

LDR-S Stable Token – Whitepaper (Clean Edition)

Version 1.0 Blockchain: Ethereum Mainnet (ERC-20) Peg: 1 LDR-S = 1 CHF Category: Treasury■Backed Utility Stable Token

1. Abstract

LDR-S is a fully CHF■backed stable utility token deployed on the Ethereum blockchain. It is designed as a non■speculative digital settlement unit used for payments, digital asset transfers, and optional NFT■based ownership verification. Minting is only possible when real CHF reserves enter the treasury, while redemptions trigger permanent token burning. The token offers no profit expectation and operates with full transparency and reserve integrity.

2. Use Cases

- Stable digital payments
- Digital authenticity / ownership certificates (NFT layer, optional)
- Loyalty and membership structures
- Internal value transfer within an ecosystem

3. Peg Mechanism (1:1 CHF)

Minting: LDR-S tokens are created only when the treasury receives real CHF. Burning: Redeemed tokens are permanently removed from circulation. The model is non■algorithmic and fully reserve■backed, ensuring a constant value of: ➔ 1 LDR-S = 1 CHF at all times.

4. Treasury & Reserve Structure

- 100% CHF reserves (bank or digital CHF)
- Optional over■reserves (ETH, USDC, KAS)
- Transparent proof■of■reserve reporting
- Multisig-controlled treasury for maximum security

5. Smart Contract

- ERC■20 standard on Ethereum Mainnet
- Auditable, transparent, secure
- Functions include: mint, burn, pause (multisig■secured)
- Immutable core logic with controlled administrative rights

6. Governance

- No DAO structure
- No public voting system
- Governance operated through multisig (e.g., 2/3 or 3/5)
- Responsible for minting, burning, treasury management and contract configuration

7. Compliance & Legal Classification

LDR-S is classified as a utility stable token and not a security. It is: • fully backed 1:1 by CHF • non■speculative • not designed to generate profit Therefore, it falls under Swiss voucher/utility token guidelines and does not require FINMA securities licensing, provided treasury transparency and proper accounting are maintained.