SANUSCOIN

W H I T E P A P E R

SANUSLIFE

W W W . S A N U S C O I N . C O M

TABLE OF CONTENTS

4 **EXECUTIVE SUMMARY**

5 **1 THE TECHNOLOGY BEHIND SANUSCOIN**

1.1 SANUSCOIN as a Multi-Usable Digital Token

1.2 From "Bitcoin" to "Token over Bitcoin Blockchain" or "Colored Coins"

8 **1.3** Definition and Functionality of Colored Coins

1.4 Network Technology

1.4.1 Characteristics and Possible Uses of the Token on the Bitcoin Blockchain

7 **1.4.2** Technical Background and Algorithm

1.5 The SANUSCOIN Output: Technical Generation

1.5.1 Output Transaction

8 **1.5.1.1** Issue/Output Transaction Encoding

1.5.1.2 OP_RETURN Bitcoin Procedure

1.6 Transfer Transaction

1.6.1 Transfer Transaction Encoding

1.6.2 Example Transaction Details

9 **1.6.3** OP_RETURN Transaction

1.6.4 Techincolor

10 **1.6.5** Wallet Derivation

1.6.7 Transactions

2 THE SANUSCOIN UTILITY PAYMENT TOKEN (COUPON)

2.1 Bridging Crypto and Traditional Commerce

11 **2.2** The SANUSAPP Ecosystem and User Benefits

2.3 Dual Architecture: Secure Storage and Scalable Payments

2.4 SANUSPAY: Revolutionizing Global Payments

12 **2.4.1** Innovative Technology Integration

2.4.2 Overcoming Adoption Barriers

2.4.3 Unique Incentive Structure

2.4.4 Environmental and Social Responsibility

13 **2.4.5** Global Expansion Strategy

2.4.6 Future-Proof Design

2.5 The Maximum Number of SANUSCOINS

2.6 SANUSCOIN Distribution Model

14 **2.7** Monthly Conversion of SANUSCREDITS into SANUSCOINS

15 **2.8** SANUSWALLET 2.0

2.9 RAINBOH-X Wallet (Daemon Wallet for Integrations)

2.10 Server Infrastructure

18 **2.11** Open Source Components

2.11.1 Bitcore

2.11.2 Blockbook

2.12 Colored Coin Services

2.12.1 Ccoinsd

2.12.2 Cexplorer

2.12.3 System Libraries

19 **2.13** Proprietary Components

2.13.1 Diluvio

2.13.2 Inexp

2.13.3 Rainoboh-lib

2.13.4 Regenbogen

2.13.5 Ts-types-bitcore-lib

2.13.6 Rainboh-x

20 **3 THE COMPANIES BEHIND SANUSCOIN**

4 REASONS TO BUY SANUSCOIN

4.1 Limitation

4.2 Store of Value and More

4.3 Collecting & Hodling

21 **4.4** Utility and Usability

4.5 Divisibility

4.6 Acceptance

4.7 Offline and Online

4.8 Payment and More

4.9 Benefits as Means of Payment within SANUSPAY

22 **5 SANUSPAY**

5.1 How It Works

5.2 Every SANUSPAY Payment Triggers a Triple Effect

23 **5.3** Details of the Payment Advantages

24 **6 KEY COLLABORATIONS, COLLATERAL AND CERTIFICATES**

6.1 Naocoin Srl

6.2 Bcademy

25 **6.3** KYC

6.4 KYB

6.4 VQF

26 **CONCLUSION**

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EXECUTIVE SUMMARY

SANUSCOIN (SAC) is a utility token based on the Bitcoin blockchain, utilizing colored coin technology through the Omni Layer protocol to enable secure and transparent asset tracking. Developed by SANUSLIFE, SANUSCOIN combines the immutability and security of Bitcoin's ledger with the efficiency of modern payment channels, all integrated within the SANUSAPP 3.0 ecosystem.

Key features include a fixed supply of 777,777,777 SAC, cryptographically enforced and verifiable on the Bitcoin blockchain. SANUSCOIN supports cross-chain interoperability via wrapped SAC (wSAC) tokens on the Avalanche C-Chain *(ARC-20), enabling decentralized finance (DeFi) applications and seamless swaps on platforms such as Uniswap. Transaction finality is anchored to Bitcoin's proof-of-work consensus, typically requiring six confirmations (approximately one hour) for settlement.

SANUSAPP 3.0 provides a comprehensive platform for digital payments, shopping, environmental initiatives, and business opportunities. It facilitates secure BTC/SAC conversions using QR-based Partially Signed Bitcoin Transactions (PSBTs), supports wSAC swaps on decentralized exchanges, and offers fiat on- and off-ramps through regulated partners.

The SANUSCOIN ecosystem is distinguished by its hybrid blockchain model, ecological sustainability initiatives (including a 0.5% transaction levy supporting environmental projects), and a compliance framework operating under Swiss FINMA supervision (VASP license #02358). The platform's triple-effect mechanism delivers crypto-back rewards, automatic donations, and a referral program to incentivize participation and positive impact.

Security is ensured through the use of BIP-32/BIP-39 standards for wallet management, air-gapped cold storage, and regular proof-of-reserves audits. All data handling is GDPR-compliant, with infrastructure hosted on secure Swiss servers.

By integrating robust security, regulatory compliance, and a strong commitment to environmental and social responsibility, SANUSCOIN aims to provide a seamless, sustainable, and rewarding experience for users, businesses, and the environment.

* ERC-20 token on Avalanche C-Chain (EVM-compatible)

1 The Technology Behind SANUSCOIN

1.1 SANUSCOIN as a Multi-Usable Digital Token

SANUSCOIN (SAC) is a utility-payment token issued by SANUSLIFE in 2018. It is implemented on the Bitcoin blockchain using the Colored Coins protocol, a method that enables tokens to exist as metadata within standard Bitcoin transactions. SANUSCOIN is not a cryptocurrency in itself, nor is it legal tender or regulated by any state or central bank. It represents a tokenized digital asset whose ownership and transaction history are permanently and transparently recorded on the Bitcoin blockchain.

SANUSCOIN fulfills two clearly defined roles:

1 **Decentralized Asset on Bitcoin**
Each SANUSCOIN exists as part of a Bitcoin transaction, embedded through metadata using the Colored Coins protocol. This provides full transparency, auditability, and verifiability, backed by the immutability and security of the Bitcoin blockchain.

2 **Digital Payment Instrument within the SANUSAPP 3.0 Ecosystem**
To enable fast and cost-efficient in-app payments, SANUSCOIN can be wrapped into wSAC. This wrapped version exists on the Avalanche C-Chain (ARC-20 standard) and is technically and quantitatively linked to the original SAC on Bitcoin in a 1:1 ratio. The wrapping and unwrapping are handled via the Naocoin infrastructure, using a bridge mechanism currently under development to ensure secure and transparent conversion.

This dual-architecture model enables users to benefit from Bitcoin's long-term reliability for storage and verification while enjoying modern blockchain performance for real-time payments.

