

# Amano Invest: White Paper

Version 1.2

April 2025

## Abstract

We believe that the tokenization of real-world assets (RWA) marks a fundamental shift in global finance, transforming traditionally illiquid, opaque, and closed markets into accessible, transparent, and liquid investment vehicles. Amano Invest is creating a licensed blockchain-based trading platform that allows users to invest in a wide range of tokenized real assets, including real estate, energy, infrastructure, and other income-generating sectors. Our platform supports both proprietary and third-party tokenized assets, which are provided within a secure and compliant infrastructure. This document outlines the basic architecture, regulatory framework, and design principles of the Amano Invest platform, including the AMN utility token. AMN supports user engagement by reducing platform service fees and providing reward-related features that link token demand to real investment activity. We aim to create a modular, scalable, and globally accessible marketplace tailored to the needs of both retail and institutional investors. Although our platform architecture has supported multiple asset classes from the outset, we directly tokenize selected real estate projects through our network of global partners, including leading agencies and developers in the UAE, where we are fully licensed. This pipeline of real estate projects complements our attraction of external RWA issuers across all sectors. Amano Invest enables users to create diversified investment portfolios based on tangible assets governed by high standards of regulatory and technical integrity. This document outlines the rationale, compliance infrastructure, and roadmap that define our approach to unlocking the full potential of tokenized investments in the real world.

## 1 Introduction

Amano Invest addresses one of the most significant structural gaps in global finance: the lack of a secure, accessible, and liquid market for real-world assets (RWA). While blockchain has transformed access to digital assets, the vast majority of the world's material wealth, including real estate, infrastructure, energy, and other productive sectors, remains locked in systems with high barriers to entry that are inaccessible to most investors due to complex legislation, high entry thresholds, and a lack of global interoperability.

We are creating Amano Invest to solve this problem. Our marketplace is designed from the ground up to support a wide range of tokenized RWAs, giving users the ability to invest in professionally managed income-generating assets across various sectors and regions. Using our hybrid approach, we both tokenize selected real estate properties in-house using our licenses and global partner network, and connect external RWA projects from trusted third-party issuers to the platform. This structure ensures quality, regulatory compliance, and broad asset diversification. Investors

can participate with a minimum investment of \$100, generating income and liquidity through our integrated secondary market.

Trust in regulatory authorities is at the heart of our model. Large-scale tokenization can only develop within a clear legal framework. That is why we operate in the United Arab Emirates, one of the world’s most progressive jurisdictions for virtual asset regulation. Every element of the Amano Invest ecosystem — from system connectivity to regulatory compliance and settlement — is built with international standards in mind, ensuring institutional compatibility and cross-border access.

Real estate is our starting point due to its size and maturity. It is valued at over \$340 trillion (*Boston Consulting Group, 2022*) and remains one of the most stable yet least accessible asset classes for individual investors. We tokenize real estate directly through licensed structures and relationships with developers, particularly in the UAE, where we have official permission to issue tokenized real estate offerings.

Amano Invest is a marketplace for all tokenized RWAs, including infrastructure, energy, intellectual property, commodities, and works of art. We focus on assets with clear legal ownership, regular income, and structures that are ready for tokenization. This modular concept allows us to scale across asset types while maintaining regulatory compliance and ease of use.

We are creating a compliant infrastructure that allows anyone—from individual users to asset managers—to seamlessly participate in investing in real assets. With modular workflows, an intuitive interface, and robust legal support, Amano Invest is poised to make investing in tokenized assets mainstream.

## 2 Market Opportunities

The emergence of tokenized real-world assets (RWAs) is transforming the global financial system. As blockchain infrastructure matures, tangible income-generating assets such as real estate, infrastructure, energy, and commodities are being digitized and made available for investment through decentralized architecture. This transition is not a theoretical future. It is an ongoing shift that is already accelerating the participation of institutional and retail investors across jurisdictions. Amano Invest is poised to capitalize on this moment with a scalable trading platform that provides access to tokenized assets across sectors, regions, and capital levels.

Real estate remains one of the largest and most underutilized asset classes in the global economy. Its value exceeds \$340 trillion, which is greater than the global equity market and significantly exceeds global GDP (*Boston Consulting Group, 2022*). However, this asset class remains fundamentally inefficient — it is limited by geography, high minimum investments, and regulated by outdated legal and technical infrastructure. Retail investors face limited access. Institutional investors face

friction and overhead costs.

