capital in proportion to their patronage. After the co-op has had the use of this money for a certain period, it is returned to the members as new contributions flow in to replace it.



Business Model Comparison Cooperative vs. Corporate

	Cooperative	Corporation
Purpose	Create wealth, provide services, benefit members	Generate wealth for shareholders
Ownership	Based on holding an ownership share	Is determined by number of shares hold
Decision making	All members have one vote	Based on number of shares held
Distribution of profit	Profit is distributed proportionate to the member’s use of the cooperative services	Based on number of shares held
Financing	Member capital contributions	Shareholder investment
Tax status	Non-member profits and any undistributed member profits taxes, unless non-profit	Corporate tax, unless non-profit

The Cooperative Business Model is mainly based on the idea that those who use an enterprise (the members) should also own and govern it.

Privateum Cooperative’s purpose is to connect individuals, businesses, or other co-ops under a legal representative's umbrella to realize their **economic, cultural** and **social** needs.

Privateum is a multi-tier cooperative global network, with all the benefits of legal protection, equal opportunity, and access to all its partners and members.

We are creating a cooperative business model, implementing a supporting platform, developing technologies, and delivering innovations for the crypto market by applying true and tested frameworks and methodologies.

Privateum Platform Provides	Members Receive
Fast and secure local/international transactions with zero fees	Legally protected financial services within global partnership network
Legal protection, privacy, confidentiality	Easy access to the global asset management programs
Access to the international investment and asset management programs	Dividends based on patronage
Access to growing global partnership network	Voting rights for promising investment programs
Increase group purchasing power and cut operational cost through service sharing	Reduce production costs to provide competition to larger companies with deeper pockets
Community support to local businesses	Equal opportunity to start and grow business with minimum investments and platform support
Subscriptions for local goods and services	Quick access to high tech solutions and global expertise
Global business expansion within our trustworthy partners’ network	Technological, innovative, and financing support programs for our partners’ business growth
Cooperative members’ financial privacy	Investment opportunities from our asset management programs

How Does a Cooperative Model Work?