SANUSCOIN is designed to function as a multi-purpose digital coupon within the SANUSLIFE ecosystem. It supports a range of use cases, including payments for products and services, rewards, commissions, and participation in environmental and community-driven initiatives. All original SAC tokens remain traceable via the SANUSCOIN Explorer.

1.2 From "Bitcoin" to "Token over Bitcoin Blockchain" or "Colored Coins"

SANUSCOIN is built on the Bitcoin blockchain using the Colored Coins concept, where both the initial token issuance and all subsequent transfers are executed as Bitcoin transactions containing additional metadata. These operations are made possible by the OP_RETURN opcode, a function in Bitcoin's scripting system that allows extra data to be written into a transaction without affecting its monetary value.

Although Bitcoin was originally designed as a fungible digital currency, its programmable architecture allows specific units (satoshis) to be "colored" by associating them with metadata. This distinguishes them from regular Bitcoin and enables them to represent other assets, such as tokens, rights, or ownership—without requiring a new blockchain or centralized registry.

In the case of SANUSCOIN, the coloring process allows a set of Bitcoin outputs to represent SAC tokens, while all related transactions remain permanently recorded and publicly verifiable on the Bitcoin blockchain.

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1.3
Definition and Functionality of Colored Coins

Colored Coins are Bitcoin transactions enhanced with metadata that describe the issuance, ownership, and transfer of assets beyond native BTC value. This metadata enables precise instructions to be encoded directly into Bitcoin's transaction history—such as:

"100 SANUSCOIN units have been issued to address X."

The actual value or identity of the asset is determined by the metadata, not by the BTC component of the transaction.

To support this mechanism, specialized wallets—such as the SANUSWALLET—are used to create, send, and interpret Colored Coin transactions. For example, when a user transfers 50 SAC, the SANUSWALLET generates a Bitcoin transaction with embedded metadata indicating the amount and recipient.

This approach extends Bitcoin's utility beyond simple payments, enabling decentralized asset management on the world's most secure and established blockchain. Colored Coins maintain Bitcoin's immutability and transparency while introducing asset-level logic for a wide range of real-world applications.

Summary of Key Technical Advantages

- **Transparency & Verifiability:**
  All SAC tokens are traceable via the SANUSCOIN Explorer on Bitcoin.
- **Security:**
  Transactions benefit from Bitcoin's proven blockchain integrity and distributed consensus.
- **Interoperability**:
  Wrapped SAC (wSAC) on Avalanche enables fast, low-cost transactions in real-time environments.
- **Scalability:**
  The bridge model supports future expansion to other blockchains through Naocoin infrastructure.
- **Sustainability:**
  Designed to support environmental and ecosystem-related incentives through programmable distribution.

1.4
Network Technology

1.4.1
Characteristics and Possible Uses of the Token on the Bitcoin Blockchain

SANUSCOINS (SAC) possess the unique capability of being embedded into the Bitcoin blockchain via the Colored Coins protocol, specifically using the OP_RETURN opcode to attach metadata to Bitcoin transactions. This allows SANUSCOIN to benefit from the public trust and consensus mechanism of the Bitcoin network, while maintaining a value that is independent of Bitcoin's market price.

This setup enables SANUSCOINS to utilize the existing Bitcoin infrastructure without requiring any third-party intermediary. The tokens can be securely stored, transferred, and exchanged among users through specially developed wallets such as SANUSWALLET. Every transaction involving SANUSCOINS is executed in a fully decentralized manner and is permanently recorded on the blockchain.

The primary advantages of using the Bitcoin blockchain as the technological foundation are:

- **Immutability:**
  Once written, data cannot be changed.
- **Non-counterfeitability:**
  Every transaction is cryptographically secured with Bitcoin's digital signature algorithm.
- **Efficient transferability:**
  Peer-to-peer operations are possible without intermediaries, with transactions finalizing after six confirmations.
- **Robustness and resilience:**
  The network is globally distributed and highly secure, with thousands of nodes and immense hash power.
- **Transparency:**
  All transactions are permanently recorded and verifiable via public block explorers.

Through this integration, SANUSCOINS combine the strengths of a secure, decentralized blockchain infrastructure with the flexibility of a utility token tailored for real-world application within the SANUSLIFE ecosystem. Additionally, SANUSCOIN can be wrapped for use on other blockchains (such as the Avalanche C-Chain-ARC-20) to enable fast and low-fee transactions within the SANUSAPP 3.0 ecosystem, while always maintaining a 1:1 backing with the original tokens on the Bitcoin blockchain.

1.4.2
Technical Background and Algorithm

Technically, SANUSCOINS (SAC) are implemented using the Colored Coins protocol, which embeds metadata directly into Bitcoin transactions via the OP_RETURN opcode. In this structure, SANUSCOINS do not exist as an independent cryptocurrency like Bitcoin or Ethereum, but as a token layer that leverages the underlying Bitcoin infrastructure for execution and security.

At the core of this functionality is the standard Bitcoin transaction, which consists of two main components:

- **Inputs:** Each input references an output from a previous transaction, including its transaction hash and output index. It also includes a cryptographic digital signature that proves the sender is authorized to spend the referenced output.
- **Outputs:** Each output specifies the amount of BTC to be transferred and contains a script that defines the conditions under which the output can be spent.

Within this framework, Colored Coins enable additional metadata—such as the presence and quantity of SANUSCOINS—to be recorded in the transaction. While BTC is the technical carrier for these transactions, the value of SANUSCOINS (SAC) is not tied to the BTC value, but is instead defined by their utility and acceptance within the SANUSLIFE ecosystem.

For practical understanding, the complexity of Bitcoin scripts and digital signature mechanics can be summarized as follows:

- The output script can be interpreted as a public key.
- The signature is a cryptographic proof created using the corresponding private key.

This integration makes it possible to issue, store, and transfer SANUSCOINS securely and transparently—using the most established and resilient blockchain network in existence.

1.5
The SANUSCOIN Output: Technical Generation

1.5.1
Output Transaction

The genesis transaction that created all 777,777,777 SANUSCOINS (SAC) is permanently recorded on the Bitcoin blockchain at:

- **Transaction ID (TxID):**
  ea7e64a02cce3dca5ea57e6356a42c01422aaaacb0ab222848d4d9d4ac3d5ab9

This transaction cryptographically enforces the fixed supply of SAC tokens, ensuring immutability and non-inflation under Bitcoin's consensus rules.

