



# Veritaseum

## VeADIR User Guide

## Contents

<b>1.</b>	<b>VERITASEUM BACKGROUND/SUMMARY</b>	<b>3</b>
<b>2.</b>	<b>VERITASEUM PRODUCTS AND SERVICES</b>	<b>4</b>
2.1.	DESCRIPTION	4
<b>3.</b>	<b>HOW TO USE THE VEADIR</b>	<b>8</b>
3.1.	A STEP-BY-STEP GUIDE	8

## 1. Veritaseum Background/Summary

Veritaseum develops software that facilitates peer-to-peer capital markets through the use of Blockchain or distributed ledger technology.

By leveraging its beginnings in fundamental research reports, Veritaseum has developed a suite of products and services that address market needs. Veritaseum's main platform is the VeADIR ("VA-dur")-Veritaseum Autonomous Distributed Interactive Research. The VeADIR is a network agnostic platform that currently resides on the Ethereum network but can be transitioned to other networks, if needed, with minimal effort.

The VeADIR uses smart contracts to confirm, execute and render transparent every transaction. In addition to transparency, smart contracts provide security and low cost as they must execute as agreed and, if cancelled, must return any assets not yet earned to the original contributor. It provides far greater safety than traditional systems that have the risk of third-party costs and delays as well as human errors or contraventions.

This presentation serves as a new-user guide and will show you, step-by-step, how to onboard and use the VeADIR to access Veritaseum's products and services.

## 2. Veritaseum Products and Services

### 2.1. Description

Veritaseum was founded from its core strength: fundamental, in-depth research. For more than ten years the founder and a team of analysts produced reports on the implications of publicly available global macroeconomic and microeconomic data as well as published corporate reports. The team’s “Boom Bust Blog” reports were highly regarded and forecalled more than 85 of the world’s most significant financial events, even when most industry professionals held opposing views.

In 2014, the founder decided to leverage this research through the use of Blockchain technology. The team analyzed emerging digital assets and developed an ideal portfolio of those it believed would outperform over time. It set valuation bands for each asset it decided to include and determined the best mix of the assets to hold. Over a period of time, the company watched its performance and noticed that it significantly outperformed against individual assets as well as global portfolios of traditional assets, even in a down market.

The founder began to work with a team of developers to find a way for others to access the benefits of the portfolio without the traditional closed- or open-fund investment dynamics. The VeADIR was conceptualized as a use of distributed ledger technology and smart contracts to allow users to review published research and decide, on their own, whether or not they want to invest in a particular asset or group of assets.

Due to continued regulatory uncertainty in the US cryptocurrency market, Veritaseum is currently not offering its VeExposure product. It has, however, developed other products and services that achieve its mission of making capital markets accessible to all and currently available for use.

#### 2.1.1. VeASSETS

VeAssets are tokens created within the VeADIR that represent ownership of the assets backing them. These tokens can be backed by precious metals, real estate or any other asset to which a customer can take title.

- **BUY**

A KYC-approved user can use the Buy button to purchase any VeAsset token approved for sale in his jurisdiction. By clicking the BUY button a user will also receive all the terms and conditions related to their purchase along with purchase payment options.

- **SELL**

A KYC-approved user can sell their VeAssets tokens, whether purchased through the VeADIR or received from other users. By clicking the SELL button, the user will receive all the terms and conditions related to their sale in addition to their sell payment options. Sales can only be made in whole units.

- **REDEEM**

VeAssets, particularly precious metals, are fully redeemable in whole units. A KYC-approved user may redeem VeAssets for their physical assets whether they purchased the tokens through the VeADIR or from another user. By clicking the REDEEM button, the user receives all the terms and conditions related to redemption in addition to requirements, costs to redeem and payment options.

## **2.1.2. VeRESEARCH**

The VeResearch section of the VeADIR allows users to access our various research reports. Most are free and the detailed reports are sold in exchange for VERI tokens due to the extensive effort made by our team to produce large, intensive reports.

## **2.1.3. VERITIZATION**

Veritization is the process of tokenizing products, projects, assets and companies on the VeADIR. Each veritized asset has unique and disclosed characteristics. Tokens may be for newly formed or existing entities as described below. Veritaseum reviews all potential veritization projects before issuing them through our platform.

- **ICO**

For unregistered companies, projects, owned-assets or products, Veritaseum will research and value the prospect to approve veritization on the VeADIR platform. Successful prospects will be released through the VeADIR under a custom marketing arrangement. These tokens may be utility, asset-backed or security in character.

- **DIGITIZATION**

Veritaseum veritizes existing securities by purchasing the security, holding it in trust and issuing a representative token for it. The token provides greater liquidity for its holders and should trade in line with the security itself.

- **MARKET SERVICES**

Not all projects are ready for veritization. As a service, Veritaseum will offer research, analysis, valuation and consultancy to help teams improve their business models and prepare to veritize their

assets. These projects are priced case-by-case.

## 2.1.4. VeLEND

Veritaseum provides an opportunity for large buyers of VeGOLD to earn a near-term yield on their assets in addition to the long term yield holding precious metals may provide. Under agreement, approved customers may lend their assets into a variety of global projects that Veritaseum may help to identify. Veritaseum's primary role is to provide the technology that allows lenders and borrowers to transact via smart contract, peer-to-peer. Veritaseum is not a party to the contract and only collects a fee for the use of the VeADIR platform. Below are two uses of VeLend that are available.

- **VeMortgage**

Veritaseum has piloted the ability to make a fully gold-denominated mortgage that can be registered on the Blockchain as well as filed with the jurisdictional authority as in a traditional mortgage. This mortgage provides several benefits to both lender and borrower and most any risk can also be mitigated.

- **VeStability**

Lenders may loan VeGold to governments with unstable or declining currencies to help them hedge against foreign exchange fluctuations for loans held in stronger currencies such as USD and Euro.