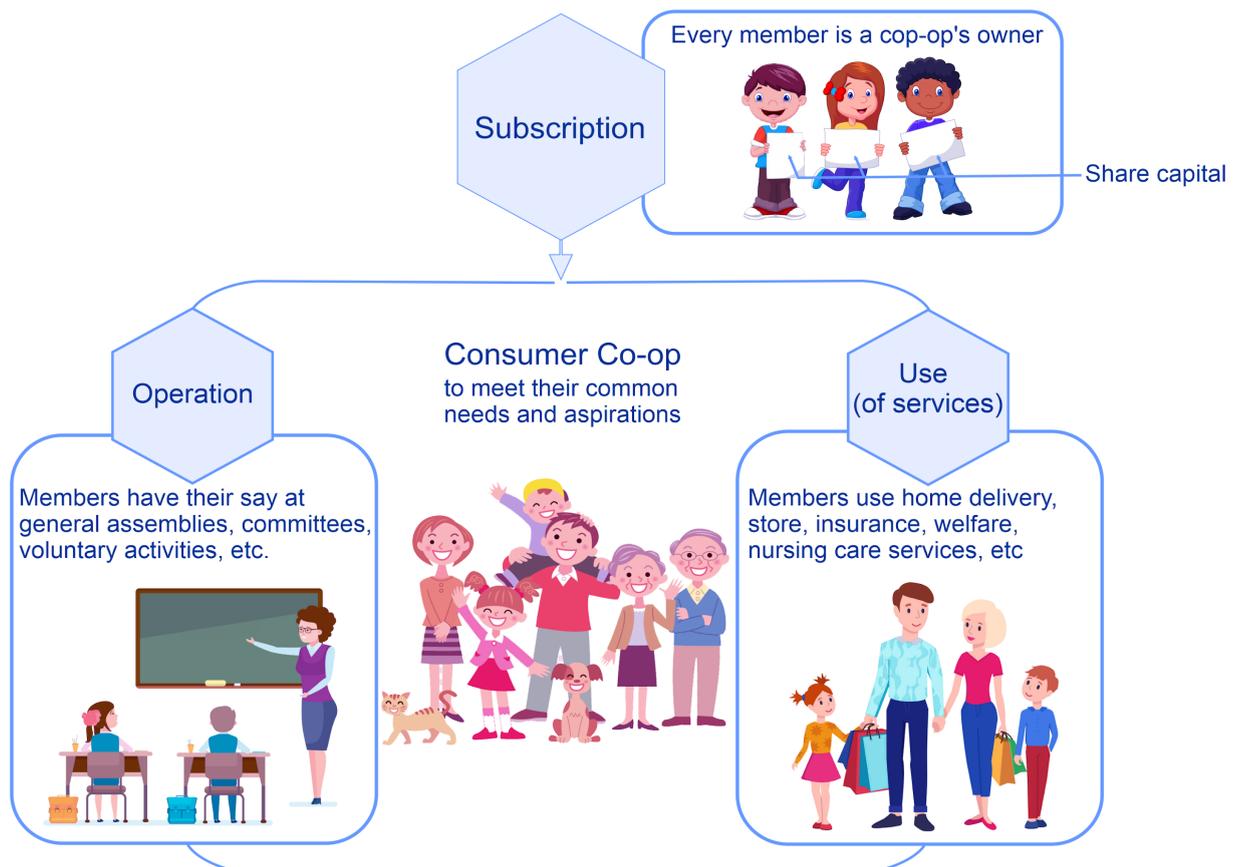
In many ways, cooperatives look like other businesses. They have similar physical facilities, perform similar functions, and follow business practices. They are usually incorporated under state law by filing articles of incorporation, granting them the right to do business. The organizers draw up bylaws and other necessary legal papers. Members contributing to capital raise, elect a board of directors, by participating in the management of the business. The board sets policy and hires a manager to run the day-to-day operations.

The differences are found in the cooperative’s purpose, its ownership and control, and how benefits are distributed.

The cooperative business model combines not only the best of small business ownership and a corporation, but it also provides governance, potential for longevity and limited liability, like a corporation.

It has two key advantages.

- The first is how well it supports local, economic, business and community development.
- The second is how versatile the model is – capturing both a small, mom & pop shop or a multi-stakeholder global enterprise, and just about everything in between.



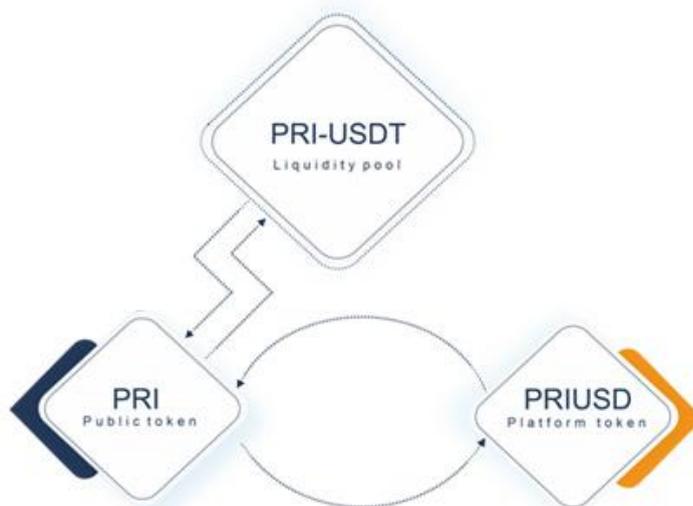
Joining to Privateum Network **Consumer Cooperatives** and their members will benefit from purchasing daily necessary commodities at the optimum price.

This is a great opportunity for **Consumer Cooperatives** for the betterment of their members.