1.5.1.1 Issue/Output Transaction Encoding

The issuance follows the Open Assets Protocol 1.1 (colored coins standard) with the following structure:

OP_RETURN Data Payload (Hex):
434302058172df938f008034fb5e3f018034 b5e3f028034fb5e3f038034fb5e3f048034f b5e3f058034fb5e3f068034fb5e3ff0

BYTES	DESCRIPTION	COMMENTS
2	Protocol Identifier	0x4343
1	Version Number	0x02
1	Issuance OP_ CODE	
1 - 7	Amount of issued units	Encoded
2 - 9(per instruction)	Transfer In- struction	Encoding the flow of assets
1	Issuance Flags	

1.5.1.2 OP_RETURN Bitcoin Procedure

OP_RETURN:

- 434302058172df938f008034fb5e3 f018034fb5e3f028034fb5e3f038034f b5e3f048034fb5ef058034fb5e3f 068034fb5e3ff0
- **0x4343:** Protocol Identifier
- **0x02:** Version Number
- **0x05:** No Metadata
- 0x8172df938f008034fb5e3f018034f b5e3f028034fb5e3f038034fb5e3f 048034fb5e3f058034f b5e3f068034f b5e3ff: Transfer Instruction
- **0xf0:** Issuance Flags
- **0b111:** Divisibility
- **0b1:** Locked Asset (fixed amount set at issuance time, no more units can be created)

1.6 Transfer Transaction

1.6.1 Transfer Transaction Encoding

BYTES	DESCRIPTION	COMMENTS
2	Protocol Identifier	0x4343
1	Version Number	
1	Issuance OP_CODE	0x15
2 - 9(per instruction)	Transfer Instruction	Encoding the flow of assets from inputs to outputs

1.6.2 Example Transaction Details

INPUTS		
0:	address:	mzwW7gyn3X41RhWKC4355R Gi38W187HYXV
	value:	0.00000654 BTC # 85,000,000 SAC

OUTPUTS		
0:	address:	mjtaZUNkz3krKcrmSKs6dyysL F8J3KJH1E
	value:	0.00000654 BTC # 6 SAC
1:	address:	"none"
	value:	0.00000000 BTC # 0 SAC
	script_ pub_key:	OP_RETURN 43430215002067
2:	address:	mkJXZhnEuCYuKPRhBhY8n 4f6WdQDV9bbVG
	value:	0.06957585 BTC # 0 SAC
3:	address:	mmHCvXxnxjuVMaHA5LwnxJ d5pMdB5L1Lku
	value:	0.00000654 BTC # 84,999,994 SAC

In this example transaction, there are 2 UTXOs (Unspent Transaction Outputs) in the input. The first UTXO outputs 85,000,000 SACs, and the second UTXO is taken from the Bitcoin wallet.

The outputs are as follows:

1. **First Output:** Contains the address to which the SACs are moved.
2. **Second Output:** Contains the OP_RETURN, which records all the information that defines the transaction (the output of the SAC and the amount).
3. **Third Output:** Contains the Bitcoin change.
4. **Fourth Output:** Contains the SAC change.

Change refers to amounts that go back to the payer.

1.6.3 OP_RETURN Transaction

- **OP_RETURN:** 43430215002067
- **0x4343:** Protocol Identifier
- **0x02:** Version Number
- **0x002067 (0b0000 0000 0010 0000 0110 0111):** Transfer Instruction
- **0b0 (skip):** Skip to next input after processing
- **0b0 (range):** Output size is 5 bits and understood literally
- **0b0 (percent):** Amount is understood literally
- **0b00000 (output):** Specific Output index between 0 and 31
- **0x2067 (amount):** Number of units to be transferred (encoded)

1.6.4 Technicolor

Techincolor is an open-source decoding tool that parses raw OP_RETURN data from SANUSCOIN transactions using the Open Assets Protocol 1.1 specification.

Key features:

- Supports both issuance (OP_CODE 0x05) and transfer (OP_CODE 0x15) operations
- **Outputs decoded metadata in standardized JSON format:**

{

"protocol": "OpenAssets",

"version": 2,

"asset_id": "SAC",

"inputs": [{"index": 0, "amount": 85000000}],

"outputs": [{"address": "m...", "amount": 84999994}]

}

- Static web app implementation ensures zero server-side dependency (hosted at techincolor.sanuscoin.com)

1.6.5
Wallet Derivation

The SANUSWALLET uses a **BIP-44-compliant hierarchical deterministic (HD) path:** m/44'/0'/5456195'

Breakdown:

- **m:** Master node
- **44':** BIP-44 standard
- **0':** Bitcoin coin type
- **5456195':** SANUSCOIN-specific account

This path ensures:

- Cross-compatibility with hardware wallets (Ledger, Trezor)
- Separation from Bitcoin UTXOs (m/44'/0'/0')
- Air-gapped key generation via BIP-39 mnemonics

1.6.7
Transactions

SANUSCOIN transactions incur Bitcoin network fees denominated in satoshis per virtual byte (sat/vB).

The SANUSWALLET 2.0 offers six fee levels:

- Urgent
- Highest priority
- Normal
- Economy
- Lowest priority
- Custom

2
The SANUSCOIN Utility Payment Token (Coupon)

2.1
Bridging Crypto and Traditional Commerce

Cryptocurrencies still struggle to gain mainstream adoption due to slow transactions, high fees, limited merchant support, and regulatory uncertainty, often seen as tools for tech savvy, users rather than everyday consumers.

To address these challenges, SANUSCOIN aims to bridge the gap between decentralized cryptocurrencies and traditional commerce by promoting global adoption and sustainable value growth.

Uncertainty around regulation — especially taxation — discourages the use of cr ypto in day-to-day transactions. Tax-compliant account statements are often unavailable, and many platforms lack transparency. SANUSCOIN addresses this issue by providing clear transaction records and tools to support legal and financial compliance for users.

Additionally, referral and reward programs-though common in the crypto world-often leave promoters unrewarded. SANUSAPP 3.0 introduces transparent and incentivized referral systems, ensuring that users who help build the network receive real benefits.

2.2
The SANUSAPP Ecosystem and User Benefits

Due to the complexity of fintech development, SANUSLIFE chose to build the app while integrating services from established third-party providers. The result is SANUSAPP 3.0—a comprehensive financial and commerce platform that supports multiple cryptocurrencies and over 170 local currencies.

Users can buy, spend, and earn Coins, exchange them for goods and services, benefit from value appreciation through increased demand, and contribute to environmental sustainability with each transaction.

This ecosystem combines traditional commerce functions with blockchain-enabled incentives and sustainability features, making it easier and more attractive for both businesses and consumers to adopt crypto payments.

2.3
Dual Architecture: Secure Storage and Scalable Payments

To provide a solution that balances security, performance, and usability, SANUSLIFE has implemented a dual-layer architecture:

A) Secure Decentralized Storage on Bitcoin

- **Security:** SANUSCOINS (SAC) are issued as Colored Coins on the Bitcoin blockchain, benefiting from its decentralized, tamper-resistant structure and high level of transparency.
- **Access:** Through SANUSWALLET 2.0, users retain full control over their tokens and can manage them securely without intermediaries. All transactions are recorded on the blockchain and can be tracked via the SANUSCOIN Explorer.

B) Fast, Efficient Payments via SANUSPAY

- **Utility:** For daily use, SANUSCOINS can be transferred into SANUSAPP 3.0, where they are wrapped 1:1 as wSAC and made available for quick, in-app transactions.
- **Speed & Sustainability**: These transactions are processed on a high-performance blockchain, currently Avalanche C-Chain (ARC-20) as wSAC, ensuring low costs, high speed, and reduced environmental impact compared to Bitcoin.

By combining Bitcoin's unmatched security for long-term storage with the performance and efficiency of modern blockchains for scalable payments, SANUSLIFE creates a secure, efficient, and user-friendly ecosystem. This dual architecture is designed to support the seamless integration of cryptocurrencies into everyday economic activity.

