JTV DIGITAL BANK

Whitepaper

JTV Digital Bank powered by J.T. TRADECAPITAL LTD
Company Registration No. 14556914 – London, UK

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1. Executive Summary

JTV Digital Bank, powered by **J.T. TRADECAPITAL LTD**, is the next-generation digital financial institution. Starting operations in **Q1 2026**, the Bank will deliver regulated banking services enhanced by blockchain, including:

- Opening of current accounts
- Issuance of **Mastercard debit and credit cards**
- Tokenized asset management
- Fiat-to-crypto and crypto-to-fiat gateways
- AI-driven financial solutions

The Bank bridges **traditional banking (TradFi)** and **decentralized finance (DeFi)** under the **UK regulatory framework**, ensuring security, transparency, and innovation.

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2. Vision and Mission

- **Vision**: To be the first European digital bank combining **traditional account services** with **blockchain-based tokenization and payments**.
- **Mission**: Provide customers with secure current accounts, Mastercard cards, and innovative tokenized investment solutions, ensuring compliance with FCA standards and international regulations.

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3. Legal and Regulatory Entity

- **Entity**: J.T. TRADECAPITAL LTD (Company No. 14556914).
- **Registered Office**: 80 Charlotte Street, London, England, W1T 4QS.
- **Incorporation Date**: 23 December 2022.
- **Status**: Active.
- **Business Activities (SIC Codes)**: 64203, 64303, 64999, 73110.

Operations comply with **FCA rules**, **UK Companies Act 2006**, **AML/KYC frameworks**, and **GDPR**.

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4. Governance Framework

(As already defined: Shareholders' Assembly, Board of Directors, Executive Management, Advisory Committee, Principles of Transparency, Accountability, Integrity, Innovation, and Sustainability.)

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5. Business Model and Services

5.1 Core Banking Services

- **Current Accounts**: Secure digital current accounts for individuals and companies, fully accessible through mobile and web platforms.
- **Payment Cards**:
  - **Mastercard Debit Cards** linked to current accounts for global payments.
  - **Mastercard Credit Cards** issued to eligible clients, with AI-driven credit scoring and flexible repayment plans.
- **Payments & Transfers**:
  - SEPA and SWIFT transactions
  - Instant payments and peer-to-peer transfers
  - Crypto-to-fiat and fiat-to-crypto conversion

5.2 Digital Banking Innovation

- Tokenization of real-world assets (RWA)
- Custody of tokenized assets and cryptocurrencies
- Smart contract-based financial products

5.3 Investment & Wealth Solutions

- Tokenized real estate, art, and collectibles
- High-yield hybrid products backed by JTVAULT token ecosystem
- AI-powered portfolio optimization

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6. Tokenomics and Digital Infrastructure

- **Token**: JTVAULT (JTV) – 50,000,000 supply on Solana blockchain.
- **Utility**:
  - Payment of account and card fees
  - Collateral for premium banking services
  - Access to investment opportunities
  - Participation in governance via DAO (phased rollout)
- **Infrastructure**:
  - Blockchain: Solana
  - Cybersecurity: Multi-layer + biometric authentication
  - AI: Credit scoring, fraud detection, compliance monitoring

7. Roadmap (Starting Q1 2026)

- **Q1 2026** – Official launch.
  - Opening of personal and corporate current accounts
  - Issuance of Mastercard debit cards
  - Launch of fiat–crypto gateway
- **Q2 2026** – Expansion.
  - Issuance of Mastercard credit cards with AI-driven scoring
  - Integration of JTVAULT token as collateral for premium clients
  - Tokenized real estate pilot project
- **Q3 2026** – Corporate and institutional services.
  - Digital treasury and settlement for SMEs
  - Strategic partnerships with fintech accelerators
- **Q4 2026** – Advanced features.
  - Tokenized investment portfolios
  - AI-based financial planning
  - Steps toward DAO governance
- **2027–2030** – Scaling & consolidation.
  - Expansion to EU and Asia
  - Full adoption of DAO governance
  - Integration of ESG-driven banking models

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8. Risk Management

- **Operational Risks**: Mitigated by strict internal controls.
- **Regulatory Risks**: Continuous FCA compliance monitoring.
- **Credit Risks**: AI-driven credit scoring for Mastercard issuance.
- **Cybersecurity**: Blockchain + biometric authentication + AI fraud detection.

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9. Conclusion

The **JTV Digital Bank** is the first UK-regulated digital institution offering **current accounts, Mastercard payment cards, and blockchain-enabled financial services**. Beginning in **Q1 2026**, it will establish itself as a bridge between traditional banking and decentralized finance, ensuring long-term growth, innovation, and trust.