Consumer Cooperative Advantages	Members Receive
Goods and services at a reasonable price	Consumers usually purchase the products at a high price. But by establishing a cooperative society they get privilege on every purchase. Members get products and services at reasonable price
Supply of goods according to choice	Cooperative collects taste and choice goods for the members to find the best quality and price provider
Elimination of middlemen	Purchase products and services from an original producer or supplier and supply the members directly without middleman
Regular supply of goods	Cooperative supplies the goods regularly according to the demand. Consumers feel relax to get standard goods and services at reasonable price
Increase group purchasing power and cut operational cost through service sharing	Reduce production costs to provide competition to larger companies with deeper pockets
Community support to local businesses	Equal opportunity to start and grow business with minimum investments and platform support
Subscriptions for local goods and services	Quick access to high tech solutions and global expertise
Marketing facility	Access to global Marketplace to sell and buy goods and services
Development of social relationship	All regional consumers are strongly involved with the cooperation. That's why it creates a positive social relationship with the people
Increasing the income of members	More active cooperative members earn more patronage dividends. It helps to develop the standard of living due to purchase privilege and earn a dividend.

Tokenization and Tokenomics

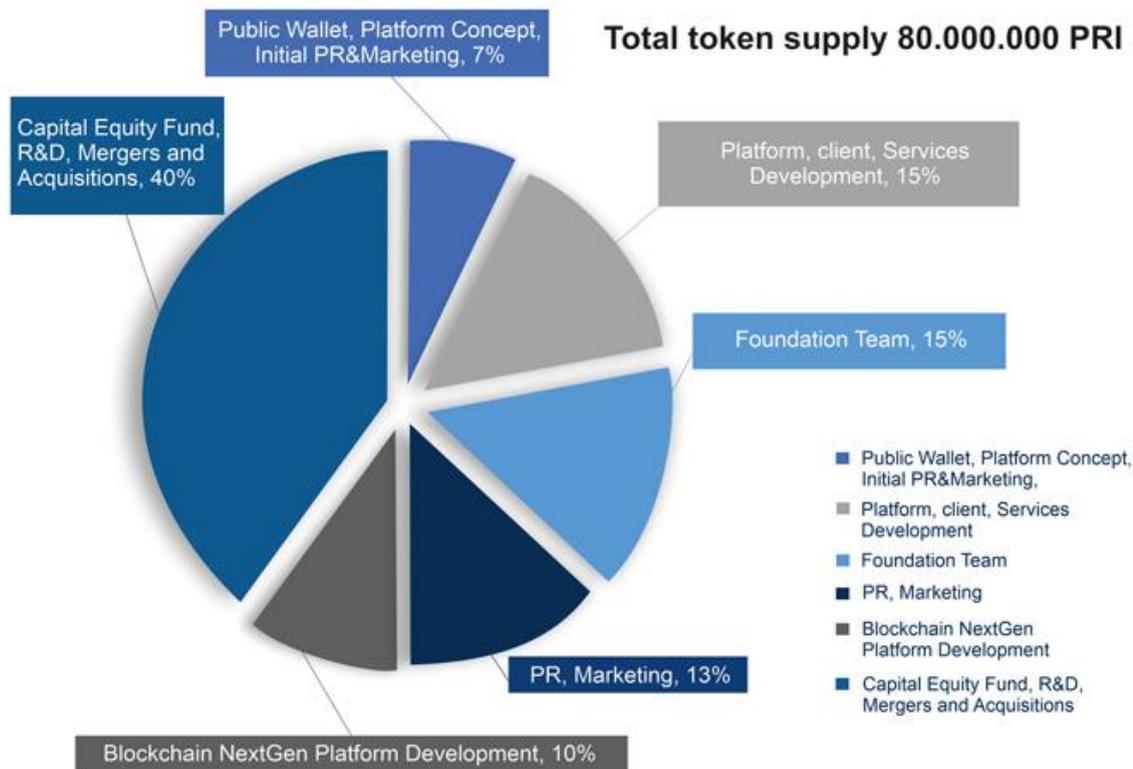
PRI Token utilization model





Token allocation of **80,000,000 PRI** is performed in the following proportions:

- Initially, 5,600,000 PRI will be distributed at the presale/private sale stage. Private sale is entitled to 30% of the total 5,600,000 PRI at a price of 0.2\$. Pre-sale will consist of the remaining 70% of the total 5,600,000 PRI at a price of 0.35\$. Funds from sales will be used for product MVP (Public wallet) release, Privateum Platform concept development and testing, also will be used for PR & Marketing
- The main sale stage (ICO, IEO, IDO, IEL) distributes PRI via public multistage distributions and investors onboarding. Below is the list of reserve funds by specific purpose and rules not allowing for the funds to be reused by other buckets
 - 15% (12,000,000 PRI) - Privateum Platform, Client and Fintech services development and business partners integration
 - Privateum Foundation is entitled to 15% (12,000,000 PRI)
 - 13% - PR & Marketing
 - 10% - Privateum BlockChain NextGen platform Development
 - 40% - Capital Equity, mergers and acquisitions fund for continuous business and revenue growth needs



IMPORTANT:

80 Million PRI Tokens are enough for transitioning the **Privateum Initiative** from the very beginning to the stage of cooperatives global network sustainability. The only scenario where it might be needed to mint additional PRI tokens is to ward off any hostile takeover threats to the platform, which can affect platform sustainability for our members due to concentrated ownership of the existing supply of PVM in very few hands.

Here Privateum considers the cryptocurrency part of the solutions, highly relying on offline processes and everyday life. The majority of principles were outlined in the previous section, laying framework and underground to the general perception of the overall system principles and regulation mechanics.



Privateum is trying to give a broader understanding of overall token flows.

First, it is necessary to mention, that the cooperative assets are being formed from

- The initial sale of **Cooperative Tokens** for fiat money and other cryptocurrencies.
- **Member Capital Contributions** (comes with the right to participating in the management of the business)
- **Disbursement of Cooperative Tokens** as means of transaction fee payments.
- **Voluntary Participation.**
- **Income from Offline Assets Management** through internal Trust/Foundation and other commercial activities.
- **Dividends of Members.**

Additionally, fiat and crypto input in the form of dividends, sometimes – in goods or other assets (real estate, intellectual rights, and property), rarely – services and in kind contributions by members, can be nominated in **Cooperative Token** as well.

The personal wallet of cooperative members contains balances in different assets, primary cooperative sector, and linked **KYC** name, along with the verification sector date and datum. Wallet functionality assumes availability of deposit and withdrawal of **PRI Token** assets, access to internal exchanges and trading platforms, cooperative sector changing, help and FAQ sections, sectoral online activity tools, available cooperative programmes, and other useful links.

Privateum assumes, that there are simple operations list below within the union of cooperatives globally:

- **Equity contribution or capital growth,**
- **Equity redemption with preservation of membership (partial redemption),**
- **Equity redemption with ceasing of membership (full redemption),**
- **Exchange goods and services,**
- **Registration, termination, subscription**

Membership of a cooperative is active and valid if the member (private person or legal entity) has passed **KYC** with an appropriate lawyer (cooperative sector) and contributed equity in **PRI**.

After **KYC** verification, the equity can be transferred between members.

Wallet is a technical tool to store and manage public **PRI Tokens** and cooperative digital assets (**PRIUSD**). So, the number of wallets for one member is practically unlimited. Each wallet is active until it contains at least one cooperative token (**PRIUSD**). Each valid and active member has at least one active wallet. Union of cooperatives boards of a higher level can override decisions of lower-level boards.