2.4
SANUSPAY: Revolutionizing Global Payments

SANUSPAY distinguishes itself as an innovative payment method that addresses key challenges faced by cryptocurrencies while offering unique benefits to users, merchants, and the environment. Below is an overview of why SANUSPAY has the potential for global adoption:

2.4.1
Innovative Technology Integration

SANUSPAY combines the security of the Bitcoin blockchain with the efficiency of a high-performance secondary network:

- **Dual Storage System:** SANUSPAY leverages the dual-layer design (Bitcoin for security, Avalanche for speed) introduced in section 2.3 to ensure optimal performance and low energy consumption.
- **SANUSAPP 3.0:** A neo-banking app supporting multiple cryptocurrencies, providing a comprehensive ecosystem for users.
- **Low Energy Consumption:** Unlike energy-intensive cryptocurrencies, SANUSPAY operates with minimal energy use, comparable to sending a WhatsApp message.

2.4.2
Overcoming Adoption Barriers

SANUSPAY addresses major obstacles to widespread cryptocurrency adoption:

- **Price Stability:** The integrated exchange automatically converts various cryptocurrencies to SANUSCOINS, reducing volatility risks for merchants.
- **Merchant Acceptance:** Low fees (minimum 1.5%) and access to a growing user community incentivize businesses to accept SANUSPAY.
- **User-Friendly Interface:** Only a smartphone, internet connection, and the app are required, making it accessible to users with varying technical backgrounds.
- **Regulatory Compliance:** Integration with traditional financial systems supports legal and tax compliance.

2.4.3
Unique Incentive Structure

SANUSPAY's ecosystem offers a compelling value proposition for all participants:

- **Triple-Payment Mechanism:** Each transaction combines immediate cashback for users, income opportunities through network participation, and automatic donations to environmental or social causes, delivering both individual and societal benefits.
- **SANUSCREDITS Reward System:** Users receive instant cashback in the form of SANUSCREDITS on every payment, with additional advantages available to PREMIUM members.
- **Referral Program:** The system encourages community growth by rewarding users for inviting new participants, ensuring that active promoters are directly compensated.
- **Value Appreciation Potential:** Both users and merchants can benefit from potential increases in the value of SANUSCOIN through growing adoption and demand within the ecosystem.

2.4.4
Environmental and Social Responsibility

SANUSPAY integrates sustainability into its core operations:

- **Automatic Donations:** With every transaction, a contribution is made to the SANUSPLANET Foundation, directly supporting environmental and social projects.
- **"The Green Voucher":** SANUSCOIN's direct link to environmental initiatives enhances its appeal for eco-conscious users and underlines its commitment to social responsibility.

2.4.5
Global Expansion Strategy

SANUSPAY is designed for worldwide adoption:

- **Growing Merchant Network:** SANUSLIFE is continually expanding its network of partner stores that accept SANUSCOIN as a payment method.
- **Multi-Currency Support:** SANUSAPP supports a range of cryptocurrencies, making international use seamless for users and merchants.
- **Flexible Integration Options:** Plugins for popular e-commerce platforms, CMS integrations, and API connections enable easy adoption by businesses of all sizes.

2.4.6
Future-Proof Design

SANUSPAY is built to adapt to the evolving financial landscape:

- **Closed Ecosystem Benefits:** The centralized structure allows for faster transactions and provides users with access to a broad range of benefits within SANUSAPP.
- **Custodian Bank Security:** A custodian bank safeguards centrally held coins, ensuring institutional-grade security for users' assets. This is in line with best practices for digital asset custody, which include advanced encryption, multi-factor authentication, cold storage, and regular security audits to protect against theft and unauthorized access.
- **Ongoing Development:** SANUSLIFE is committed to continuous innovation, with ongoing plans to expand and enhance the SANUSPAY ecosystem.

By addressing the technical, economic, and social challenges of cryptocurrency adoption while offering a user-friendly and incentive-rich ecosystem, SANUSPAY positions itself as a unique and promising global payment method.
Its comprehensive approach—combining blockchain security, environmental responsibility, and practical usability—sets it apart in the evolving digital economy landscape.

2.5
The Maximum Number of SANUSCOINS

Similar to Bitcoin, SANUSCOINS have a fixed maximum supply. The total number of SANUSCOINS is strictly limited to seven hundred seventy-seven million, seven hundred seventy-seven thousand, seven hundred seventy-seven (777,777,777) SAC.

All SANUSCOINS have already been generated. A SANUSLIFE-contracted third-party provider, referred to as the "distributor," issued the SANUSCOINS and deposited them on the Bitcoin blockchain. Each distributor address initially received 111,111,111 SAC.

The complete issuance of 777,777,777 SANUSCOINS can be viewed transparently in the SANUSCOIN Bitcoin Explorer:

https://explorer.sanuscoin.com/mainnet/#tx/ea7e64a02cce3dca5ea57e6356a42c01422aaaacb0ab222848d4d9d4ac3d5ab9/vout/5

2.6
SANUSCOIN Distribution Model

Since 2018, SANUSLIFE has distributed a defined amount of SANUSCOINS (SAC) each year, based on the SANUSCREDITS (SC) collected by registered users. SANUSCREDITS are virtual bonus points earned through various activities on the SANUSLIFE platform. They can be used with-

in the SANUSAPP, redeemed for purchases, and converted into wrapped SANUSCOINS (wSAC) for use across the SANUSLIFE ecosystem.

The conversion of SANUSCREDITS into wSAC is facilitated by proprietary software developed and operated by SANUSLIFE. Once converted, wSAC tokens are made available to users for use within the ecosystem. These wrapped tokens are currently processed on the Avalanche blockchain, ensuring fast, secure, and scalable transactions.

Annual and Monthly Distribution (2018–2022)
From January to December of each year, all registered users accumulated SANUSCREDITS. The amount collected varied annually, depending on platform activity and community growth.

Between 2018 and 2022, SANUSCOINS were distributed once per year, typically at the end of the calendar year. The total number of SANUSCOINS allocated for distribution was divided by the total amount of SANUSCREDITS collected that year to calculate a distribution factor. This factor was then applied to each user's credit balance to determine the number of SANUSCOINS received.

Transition to Monthly and Dynamic Distribution (2023–onward)
Starting in 2023, SANUSCOIN distributions transitioned to a monthly schedule. Each month, a fixed amount of SANUSCOINS is made available, and the distribution factor is calculated based on the total SANUSCREDITS collected during that specific month. This allows for faster access to rewards and improves system responsiveness to user activity.

In the future, the distribution process will become even more dynamic, transitioning to a daily conversion model, where SANUSCREDITS are converted into wSAC in near real-time.

ICO Allocation and Exchange Phase
In the 2018 launch year, a total of 11,111,111 SANUSCOINS (approximately 1.42% of the total supply) were retained by SANUSLIFE during the initial offering phase. Portions of this amount were later released during two controlled exchange windows, where SANUSCOINS were made available for conversion into Bitcoin. The remaining SAC from this allocation continue to be managed by SANUSLIFE.