Tokenization offers a structural breakthrough: by representing fractional ownership as regulated digital tokens, real estate becomes liquid, transparent, programmable, and accessible. Amano Invest offers direct access to tokenized real estate, structured and issued by our team, starting with licensed assets in the UAE. But real estate is just one of several sectors that define our broader capabilities.

As a real asset marketplace, Amano Invest is designed to attract and aggregate high-quality tokenized third-party assets in categories such as renewable energy, infrastructure financing, intellectual property, and commodities. This model allows users to create cross-sector portfolios in a single, compatible environment or focus on a single sector, while benefiting from integrated tools for storage, secondary liquidity, and access to returns.

The tokenized RWA market is growing rapidly. According to BCG, the total market for tokenized real assets could reach \$16 trillion by 2030, with real estate, private loans, carbon markets, and tokenized funds contributing the most to this growth (*Boston Consulting Group, 2022*). McKinsey & Company also notes that tokenization represents “the reflection of real economic value on the chain” — a key stage in the evolution of blockchain-based financial infrastructure (*McKinsey, 2023*). As capital shifts from speculative digital tokens to instruments with legal clarity and underlying value, RWA platforms such as Amano will become the foundation for the next cycle of digital finance.

This evolution is reflected in the behavior of institutional investors. BlackRock, JPMorgan, and Franklin Templeton have already launched tokenized products. Meanwhile, the total value locked in RWA-related protocols has grown from \$8 billion in early 2024 to over \$20 billion by the first quarter of 2025 (*RWA.xyz, 2025*). User adoption is growing, driven by demand for compliant, economically useful digital assets that generate income.

The regulatory framework is also improving. The UAE, where Amano Invest is licensed, has introduced clear structures for tokenization, digital asset issuance, and secondary trading. Other key jurisdictions, such as Singapore, Switzerland, Hong Kong, and the European Union, are also promoting legal clarity that legitimizes tokenized markets and supports platform scalability.

In this environment, Amano Invest represents a globally scalable opportunity. Our model is designed to support both self-issued and third-party tokenized assets, with a unified market interface and integrated utility token (AMN) to manage fee reduction and ecosystem participation. By offering both carefully curated assets and open access, we provide a balance between regulatory certainty and asset diversity.

Unlike purely technical protocols or isolated asset issuers, Amano Invest provides users with a compliant and investor-focused entry point into the RWA economy. Our value lies in aggregation, accessibility, and legal trust — we bridge the gap between the real economy and the blockchain

investment architecture. As real assets become increasingly digital, we believe that Amano Invest will play a key role in connecting long-term capital with a compliant blockchain infrastructure.

### 3 Platform Overview

Amano Invest is a next-generation marketplace for investing in tokenized real-world assets (RWAs), with an initial focus on income-generating real estate. The platform allows users to gain fractional ownership in vetted properties, earn passive income through automated distributions, and access liquidity via a secondary market. Through a secure, compliant, and intuitive digital experience, Amano lowers the barriers to entry for investing in real assets while maintaining the legal safeguards and performance transparency expected by serious investors.

This chapter outlines the platform’s core features, the user experience, and the value proposition offered to retail and institutional investors.

#### 3.1 Marketplace and Asset Listings

Amano functions as a curated investment marketplace where verified users can access tokenized real-world assets across multiple categories. These include, but are not limited to, income-generating real estate, tokenized private credit, infrastructure, and other on-chain representations of traditionally illiquid assets. The platform collaborates with a broad network of asset originators, including property developers, real estate agents, financial product issuers, infrastructure operators, and other qualified providers of tokenizable goods and contracts.

Each listed asset undergoes a standardized due diligence and structuring process to ensure it meets Amano’s standards for legal clarity, economic viability, and investor transparency. Listings are presented in a consistent format, allowing users to evaluate opportunities based on key performance and risk indicators.

Depending on the asset type, investors may be able to view:

- Asset or project descriptions with contextual and geographic details
- Expected yield, projected returns, and distribution schedules
- Contractual terms, such as lease agreements or debt obligations
- Legal structure, ownership mechanics, and tokenization model (e.g., via SPVs or trusts)
- Third-party reports, such as appraisals, audits, or engineering reviews
- Risk disclosures, regulatory constraints, and jurisdictional notes

Assets can be browsed through an intuitive interface that supports filtering by sector, geography, risk profile, income structure, and token denomination. Whether evaluating a residential property

or a renewable energy instrument, investors benefit from clear, standardized information designed to support confident and informed decision-making.