- **Contributing Equity**, including depositing cryptocurrency to the appropriate wallet, providing goods/money/services to be included in the overall cooperative balance. Usually, that's a non-taxable operation. Depositing crypto to a private wallet is considered a contribution in a cooperative or an exchange to the platform token (**PRIUSD**) for goods and services exchange operations. Providing a cooperative with goods/money deposits is a standard functionality, available in the real world. Services are subject to the prior sector board approval, getting their



token or money value upon second board approval at the time of acceptance of such services. Tokens have their predetermined value.

- **Redemption of Equity** with preservation of membership (partial equity redeem) is any decrease of contribution volume unless the minimum required contribution is maintained. Converting tokens from an internal wallet to a public wallet is considered as redemption of equity. Withdrawing equity, nominated in goods/money with preliminary appropriate sectoral board approval is standard functionality. Usually, that's a non-taxable operation.
- **Transfer of Equity** can be performed only to other members within a union of cooperatives. Transfer can be done in such a volume, which allows the wallet to remain active and valid.
- **Redemption of Equity with Cease of Membership** (full contribution redemption) is any decrease of complete contribution volume. It should be done after maximum possible partial equity redemption and transfer of the final cooperative token to the Cooperative Trust/Foundation as a fee of membership termination. Usually, that's a non-taxable operation.





Basic Principles

Specifics of tokenization for the proposed solution is in absence of any ready legal international infrastructure, so technological solutions are in development along with institutional capacity building and expansion of membership.

Thus, it will be easier to build legal infrastructure around technological platforms and promote appropriate offline services tied seamlessly to the software.

As the technology is for serving, in some meaning, closed community, it can be implemented via custodial secure solution, leaving authentication means to members as means of accessing cooperative system wallets, containing crypto currencies and digital assets, latter not necessarily unequivocally linked to appropriate crypto wallets, moreover, with no direct access to authorization keys of such crypto wallets, as it was explained above for the case of institutionally mediated private value exchange. As the proposed technical solution is in-house, it is turning out to be a way to digitize internal business processes, along with tokenization of internal assets.

The following key points should be considered, for the turnover of crypto flows inside the cooperative.