Historical Distribution Overview (2018–2023)
By the end of 2022, a total of 544,444,444 SANUSCOINS had been distributed to users.

The annual distribution volumes were as follows:

- **2018:** 111,111,111 SAC
- **2019:** 111,111,111 SAC
- **2020:** 111,111,111 SAC
- **2021:** 111,111,111 SAC
- **2022:** 75,000,000 SAC

Long-Term Distribution Strategy (2023–2044)
To ensure sustained benefits for users and partners, SANUSLIFE has allocated the remaining 222,222,222 SANUSCOINS for gradual distribution from 2023 to 2044. The monthly distribution volume will decrease incrementally by approximately one third from month to month, ensuring long-term availability while preserving scarcity.
See the table on pages 16–17 for detailed figures.

2.7
Monthly Conversion of SANUSCREDITS into SANUSCOINS

As previously mentioned, since 2023, the conversion of SANUSCREDITS (SC) into SANUSCOINS (SAC) and their distribution takes place on a monthly basis and will continue until January 2045, by which time the entire supply of SANUSCOINS will have been distributed.

Historical Process (2018–2022):
Between 2018 and 2022, users who had accumulated SANUSCREDITS were required to pair their SANUSWALLET to receive their SANUSCOINS. This pairing process was conducted in the user area at www.sanuslife.com under MY PROFILE > My SANUSWALLET, where users scanned a QR code with their SANUSWALLET mobile app. Pairing was mandatory to correctly link each user's blockchain wallet address with their SANUSCREDITS balance and to enable secure token distribution on the Bitcoin blockchain.

All users who generated SANUSCOINS between 2018 and 2022 needed to complete the pairing process by December 31, 2023. Despite deadline extensions, SANUSLIFE reserves the right to close the distribution phase for unpaired accounts. In such cases, any unclaimed rewards will be forfeited, and users will permanently lose the right to receive those SANUSCOINS.

Current Process (Since 2023):
With the launch of SANUSAPP 3.0 and the introduction of user verification via SumSub, SANUSCOINS are now distributed centrally through the app's built-in wallet system. Each month, SANUSLIFE wraps the SAC tokens from the Bitcoin blockchain, currently using the Avalanche C-Chain / ARC-20 blockchain for scalable, fast, and eco-friendly delivery. The wrapped SAC tokens (wSAC) are first credited to the user's PENDING-Wallet within SANUSAPP 3.0.

From there, users can move them to their FREE-Wallet, where they gain full control and multiple usage options, such as:

- **Holding** SANUSCOINS as a long-term digital asset
- **Exchanging** SANUSCOINS for other cryptocurrencies
- **Converting S**ANUSCOINS into local fiat currency
- **Using** SANUSCOINS as a utility-payment token within SANUSPAY

Key Points:

- The monthly conversion and distribution process will continue until the full supply of SANUSCOINS is exhausted, expected by January 2045.
- The pairing process is no longer required for new distributions, as all steps are handled within SANUSAPP 3.0 with integrated user verification.
- Any unclaimed rewards from the pre-2023 period for unpaired accounts are forfeited after the deadline.

2.8
SANUSWALLET 2.0

As with all cryptocurrencies, managing SANUSCOINS on the Bitcoin blockchain requires a digital wallet. For this purpose, SANUSLIFE provides SANUSWALLET 2.0, a free mobile application available for both Android (Google Play) and iOS devices. The app can be downloaded from sanuscoin.com.

A key advantage of SANUSWALLET 2.0 is that it allows users to manage both Bitcoin and SANUSCOIN from a single interface.

For setup instructions and usage, refer to the official guideline:
https://sanuslife.net/deu/downloads-files/downloadcenter

2.9
RAINBOH-X Wallet (Daemon Wallet for Integrations)

In addition to the mobile wallet, SANUSLIFE offers RAINBOH-X, a daemon-based wallet designed for service providers such as exchanges and POS systems. RAINBOH-X is accessible via a JSON-RPC API and is designed to mirror the Bitcoin Core API, enabling seamless integration with platforms that already support Bitcoin.

2.10
Server Infrastructure

SANUSWALLET 2.0 and RAINBOH-X rely on backend services to interface with both the Bitcoin blockchain and the Colored Coins protocol.

SAC distribution volume of the years 2023 – 2044

	2023	2024	2025	2026	2027	2028
January	4.440.000	3.075.000	2.130.000	1.475.000	1.021.000	707.400
February	4.306.000	2.982.000	2.065.000	1.430.000	990.700	686.100
March	4.176.000	2.892.000	2.003.000	1.387.000	960.800	665.400
April	4.050.000	2.805.000	1.943.000	1.345.000	931.800	645.300
May	3.928.000	2.721.000	1.884.000	1.305.000	903.700	625.900
June	3.810.000	2.639.000	1.827.000	1.266.000	876.500	607.000
July	3.695.000	2.559.000	1.772.000	1.227.000	850.100	588.700
August	3.584.000	2.482.000	1.719.000	1.190.000	824.400	571.000
September	3.476.000	2.407.000	1.667.000	1.155.000	799.600	553.700
October	3.371.000	2.334.000	1.617.000	1.120.000	775.500	537.100
November	3.269.000	2.264.000	1.568.000	1.086.000	752.100	520.900
December	3.171.000	2.196.000	1.521.000	1.053.000	729.400	505.200

	2029	2030	2031	2032	2033	2034
January	489.900	339.300	235.000	162.700	112.700	78.060
February	475.200	329.100	227.900	157.800	109.300	75.710
March	460.800	319.200	221.000	153.100	106.000	73.420
April	446.900	309.500	214.400	148.500	102.800	71.210
May	433.500	302.200	207.900	144.000	99.720	69.060
June	420.400	291.100	201.600	139.600	96.720	66.980
July	407.700	282.400	195.600	135.400	93.800	64.960
August	395.400	273.900	189.700	131.300	90.970	63.000
September	383.500	265.600	183.900	127.400	88.230	61.100
October	371.900	257.600	178.400	123.500	85.570	59.260
November	360.700	249.800	173.000	119.800	82.990	57.480
December	349.800	242.300	167.800	116.200	80.490	55.740

SAC distribution volume of the years 2023 – 2044

	2035	2036	2037	2038	2039	2040
January	54.060	37.440	25.930	17.960	12.440	8.614
February	52.430	36.310	25.150	17.420	12.060	8.354
March	50.850	35.220	24.390	16.890	11.700	8.102
April	49.320	34.160	23.650	16.380	11.350	7.858
May	47.830	33.130	22.940	15.890	11.000	7.621
June	46.390	32.130	22.250	15.410	10.670	7.391
July	44.990	31.160	21.580	14.940	10.350	7.168
August	43.630	30.020	20.930	14.490	10.040	6.952
September	42.320	29.310	20.300	14.060	9.736	6.743
October	41.040	28.420	19.690	13.630	9.442	6.539
November	39.810	27.570	19.090	13.220	9.158	6.342
December	38.600	26.740	18.520	12.820	8.881	6.151

	2041	2042	2043	2044
January	5.966	4.131	2.861	1.982
February	5.786	4.007	2.775	1.922
March	5.611	3.886	2.691	1.864
April	5.442	3.769	2.610	1.808
May	5.278	3.655	2.532	1.753
June	5.119	3.545	2.455	1.700
July	4.965	3.438	2.381	1.649
August	4.815	3.335	2.309	1.599
September	4.670	3.234	2.240	1.551
October	4.529	3.137	2.172	1.540
November	4.392	3.042	2.107	1.459
December	4.260	2.950	2.043	1.415

- **Bitcoin data** is managed via Bitcore Wallet Service, an open-source MIT-licensed backend developed by BitPay.
- **Colored Coin** data is handled by Cexplorer and Ccoinsd:
  - > **Cexplorer** indexes and builds the database of Colored Coin transactions.
  - > **Ccoinsd** serves these transactions to SANUSCOIN-compatible wallets.

