

WHITEPAPER

JTV BANK

A project

JT TRADECAPITAL LTD

Version 1.0 – May 2025

1. Introduction

JTV BANK is a new digital financial entity, headquartered in the UK, created to integrate innovative banking services with the management, custody and enhancement of digital and tokenized assets. The bank is promoted and wholly owned by **JT TRADECAPITAL LTD**, a British company already active in real estate and art tokenization through the **JTVVAULT (JTV) token**.

2. Vision and Mission

Vision

Building the UK's first regulated hybrid bank, where traditional finance and digital assets coexist in a transparent, sustainable and decentralized ecosystem.

Mission

To offer a state-of-the-art banking platform for investors, households and institutions, focused on:

- Digital banking
 - Custody and enhancement of emotional assets
 - Integration with the blockchain and the JTV token
 - Innovative loans and investments
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3. Services Offered

Category	Services
UK Digital Accounts	UK IBAN, debit cards, crypto wallets
Custody of tokenized assets	Artwork, real estate, NFTs, classic cars
Collateralized loans	Warranty on JTV, works, real estate
Investment banking	JTV funds, asset tokenization, off-chain operations
Payments and cards	POS solutions, JTV cards (Visa/Mastercard UK)
Solutions for companies	Business accounts, escrow, capitalization instruments

4. Legal and Regulatory Structure (UK)

- **Società controllante:** JT TRADECAPITAL LTD – Company House Reg. n. xxxx
- **Bank location:** United Kingdom – FCA (Financial Conduct Authority) authorization pending
- **Applicable regulation:**
 - UK Financial Services and Markets Act 2000
 - Electronic Money Regulations 2011
 - Anti-Money Laundering and Counter-Terrorist Financing (UK Law)
 - Data Protection Act 2018 (UK GDPR)
- **Ongoing regulatory partnerships:**
 - E-Money Institution o Banking as a Service provider (UK)
 - Audit & Compliance through FCA accredited third parties

5. Integration with JTVault Token (JTV)

JTV BANK natively integrates the **JTV** token into its banking services:

- Direct JTV ↔ GBP/EUR/USD exchange rate
- Use JTV to access banking products, loans, and premium services
- Participatory governance via JTV DAO
- Insured custody of tokenized assets with underlying real value
- Incentives for staking and continued use of JTV

6. Business Model

Main revenue

- Crypto-to-fiat banking and conversion fees
- Interest on guaranteed loans
- Custody and asset management
- White-label licenses for JTV Bank use in third-party platforms
- Issue of personalised cards (UK card issuer)

Target customers

- Private investors with tokenized assets
- Artists, galleries, foundations and collectors
- Real Estate Developers
- Startup Web3 e DAO

7. Operational Roadmap

Phase	Period	Objective
Step 1	Q2 2025	Finalization of the UK legal structure, start of registration with FCA
Step 2	Q3 2025	JTV BANK digital platform and wallet development
Step 3	Q4 2025	Pilot launch with JTV users, banking operation testing
Step 4	Q1 2026	Official UK & EU Launch
Step 5	Q3 2026	Services for companies, escrow, wealth management

8. Governance e DAO JTV

Through the **JTV DAO**, holders of the JTV token will be able to:

- Participate in strategic banking decisions
- Approve ethical and cultural investment projects
- Access profit shares or redistribution in the form of tokens

Decentralized governance is guaranteed by smart contracts on the Solana blockchain and overseen by **JTV FOUNDATION**, based in Clusone (BG), Italy.

9. Sustainability and Ethics

JTV BANK is based on ESG (environmental, social and governance) criteria:

- Ethical and socially responsible investments
- Support for foundations and cultural projects
- Issuance of impact financial instruments (Impact Tokens)
- Partnerships with public bodies and NGOs for cultural promotion and health

10. Conclusions

The JTV BANK is much more than a bank: it is a **decentralized**, ethical and innovative financial hub, capable of connecting real assets, art, technology and social impact. Its headquarters in the United Kingdom guarantees transparency, legality and international projection.

Official Contacts

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