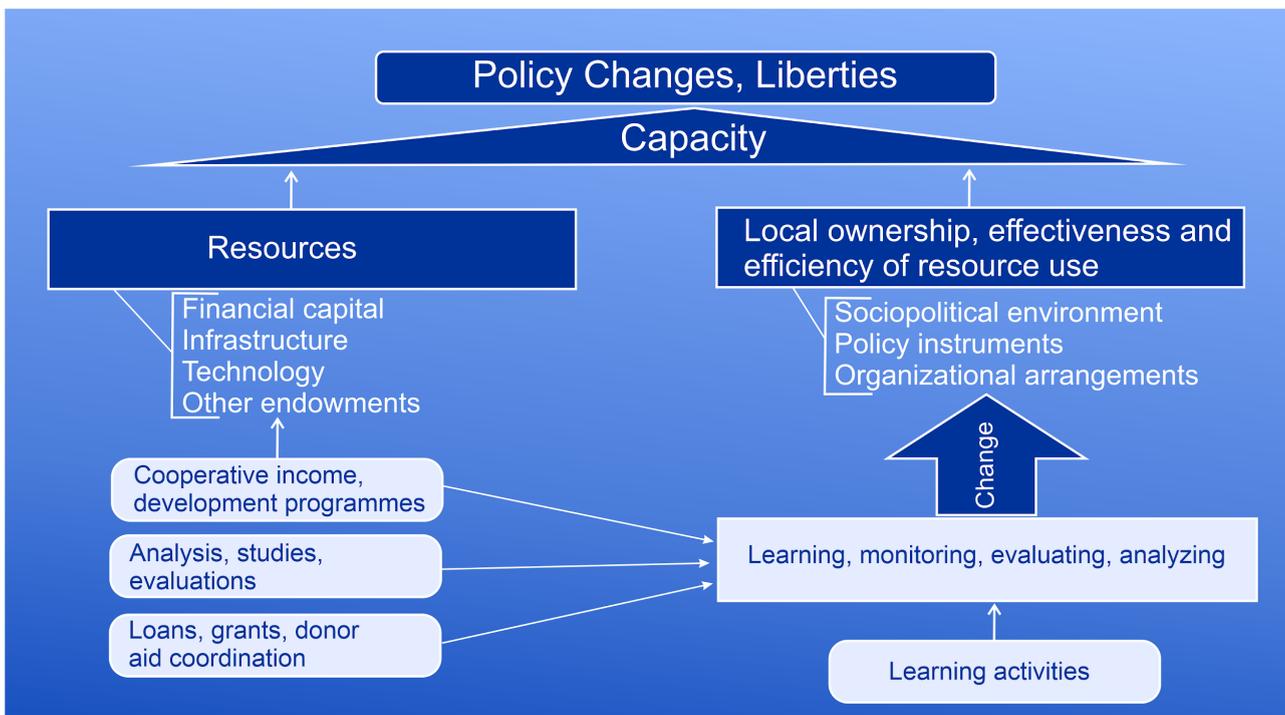
1. Initial wallet registrar or verifier can be the advocate/lawyer, charging the new-comer with **Cooperative Token** for identity verification and initial community services.
2. New wallet should subscribe to our platform services after successfully passing **KYC/KYB** verification.
3. Each internal transaction assumes a commission-free in **Cooperative Token (PRIUSD equivalent to 1\$)**.
4. External currencies and goods inflow and outflow through operations of **Cooperative Token** can be treated as cooperative dividend transactions.
5. Those members who participated in cooperative capital contribution will be able to unlock exclusive service and participate in the management of the business and based on their contribution
6. The function of additional **PRI** emission and internal buy-back of necessary amounts of **Cooperative Tokens** for leveraging the rate should be carried out by the Cooperative Trust/Foundation, being a Super-Node, serving as an eternal analogue of the US Federal Reserve System. Upon development of overall infrastructure both offline and online, there can appear a limited number of Super Nodes.
7. Internal nodes, serving overall infrastructure, can be additionally placed in members infrastructure after gaining trustworthiness high scores.
8. Along with the time and due to the increase of internal transactions, **Cooperative Token** disbursement will lead to Cooperative Internal Trust/Foundation capital and assets growth in FIAT and crypto as well.
Cooperative internal Trust/ Foundation capital and assets in external currencies management or reinvestment can be done through banking and fintech entities with a paid membership of

Cooperative. The reinvestment also can be implemented via Cooperative Locally targeted programmes, for example, construction of housing/buildings in specific communities with further provision on favorable conditions to appropriate Cooperative members in exchange or as a return for their dividends.

Details of such initiatives are part of common practice of cooperatives worldwide and are usually pre-approved by decision of appropriate Board of Cooperative.

In the light of above-mentioned approaches, Privateum consider its solution capacity for development is the availability of resources and the efficiency and effectiveness with which cooperative members deploy those resources to identify and pursue protection of their financial liberties on a sustainable basis both internally and externally through lawful policy changes requests to appropriate regulating and governmental bodies.

Hence, Privateum support joint cooperative capacity development as a locally driven process of learning by member community leaders, cooperative sectors, and their appropriate certified/licensed lawyers to be the agents of change that brings about changes in sociopolitical, policy-related, and organizational factors to enhance local ownership for and the effectiveness and efficiency of efforts to achieve balanced legislative and common practice level of privacy in financial transactions.



So, in view of the above-mentioned, Privateum consider that organizational capacity building is a commitment to continuous improvement, typically over a multi-year basis, to build an effective organization capable of delivering its mission now and in the future.