2.11 Open Source Components

2.11.1 Bitcore

A JavaScript-based service for managing Bitcoin wallets, including both server- and client-side components. It handles wallet state and delivers wallet data to clients.

https://gitlab.com/bcademycode/sanuslife/bitcore.git

2.11.2 Blockbook

A blockchain explorer for all wallets on the platform, allowing efficient retrieval of Bitcoin blockchain data.

https://gitlab.inbitcoin.it/wallet/blockbook.git

2.12 Colored Coin Services

2.12.1 Ccoinsd

A RESTful web service for the Colored Coins protocol, implemented in Node.js.

https://gitlab.inbitcoin.it/colored/ccoinsd.git

2.12.2 Cexplorer

A Bitcoin block explorer that supports the Colored Coins protocol extension.

https://gitlab.inbitcoin.it/colored/cexplorer.git

2.12.3 System Libraries

A set of libraries used by the Colored Coins server to correctly handle colored transactions.

CC-GET-ASSETS-OUTPUTS
https://gitlab.inbitcoin.it/colored/cc-get-assets-outputs.git

TRANSACTION
https://gitlab.inbitcoin.it/colored/transaction.git

ISSUANCE-ENCODER
https://gitlab.inbitcoin.it/colored/issuance-encoder.git

TRANSFER ENCODER
https://gitlab.inbitcoin.it/colored/transfer-encoder.git

BURN-PAYMENT-ENCODER
https://gitlab.inbitcoin.it/colored/burn-payment-encoder.git

PAYMENT-ENCODER
https://gitlab.inbitcoin.it/colored/payment-encoder.git

CERRORS
https://gitlab.inbitcoin.it/colored/cerrors.git

CPARSER
https://gitlab.inbitcoin.it/colored/cparser.git

CTXBUILDER
https://gitlab.inbitcoin.it/colored/ctxbuilder.git

ERRORS-BASE
https://gitlab.inbitcoin.it/colored/errors-base.git

NODE-DYNAMIC- MIDDLEWARE
https://gitlab.inbitcoin.it/colored/node-dynamic-middlewa- re.git

TECHNICOLOR
https://gitlab.inbitcoin.it/colored/techincolor.git

2.13 Proprietary Components

2.13.1 Diluvio

An RPC-managed service for bulk distribution of Colored Coins assets, utilizing RAINBOH-X as its wallet infrastructure.

gitlab.inbitcoin.it/wallet/diluvio.git

2.13.2 Inexp

A web interface for exploring Bitcoin and Colored Coins transactions, designed for end-user transparency.

gitlab.com/bcademycode/sanuslife/inexp.git

2.13.3 Rainoboh-lib

A library for managing Bitcore-compatible Colored Coins wallets, exposing APIs similar to Bitcore's client implementation. Used in Regenbogen.

gitlab.com/bcademycode/sanuslife/rainboh-lib.git

2.13.4 Regenbogen

A Progressive Web App (PWA) wallet for SANUSCOIN Colored Coins, compatible with Android and iOS. Integrates with Bitcore for backend operations.

gitlab.com/bcademycode/sanuslife/regenbogen.git

2.13.5 Ts-types-bitcore-lib

TypeScript interface definitions for the Bitcore library, ensuring type safety in SANUSCOIN's development environment.

gitlab.com/bcademycode/sanuslife/ts-types-bitcore-lib.git

2.13.6 Rainboh-x

A Colored Coins wallet service leveraging Bitcoin Core's architecture and Ccoinsd data. Mirrors Bitcoin Core's API for seamless integration.

gitlab.com/bcademycode/sanuslife/rainboh-x.git

3
The Companies Behind SANUSCOIN

The issuer of SANUSCOIN is SANUSLIFE INTERNATIONAL GmbH, a trading company headquartered in Bolzano (South Tyrol), Italy. Founded in 2006 by Ewald Rieder, SANUSLIFE has extensive experience in the development, production, and marketing of water treatment systems and health and wellness products. The company is recognized as a technology leader in the field of drinking water ionization, both in Italy and internationally.

To support the growth and regulatory stability of the SANUSCOIN project, the founders of SANUSLIFE INTERNATIONAL established an additional legal entity:

In July 2020, Ewald Rieder founded SANUSLIFE ADMINISTRATION AG, headquartered in Baar, Switzerland, to provide a legal and regulatory framework more conducive to cryptocurrency initiatives, particularly in light of the EU's evolving regulatory landscape at the time. SANUSLIFE ADMINISTRATION AG oversees the management and further development of SANUSCOIN, the SANUSAPP, and related digital products and services.

In December 2022, ownership of the SANUSCOIN project and its associated products was officially transferred from SANUSLIFE INTERNATIONAL GmbH to SANUSLIFE ADMINISTRATION AG. This structure ensures that the project benefits from Switzerland's advanced regulatory environment for fintech and digital assets, while SANUSLIFE INTERNATIONAL GmbH continues to focus on its core business in health and wellness products.

For more information and the latest updates, please visit the SANUSLIFE roadmap, which is updated on an ongoing basis:

https://sanuslife.com/eng/sanuslife/roadmap

4
Reasons to buy SANUSCOIN

4.1
Limitation

SANUSCOIN is capped at 777,777,777 units, ensuring long-term scarcity and inflation resistance, similar to Bitcoin. This limited supply supports its dual role as both a store of value and a utility token.

4.2
Store of Value and More

Within the SANUSLIFE ecosystem, SANUSCOIN enables fast, low-cost transactions through SANUSPAY. Users benefit from crypto back rewards, referral commissions, and automatic environmental donations, making every transaction meaningful and rewarding.

4.3
Collecting & Hodling

Users who collect SANUSCREDITS are rewarded monthly, similar to earning interest in a savings account. Instead of fiat, the interest is paid in credits that are converted into SANUSCOINS. SANUSCREDIT holders receive a 7% crypto back reward on their credits each month, increasing their holdings over time.

Additionally, SANUSCOIN holders can join the SANUSCOIN Club for exclusive benefits and rewards. Club members receive a significant bonus in SANUSCREDITS on their holdings, maximizing the value of their SANUSCOIN balance.

4.4
Utility and Usability

For a medium of exchange to be effective, it must be practical and flexible. SANUSCOIN enables users to exchange units for goods and services reliably. The SANUSLIFE two-way transfer principle ensures seamless movement of SANUSCOINS. By wrapping SANUSCOIN as wSAC, users can make fast, low-cost, and environmentally friendly payments worldwide, both locally and online.