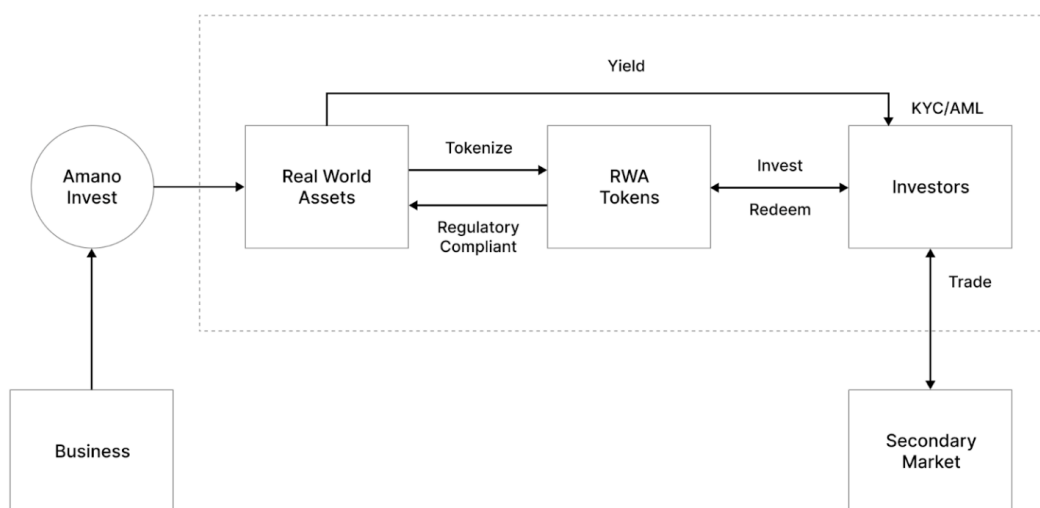


Figure 1: Life cycle of Tokenization

### 3.2 Tokenization and Fractional Ownership

At the core of Amano’s offering is a robust tokenization system. Each listed asset is held by a compliant legal entity—typically a Special Purpose Vehicle (SPV)—and tokenized into fractional units using smart contracts. When an investor acquires tokens, they are purchasing a legal stake in that SPV, which in turn owns the asset. This ensures that ownership is both digital and enforceable under applicable law.

This fractional model reduces the capital required to participate in high-value investments and allows users to diversify across multiple properties and regions. Tokens are issued on-chain and recorded in the investor’s wallet, ensuring full transparency of ownership. The structure preserves investor rights through governance documents, contractual protections, and regulated custodianship.

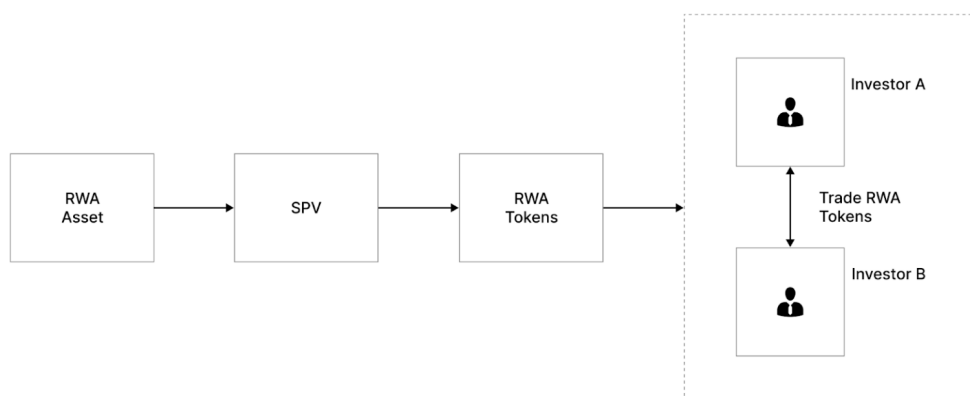


Figure 2: SPV Process

### 3.3 Rental Income and Distributions

Many of the assets listed on Amano generate recurring income through rent or leasing contracts. The platform automates the collection and distribution of this income, ensuring that token holders receive their proportional share based on their current holdings. Once collected, income is disbursed to investors either in fiat-pegged stablecoins or in AMN tokens, depending on the user's preference.