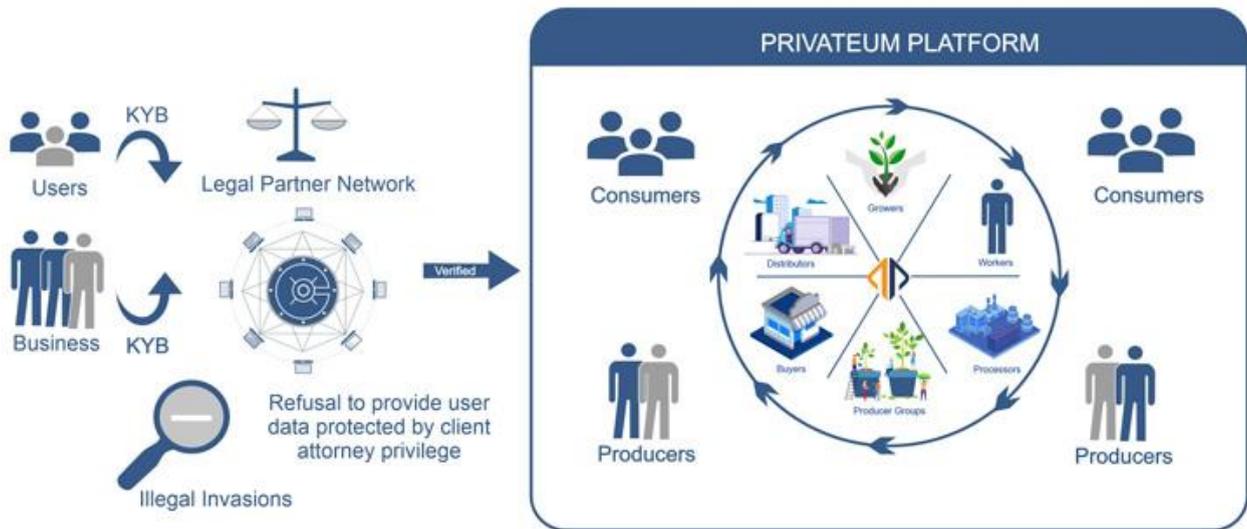


Usually, technological solutions resolve a certain need of a specific community, by gathering different stakeholders with similar interests.

Contrary to that approach, the overall proposed solution is suitable for any type of mixed community, serving the needs not only price-value competitiveness, but rather of joint good of the united community in general, including re-distribution of internally generated value and purchasing power to implement mutual support activities and coordinate integrated policy making.

In the light of the above mentioned, neither legal solution, nor technical one can be disclosed to the public to preserve integrity and save them from possible external intrusion attempts. Additionally, the harmonization of cooperatives internal rules is an ongoing international process, highly relying on changing code of conduct and legal practice, so each new country covered is a necessity to expand and enrich existing procedures to meet new jurisdiction requirements.

Platform High Level Design



Privateum Network (Based on Ethereum)

Privateum network, based on “**consortium**” blockchain technology, in many cases is similar to private networks. Customized Ethereum clients of our enterprise platform made **Private, Secure, Fast** and **Cost Effective**. Being private we still can take advantage of the Ethereum blockchain platform. Access to the network is secured with the API Gateway for communicating with trusted clients. The primary **API JSON-RPC** is needed for integrations only. Any access to the smart contracts is closed from outside.



CONSORTIUM VS. PRIVATE BLOCKCHAIN		
	PRIVATE BLOCKCHAIN	CONSORTIUM BLOCKCHAIN
Access 	 Single organization	Multiple organizations
Authority	Partially decentralized	Decentralized 
Transaction Speed 	Fast	Fast
Consensus	Voting/multi-party consensus	Voting/multi-party consensus 
Cost 	Cheap	Cheap
Data Handling	Read and write for a single organization	Read and write for multiple organization 
Immutability 	Partial	Partial

Cloud Agnostic Infrastructure

Mix of self-hosted cloud agnostic cluster nodes with geo-redundant failover clustering to diversify infrastructure and to ensure maximum network uptime and connectivity at scale.