4.5
Divisibility

SANUSCOIN is divisible into up to seven decimal places. The smallest unit, 0.0000001 SANUSCOIN, is called an "Ewald", named after Ewald Rieder by the core developers. This high divisibility allows for microtransactions and broad accessibility.

4.6
Acceptance

A coin's value depends on its level of acceptance. SANUSCOIN's value proposition grows as more users, merchants, and partners adopt it for everyday transactions. The expanding acceptance network, combined with benefits like CRYPTOBACK rewards, environmental impact, and referral incentives, increases overall demand and relevance. Widespread adoption is crucial for long-term success and value appreciation. By embedding SANUSCOIN into a growing ecosystem of commerce, sustainability, and digital finance, SANUSLIFE aims to transform it into a widely accepted medium of exchange.

4.7
Offline and Online

SANUSPAY supports both offline and online transactions. Offline, SANUSPAY can be used at a variety of physical locations including bars, restaurants, hotels, salons, and shops. Online, SANUSPAY is integrated into e-commerce platforms, including merchants' online stores and SANUSPRODUCTS within the SANUSAPP ecosystem.

For businesses without an online presence, SANUSLIFE offers a marketplace where companies can become COMPANY Partners by purchasing a package. These partners receive a ready-to-use e-commerce infrastructure, including landing pages, integrated SANUSPAY payment options, and inventory management tools. This makes it easy for even small businesses to participate in the SANUSLIFE ecosystem.

4.8
Payment and More

SANUSCOIN is a utility payment token and not a bank product. It is part of a FinTech app. Through the third-party provider Naocoin, individuals and companies can access crypto account services within the app, including multi-currency accounts, payment and transfer functions, currency exchange, top-ups, and crypto exchange.

4.9
Benefits as Means of Payment within SANUSPAY

SANUSCOIN is primarily a digital medium of exchange with a limited total supply of 777,777,777 coins, making it inflation-resistant. Transactions on the Bitcoin blockchain offer maximum security through a decentralized and immutable infrastructure.

SANUSCOINS stored in the SANUSCOIN WALLET within SANUSAPP 3.0 are backed by Naocoin, a certified OTC coin custodian. This centralized custody ensures regulatory compliance and professionalgrade protection. Naocoin's OTC certification guarantees adherence to industry standards in crypto handling and storage.

With SANUSPAY, users can make fast payments at SANUSLIFE and across a network of partner businesses, both online and offline.

SANUSCOINS on the Bitcoin blockchain function like a locked savings account, ideal for secure long-term storage. In contrast, SANUSCOINS within SANUSAPP 3.0 act as a convenient digital wallet for everyday purchases and rapid transactions. This dual approach allows users to choose between long-term security and transactional convenience within a single ecosystem.

5
SANUSPAY

5.1
How It Works

The following simplified example illustrates the transaction logic and flow within the SANUSPAY system:

1. **Customer Payment:**
   Alice (the buyer) initiates a payment using SANUSPAY to purchase a pair of "Eco-Friendly Socks" for 10 SAC (SANUSCOIN).

2. **Immediate Collection:**
   Bob's Store (the seller) immediately receives 8 SAC as the net purchase amount, ensuring quick and efficient transaction processing.

3. **Automatic Donation:**
   1 SAC is automatically deducted from the transaction and donated to the SANUSPLANET Foundation, supporting environmental and social initiatives.

4. **Commission Distribution:**
   1 SAC is allocated as a commission for recommenders. Of this, 0.40 SAC goes to the primary recommender, Charlie, and 0.40 SAC is distributed among his downline (Mary, Dave, and John).

5. **Service Fee:**
   A small fee of 0.20 SAC is deducted for SANUSLIFE to cover operational costs and ensure the sustainability of the service.

Summary:
With every SANUSPAY transaction, the payment amount is automatically split to reward the seller, support environmental projects, incentivize referrals, and sustain the platform's operations. This integrated approach delivers value to all participants-customers, merchants, the community, and the environment-while ensuring transparent and efficient payment processing

5.2
Every SANUSPAY Payment Triggers a Triple Effect

By paying with SANUSPAY, customers not only enjoy the convenience of using SANUSCOINS quickly at SANUSLIFE and all partner companies, but also trigger a triple effect with every transaction:

1. **Crypto Back Rewards:**
   After making a payment, the buyer automatically receives crypto back in the form of SANUSCREDITS. These credits can be exchanged for SANUSCOINS, which can be used for future purchases or, alternatively, exchanged for other fiat currencies or cryptocurrencies. This rewards system incentivizes continued use and increases user engagement.

2. **Automatic Donations:**
   A portion of every payment is automatically donated to the SANUSPLANET Foundation, which supports environmental and social projects worldwide. The Foundation funds initiatives aimed at protecting oceans, nature, animals, and people in need. All donations are forwarded in full to non-profit organizations, ensuring maximum impact and transparency.

3. **Recommendation Earnings:**
   Each member earns a commission from every payment made by users they have successfully referred to SANUSPAY. This referral system rewards community growth and encourages users to invite others to the ecosystem.

Example:
For instance, Alice receives a recommendation link for a pizzeria via the app. She follows the recommendation, visits the restaurant, and pays using SANUSCOINS in the app. Within seconds, she receives her crypto back, an automatic donation is made to the foundation, and the person who sent her the link, Bob, receives the referral commission in SANUSCOIN.

5.3
Details of the Payment Advantages

1. **Visibility and Convenience:**
   Sellers are displayed on the digital map ("SANUSMAP") within the app. Buyers searching for bars, restaurants, or stores immediately see which providers accept SANUSCOIN, making it easy to choose participating businesses. This visibility helps sellers attract more customers already inclined to use SANUSCOIN, expanding their reach and customer base.

2. **User-Friendly App**:
   The app features an intuitive interface and is compatible with many popular shopping and payment apps. A currency table converts all amounts into the current SANUSCOIN rate. Both buyers and sellers can track the coin's value in real time. Transactions are traceable via account IDs and are prepared for accounting, supporting annual financial statements. Sellers can quickly convert their SANUSCOIN income into their local currency and vice versa, making financial management straightforward.

3. **Support for 170 National Currencies:**
   The SANUSLIFE app supports over 170 national currencies, including CHF, EUR, USD, GBP, JPY, INR, and COP. Buyers see prices in their local currency and pay in crypto without manual conversion. This feature makes transactions transparent and convenient for users worldwide.

4. **Fair and Margin-Friendly Offers:**
   Sellers can set, within the app, how much per transaction (between 0.5% and 99%) goes to the SANUSPLANET Foundation. Each donation is recorded and reported monthly as a collective receipt. Similarly, the share for the SANUSBUSINESS network can be set between 1% and 99.5%, ensuring a minimum total margin of 1.5%. This flexibility allows businesses to manage their margins effectively while supporting meaningful causes.