This process is managed by smart contracts, removing the need for intermediaries and reducing the risk of delays or accounting errors. Distribution cycles may vary by asset but are typically monthly or quarterly. Investors can track their income, see expected payment schedules, and access detailed payout histories from their personal dashboards.

### 3.4 Liquidity via Secondary Market

A key feature of Amano Invest is its integrated secondary market, which allows users to trade their tokenized assets directly on the platform. Once an investor has acquired ownership tokens—whether linked to real estate, credit products, or other asset types—they can list them for resale through a built-in order book system.

This marketplace enables dynamic price discovery and provides investors with the flexibility to exit positions before the underlying asset reaches maturity or payout. As asset values appreciate—such as a property increasing in market value or a credit instrument nearing full repayment—token holders may benefit by reselling at a premium.

Buyers can browse available offers, compare historical trading activity, and place bids or accept sell orders in just a few clicks.

### 3.5 Investor Dashboard and User Experience

The investor experience is designed to be intuitive, informative, and secure. Upon onboarding, users complete identity verification and gain access to a personalized dashboard that presents a real-time view of their portfolio. From this interface, investors can track their property holdings, monitor income, download legal documentation, and explore new listings.

The dashboard is optimized for clarity, making it easy for users to view token balances, calculate yield performance, and follow the status of ongoing income distributions or sales. Both crypto-native and traditional investors are supported through an integrated custodial wallet solution, offering secure asset management without the need to manage private keys directly.

### 3.6 Compliance Infrastructure

Amano is built with regulatory compliance as a foundational principle. All users must pass rigorous KYC (Know Your Customer) and AML (Anti-Money Laundering) checks before investing or trading. The platform incorporates jurisdiction-specific access controls, ensuring that each investor is shown only the listings they are legally permitted to access.

Tokenized assets are issued through legally recognized structures in regulated jurisdictions, providing enforceable rights and ensuring investor protection. Every transaction, investment, and income distribution is logged and auditable—on-chain where possible—creating transparency not only for users, but for auditors and regulators as well.

## 4 Technical Architecture

Amano Invest is engineered as a modular, secure, and scalable blockchain-based infrastructure designed to tokenize, manage, and trade real-world assets (RWAs) in a compliant manner. This chapter outlines the technical architecture that supports the platform’s core functionality, including token issuance, ownership tracking, income distribution, compliance enforcement, and secondary market trading.

The architecture is built around five interconnected layers that work in concert to deliver a seamless user experience while ensuring full regulatory alignment and operational resilience.

### 4.1 Layered System Architecture

#### 1. Application Layer (Front-End & Investor Interface)

The application layer includes all user-facing interfaces such as the investor dashboard, asset mar-

ketplace, and secondary trading screens. Developed as a web and mobile-based application, it integrates modern frameworks to ensure responsive design, intuitive navigation, and real-time updates.

- Wallet integration
- Onboarding workflows with KYC/AML checks
- Investment, portfolio, and payout views
- Document access

This layer communicates with the backend and smart contracts via secure APIs and blockchain nodes.

## **2. Business Logic Layer (Platform Backend)**

This layer orchestrates all business workflows—such as order processing, income scheduling, and compliance validation—through a combination of microservices. It also handles communication between the UI and the blockchain, translating investor actions into smart contract calls.

- Investor account management
- Asset metadata storage and indexing
- Distribution event generation and reporting
- Jurisdictional logic enforcement (e.g., country-based restrictions)

All sensitive operations are logged, rate-limited, and monitored.

## **3. Compliance and Identity Layer**

Compliance is enforced through an integrated identity verification and rule engine that processes user data, evaluates eligibility, and gates access to assets based on investor profile and jurisdiction.

- KYC/AML integrations
- Accreditation and investor status logic
- Geographic and IP-based access restrictions
- Transfer control logic for secondary market transactions

The system is designed to remain adaptable as regulations evolve across jurisdictions.

## **4. Smart Contract Layer**

Smart contracts on the blockchain enforce the ownership, compliance, and economic logic of tokenized assets. Each property is associated with a dedicated contract suite, including:

- BEP-20 compatible token contracts
- Distribution contracts

Smart contracts are thoroughly tested, audited, and designed for modular upgrades. Admin roles are controlled via multi-signature wallets and timelocks.



## 5. Infrastructure Layer (Blockchain & Services)

Amano is built on an EVM-compatible blockchain—BSC—that supports stable fees, high transaction throughput, and ecosystem interoperability.