First release **SLA** goal is 99.9% planning to reach 99.99% availability in 2022 with scaling multi-cloud infrastructure strategy.

Secure by Design

Our robust **Secure SDLC Program** covers personnel's language-specific training, threat modeling, SAST and DAST scans, vulnerability management, etc. and undergoes periodic review to ensure we are aligned with security best practices.

Privateum production system is built in alignment with **SOC2 Trust Principles** and **NIST 800-53 Security Controls**.

Deployment automation is heavily utilized to decrease the possibility of human errors.

Privateum DevSecOps team is continuously working on expanding network and applications coverage by automated security tests.



Encrypt Everything, Know Nothing and Zero Trust

End-to-End Encryption: from a browser or mobile application down to data stored in the Privateum system, information is protected from everyone, even from us.

Data in transit is encrypted with TLS 1.2 or higher.

Data at rest is encrypted by default using AES-256 with scheduled key rotation. There are added permission features along with identity management to offer a permissioned network. Any access to infrastructure is granted based on a user's identity & context, with continuous monitoring and validation of privileges

Follow the Sun Support

Privateum systems and data are geo-redundant and load balanced. This ensures that the systems keep running in the event of a sub-system failure and data can be restored from encrypted backup stored in multiple physical locations if necessary

Eco-Friendly and Cost-Effective

Proof of Authority (PoA) is the algorithm used in **Privateum Ghost Network**, that delivers comparatively fast transactions through a consensus mechanism based on identity as a stake. Master nodes that fail to participate in quorums that provide core services are penalized, which eventually results in them being excluded from master node payment eligibility.

Unlike the Proof-of-Work mechanism, commonly referred to as "mining", there is no technical competition between validators here. This consensus mechanism requires almost no computing power, and therefore significantly less electricity for its operation. It will not require many nodes to support a similar number of transactions from the public Ethereum network. With customized consensus, block time and gas limit can outperform public Ethereum and scale thousands of transactions within a second.

Privateum Ghost Network

In most cases, the **PoA** algorithm is being used with staked authority which is a combination of PoA and PoS. Blocks are produced by a limited set of validators, they are elected in and out based on a staking based governance. Validators take turns to produce blocks in a **PoA** manner. The only security guarantor in this model is the **Staked** (deposited) **Tokens**.

The Privateum team designed the **Ghost Network** product to keep the network safe and secure.

Ghost Network is a multi-layer security product which monitors and controls the system from tampering and orchestrates nodes automatic provisioning and disposal. Any tampered Node will be automatically removed from the network and the owner will lose authority to become a validator.



Disclaimer

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It is possible that the union of cooperatives under Privateum Initiative (further on mentioned as Cooperative) is not able to unite a large number of businesses, individuals, and other organizations and that there will be a limited public interest in the creation and further support of the initiative. Such a lack of interest could negatively impact and slow down overall Cooperative organizational capacity building.

Unlike bank accounts or accounts at some other financial institutions, funds held using the Bitcoin, Ethereum or other crypto networks are generally uninsured. In the event of any loss, there is no public insurer, such as the FDIC, or private insurer, to offer recourse to the purchaser.

It is possible that, due to any number of reasons, including but not limited to an unfavourable fluctuation in the value of assets, development issues with the technology, the failure of business relationships, or competing for intellectual property claims, costs for supporting legal infrastructure are higher than income from assets management, the Cooperative project may no longer be viable as an entity or otherwise and may dissolve or fail to launch.

Cryptographic tokens are a new and untested technology. In addition to the risks discussed in this research, there are risks that cannot be anticipated, especially in the light of the recently announced quantum supremacy of China and US technological companies and legal authorities, questioning the cryptosecurity issues of nowadays blockchain technologies in general.

Further risks may materialize as unanticipated combinations or variations of the discussed risks or the emergence of new risks, hence no responsibility is assumed in the light of such course of development.

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