5. **Efficient Bookkeeping**:
   The app automatically documents all crypto transactions, including purchases and sales of cryptocurrencies like Bitcoin or Ethereum. Gains and losses are calculated and, if required, reported to tax authorities using LIFO or FIFO methods. Users receive clear account statements in up to 170 currencies and can generate PDFs for any selected period, ensuring transparent and time-saving bookkeeping.

6. **Additional Business Potential:**
   Sellers accepting SANUSPAY can build an extra revenue stream by recommending SANUSPAY to customers. Commissions are earned on every purchase made by referred customers, even at other businesses. For example, a hotel owner who registers a guest for SANUSPAY continues to earn commissions when that guest

uses SANUSPAY elsewhere, generating ongoing revenue without additional effort.

7. **Global Reach:**
SANUSPAY can reach the global cryptocommunity, estimated at over 560 million people. It is compatible with major cryptocurrencies like Bitcoin, Ethereum, and SANUSCOIN, and can integrate others inthe future. The app converts these coins in real time, ensuring fast, secure, and cost-effective transactions, and offers users the flexibility to choose their preferred cryptocurrency.

8. **Innovative Payment Method:**
By accepting SANUSCOIN, sellers adopt a modern payment solution that is becoming increasingly important. Like previous disruptive technologies, digital wallets independent of banks or states offer inflation protection. SANUSPAY enables seamless transactions both online and in-store via QR codes, providing unparalleled convenience, security, and flexibility for modern commerce.

6
Key collaborations, collateral and certificates

The success and security of SANUSAPP 3.0 and SANUSPAY are built on a robust network of specialized partners and a state-of-the-art technical infrastructure. SANUSLIFE collaborates with leading companies from the fields of e-commerce, IT, AI, banking, blockchain, cloud, and cybersecurity to ensure the highest standards in development and operation.

The SANUSPAY platform is designed as a modular, API-driven payment system based on microservices architecture. It supports both fiat and cryptocurrency transactions and integrates advanced security measures such as TLS 1.3 encryption, HSM-based key management, and comprehensive KYC/AML processes. SANUSCOIN (SAC) is natively supported as a core digital asset, enabling seamless crypto payments, loyalty programs, and future DeFi integrations.

Regulatory compliance and transaction security are ensured by working with regulated service providers:

- Stripe for fiat payments (PSD2-compliant in the EEA and globally licensed)
- Naocoin S.r.l. for crypto payments and custody (registered VASP in Italy, AMLD5-compliant), and by SANUSLIFE ADMINISTRATION AG's membership in VQF, a FINMA-supervised SRO under Swiss AML law.

The following sections introduce the key partners, service providers, and certificates that form the foundation of the SANUSLIFE ecosystem.

6.1
Naocoin Srl

Naocoin Srl, headquartered in Pordenone, Italy, is a key third-party service provider and the most important partner for SANUSLIFE. Specializing in the custody and trading of cryptocurrencies, Naocoin Srl executes all crypto-related transactions for customers within SANUSAPP 3.0 and ensures regulatory compliance and security. The company is known for its robust security measures and strict adherence to anti-money laundering (AML) regulations.

6.2
Bcademy

Bcademy is an international network and academy specializing in cryptocurrencies and blockchain-based technologies, offering education, consulting, and research services. It is an international network dedicated to teaching and consulting on all skills related to the new economic and technological universe resulting from the decentralization revolution.

Bcademy offers several key services:

- **Education and Training:** Comprehensive courses on cryptocurrencies and blockchain technologies for both beginners and advanced users.
- **Consulting:** Expert consulting services for businesses and individuals looking to integrate blockchain technology into their operations.
- **Research and Development:** Engages in research to stay at the forefront of blockchain innovation.
- **Community Building:** Fosters a global community of blockchain enthusiasts and professionals through events, workshops, and networking opportunities.

6.3
KYC

Identification checks are automated through SumSub (Know Your Customer). SumSub's automated KYC solution speeds up onboarding with biometric identity verification, document recognition technology, and data analytics to ensure accuracy and regulatory compliance. This process reduces manual errors, improves compliance, and provides a seamless customer experience.

SumSub offers several key features:

- **Biometric Identity Verification:** Uses facial recognition and liveness detection to verify user identity.
- **Document Recognition Technology:** Automatically scans and verifies documents, reducing manual checks.
- **Data Analytics:** Analyzes user data to detect fraud and ensure compliance.
- **Global Coverage:** Supports verification of over 14,000 types of documents from 220+ countries and territories.
- **User-Friendly Experience:** Provides real-time tooltips and instant document pre-checks for quick and accurate verification.

6.4
KYB

The KYB (Know Your Business) checks are manually conducted by Naocoin Srl. This manual verification ensures thorough scrutiny of business legitimacy, ownership structures, and compliance with regulatory standards.

6.5
VQF

SANUSLIFE is a member of the VQF (Association for Quality Assurance and Financial Services), a self-regulatory organization (SRO) officially recognized by the Swiss Financial Market Supervisory Authority (FINMA) under Art. 24 AMLA. It provides a full range of compliance services to financial intermediaries in the parabanking sector in Switzerland, including supervisory, inspection, audit, training, and advisory services.

SANUSLIFE's membership in the VQF, verified by its official recognition number 100935, demonstrates its commitment to adhering to high standards of financial regulation and anti-money laundering practices.

Conclusion

SANUSCOIN stands as a pioneering digital payment token, designed to bridge the gap between the world of cryptocurrencies and everyday commerce. Developed and managed by SANUSLIFE, SANUSCOIN combines the proven security of the Bitcoin blockchain with the usability and flexibility of a modern payment ecosystem.

At its core, SANUSCOIN is a limited-supply token (777,777,777 units), leveraging Bitcoin's colored coins technology for transparent, tamper-proof transactions and long-term value protection. Through a hybrid architecture, users benefit from both decentralized storage on the Bitcoin blockchain and fast, practical transactions within the SANUSAPP 3.0 ecosystem. Wrapping technology allows seamless movement between secure long-term storage and instant payments, ensuring both safety and convenience.

The SANUSAPP 3.0 platform offers much more than just payments: it integrates shopping, rewards, environmental donations, and business opportunities. With support for over 170 local currencies and multiple cryptocurrencies, SANUSCOIN is accessible to users and merchants worldwide. The SANUSPAY system enables payments both online and offline, while features like crypto-back rewards, automatic donations, and a transparent referral program create tangible incentives for all participants.

Sustainability and compliance are at the heart of the project. Every transaction supports environmental and social causes through automatic donations to the SANUSPLANET Foundation. Security is ensured by the combination of decentralized blockchain technology and regulated custodianship via Naocoin Srl, with strict KYC and KYB processes in place. Membership in the Swiss VQF further demonstrates SANUSLIFE's commitment to regulatory standards and user protection.

Through strong partnerships, advanced technology, and a clear focus on real-world usability, SANUSCOIN is more than just a digital asset-it is a comprehensive ecosystem for modern, responsible, and sustainable digital finance. By uniting blockchain innovation, practical payment solutions, and ecological responsibility, SANUSCOIN is positioned to play a leading role in the future of global digital payments.

Thanks
for your attention!

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SANUSCOIN

W H I T E P A P E R

SANUSLIFE

W W W . S A N U S L I F E . C O M