- Blockchain nodes and API gateways
- IPFS document storage for off-chain materials
- Chainlink oracles for fiat conversion rates or external triggers

The infrastructure layer is cloud-native, horizontally scalable, and equipped with auto-healing and monitoring capabilities.

### 4.2 Tokenization Standard: BEP-20 for Real-World Assets

Amano Invest utilizes the BEP-20 token standard on the BNB Smart Chain as the foundation for representing real-world asset (RWA) ownership. This decision is driven by BEP-20's compatibility with high-frequency, low-cost transactions, wide ecosystem support, and its ability to support fractional ownership with programmable logic.

Each tokenized asset on the platform is linked to a distinct BEP-20-compliant token, representing ownership rights in that asset. These tokens are divisible, enabling fractionalization of traditionally illiquid properties into accessible units, reducing the capital threshold for investors.

The BNB Smart Chain offers significantly lower network fees and faster block times compared to many alternatives, supporting seamless buy/sell activity. BEP-20 tokens are natively supported by most wallets, exchanges, and DeFi tools.

### 4.3 Income Distribution Mechanism

Income-generating properties rely on a smart contract-controlled distribution engine. Once rent is received by the asset manager, a trigger initiates on-chain payout to all token holders based on their snapshot balances.

Distributions are executed in stablecoins or AMN tokens. A snapshot mechanism ensures fairness, even for tokens transferred near payout time.

The system discloses:

- Gross income received
- Management and legal fees deducted
- Final net income distributed per token

## 4.4 Secondary Market Engine

The Amano Invest platform integrates a purpose-built secondary market engine combining a centralized matching system with decentralized on-chain settlement.

- **Order Submission** – Users submit signed orders via the platform or API.
- **Pre-Trade Compliance Check** – Includes KYC/AML, jurisdictional restrictions, and SPV-specific rules.
- **Matching Logic** – Runs off-chain with in-memory order books; supports partial fills, IOC/GTC orders.
- **Settlement Execution** – On-chain contracts execute token transfers, payments, and event logging.

## 4.5 Security and Auditing

Security is enforced through:

- Third-party audits of all smart contracts
- Encrypted APIs and secure backend storage
- Multi-signature control for admin access
- Penetration testing of web and infrastructure
- Activity logs and full audit trails

Automated checks, permissioned roles, and circuit breakers provide further protection against anomalous behavior.

# 5 Regulatory Compliance and Legal Framework

At Amano Invest, regulatory compliance and enforcement are core components of our architecture—not secondary considerations. Tokenization cannot scale without trust, and trust in financial systems begins with compliance.

Our strategy integrates legal structuring, jurisdictional licensing, investor protection mechanisms, and full AML/KYC conformity from the earliest stage of development. We align our work with current digital asset regulations and proactively position ourselves for evolving RWA frameworks. Our regulatory anchor is in the United Arab Emirates (UAE).

## 5.1 Jurisdictional Structure

Amano Invest is established as a licensed legal entity in the UAE, a jurisdiction with one of the most comprehensive frameworks for digital assets, tokenized securities, and financial technology platforms.

Our structure enables us to:

- Tokenize property rights in accordance with UAE legal mandates
- Create Special Purpose Vehicles (SPVs) for holding and fractionalizing real assets
- Apply KYC and AML procedures compliant with FATF recommendations
- Offer cross-border tokenized investment opportunities under a recognized regulatory model

The UAE regulatory foundation provides a base for compliant expansion into other regulated markets, beginning with Switzerland, Singapore, Hong Kong, and the European Union.

Amano Invest also acts as a gateway for approved third-party tokenized RWA projects—across infrastructure, energy, and commodity sectors—which are subject to legal, financial, and jurisdictional due diligence prior to listing.

## 5.2 Legal Structure of Assets

Every asset listed on the Amano Invest platform is backed by a legally approved structure in its jurisdiction of origin. The primary model involves establishing a Special Purpose Vehicle (SPV) or a trust that holds ownership over the real asset (e.g., property, energy asset, infrastructure unit).

Tokens issued to investors represent economic rights linked to those entities. These rights may include:

- Rental or operational income distributions
- Pro-rata returns upon liquidation or asset exit
- Limited or full management participation rights (where applicable)

All legal documentation—including ownership titles, lease contracts, valuation reports, and operator agreements—is securely stored and made available to verified users pre-investment.

