

BAT INSTITUTIONAL ASSET TOKEN (BAT)

OFFICIAL PROJECT WHITEPAPER & INSTITUTIONAL INSTRUMENT FRAMEWORK

Version 2.0

Global Institutional Release

Standard: ERC-20 / URDG 758

1. Executive Summary

The global financial ecosystem is experiencing a structural convergence between traditional institutional banking instruments and decentralized ledger technology. **BAT (BAT Asset Token)** is engineered as an elite, institution-grade digital asset backed directly by verifiable financial guarantees and institutional reserves valued at **\$600,000,000 USD**.

Unlike standard speculative tokens, BAT operates on a rigid **Asset-Backed & Blocked Funds model** anchored by official institutional banking guarantees issued for the benefit of **PT BAT Instrumen Bank Internasional**. By bridging certified banking instruments with cryptographic smart contracts, BAT provides global enterprises and financial institutions with a secure, auditable, and legally enforceable digital instrument for cross-border settlement and high-value liquidity management.

2. Institutional Backing & Legal Framework

The baseline security and valuation of the BAT ecosystem are anchored by verifiable institutional guarantees and public compliance filings:

Parameter	Details & Specifications
Underlying Instrument	ICC Demand Guarantee, subject to Uniform Rules for Demand Guarantees (URDG 758), Publication No. 758
Guarantor / Issuer	Crown Industrial Loan Company Inc. (LEI: 894500W1V9G63LS8EH29)
Beneficiary	PT BAT Instrumen Bank Internasional ("BATBANK")
Applicant	Troptions Corporation Inc.
Secured Valuation Cap	\$600,000,000 USD Equivalent Backing Support
UCC Filing Reference	UCC 3-604 Article (9) File No. 028-2026-000190, recorded with the Cherokee County Clerk of Superior Court of Georgia
Custodian Depository	Citibank N.A. and subsidiaries of Citigroup (Master Trust Account Framework)

3. Tokenomics & Asset Backing

The economic architecture of BAT maintains structural stability and strict supply discipline aligned with institutional asset-holding capabilities and verified reserve structures:

Token Name: BAT Institutional Asset Token

Token Symbol: BAT

Blockchain Standard: ERC-20 (EVM Compatible, Secure OpenZeppelin Architecture)

Maximum Hard Cap Supply: 600,000,000 BAT (\$600,000,000 USD Total Valuation)

Asset Backing Ratio: 1 BAT = \$1.00 USD equivalent, secured via active institutional demand guarantees and sequestered master trust accounts.

4. Technical Architecture & Security Design

The BAT smart contract infrastructure is structured utilizing industry-leading frameworks customized for regulatory compliance, risk mitigation, and institutional control.

A. Core Architecture Components

- **Access Control (`AccessControl`):** Segregation of duties is strictly enforced through distinct cryptographic roles, separating administrative governance (`DEFAULT\_ADMIN\_ROLE`), institutional custodian obligations (`CUSTODIAN\_ROLE`), and emergency circuit breakers (`PAUSER\_ROLE`).
- **The "Block of Funds" Mechanism (`blockFunds` / `unblockFunds`):** To satisfy complex banking requirements (such as collateral freezing, trade finance backing, or dispute resolution), BAT implements an on-chain blocking mechanism where authorized custody authorities can lock specific token amounts directly within a holder's address (`blockedBalanceOf`), ensuring unhindered transferability of the remaining available balance.
- **Emergency Circuit Breaker (`ERC20Pausable`):** A built-in compliance feature allowing institutional administrators to pause token transfers network-wide if mandated by regulatory frameworks or security protocols.

B. Security & Governance Standards

- **Multi-Sig Deployment (Gnosis Safe):** Administrative control points on Mainnet are governed by multi-signature wallets (e.g., threshold signers) to eliminate single points of failure.
- **Third-Party Smart Contract Audits:** Prior to Mainnet production release, the codebase undergoes exhaustive static analysis, formal verification, and manual penetration testing by accredited blockchain security firms.

5. Compliance & Verification Methodology

In strict alignment with international banking transparency standards, the BAT ecosystem supports multi-layered institutional verification:

- **UCC Filing Verification:** Public records accessible via the Georgia Secretary of State filing registry.
- **Direct Institutional Confirmation:** Authenticated via designated officers of Crown Industrial Loan Company Inc.
- **On-Chain Cryptographic Proofs:** QR-coded instrument transmittals and secure verification keys accessible through authorized institutional portals.