## 5.3 AML/KYC and Investor Verification

To ensure full legal compliance, we operate a comprehensive investor verification system encompassing:

- Government-issued ID and address verification

- Biometric identity confirmation
- Sanctions and Politically Exposed Persons (PEP) screening
- Continuous risk scoring and transaction analysis
- Geo-restriction enforcement in line with international law

These measures guarantee platform integrity and investor eligibility across all jurisdictions.

## 5.4 Storage and Escrow Mechanisms

To protect investor rights and reinforce asset legitimacy, Amano Invest implements multi-layered storage and escrow protocols, including:

- Legal custody of physical assets via regulated administrators
- Transparent fund flows from operators to token holders
- Escrow-based holding of investor funds during initial offering phases
- Secure storage and third-party notarization of all legal and financial documents

These mechanisms ensure that tokenized assets on Amano are enforceable claims—tied directly to legally defined ownership and yield-bearing instruments in the physical world.

# 6 AMN Token

The AMN token is Amano Invest’s proprietary utility token designed to enhance platform functionality and align incentives between users, developers, and asset issuers. AMN reflects real economic activity within tokenized real-world assets (RWAs), such as real estate, infrastructure, and energy.

AMN is not a financial security and does not represent ownership of underlying assets. Instead, it serves as a transactional token to reduce platform costs, reward user engagement, and link token utility to ecosystem growth. Its value is driven by usage and adoption, not artificial scarcity.

## 6.1 Token Functions

As the platform evolves, AMN will fulfill several core functions:

- **Platform Fee Discounts:** Users who pay fees (e.g., issuance, trading, portfolio services) in AMN will receive discounted rates compared to fiat or stablecoin payments. This creates recurring token demand.
- **Rental Income Option:** Investors can opt to receive a portion of rental income in AMN. This ties real asset performance to token demand and reinforces utility through recurring distributions.

- **Access Tiers and Feature Unlocks:** In later development stages, users may stake or spend AMN to unlock features such as early access to listings, increased yield tiers, or participation in partner token events—rolled out gradually in accordance with legal guidelines.
- **Treasury and Ecosystem Incentives:** A portion of AMN is allocated to the treasury wallet for use in liquidity provision, referral campaigns, and strategic partnerships. External integrations with DeFi or RWA platforms are also planned.

## 6.2 Demand Drivers and Ecosystem Link

AMN is structured for long-term utility. Its adoption and valuation will scale with platform usage, transaction volume, and ecosystem growth. Primary demand drivers include:

- User growth and increased investment volume
- Discounted services via AMN payments
- Rental yield disbursement in AMN
- Incentive campaigns and referral programs

As Amano Invest expands RWA listings and enhances investor engagement, AMN’s utility and market role will continue to strengthen.

## 6.3 Supply Management and Buyback Model

Amano Invest will implement a strategic buyback mechanism funded by platform revenue. A portion of fees collected in fiat or stablecoins will be used to repurchase AMN tokens on the open market.

These tokens will be either:

- **Burned** — permanently removed to reduce circulating supply, or
- **Reallocated to Treasury** — for ecosystem incentives, staking programs, or development grants

Buyback frequency and allocation decisions will be guided by platform performance, regulatory guidelines, and development phase maturity.

## 6.4 Telegram Mini-App Airdrop

To bootstrap early adoption and onboard active users, Amano will distribute AMN via an airdrop campaign through its official Telegram mini-app.

Eligibility will be based on:

- Platform usage
- Referral activity
- Engagement within the Telegram app

The airdrop prioritizes verified and active participants, ensuring a fair and transparent distribution. Early recipients gain access to AMN use cases immediately, such as fee discounts and ecosystem rewards—serving both as an incentive and onboarding experience ahead of the platform’s full launch.

## References

1. Boston Consulting Group (2022). *The future of asset tokenization: Real-world assets on the blockchain*. [Online]. Available at: <https://www.bcg.com/publications/2022/future-of-asset-tokenization> [Accessed 10 Apr. 2024].
2. McKinsey & Company (2023). *What is tokenization?* [Online]. Available at: <https://www.mckinsey.com/featured-insights/mckinsey-explainers/what-is-tokenization> [Accessed 10 Apr. 2024].
3. RWA.xyz (2024). *RWA Market Analytics Dashboard*. [Online]. Available at: <https://www.rwa.xyz> [Accessed 12 Apr. 2024].