



SANUSLIFE



2022

WHITEPAPER SANUSCOIN

The brochure describes all the context around the SANUS**COIN** over Bitcoin Blockchain.



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1 The technology behind SANUSCOIN

1.1 Definition

The SANUSCOIN is a crypto multiply usable coupon and issued by the company SANUSLIFE in 2018 as Utility-Payment-Token over Bitcoin Blockchain. It is not a crypto currency, neither it is like other currencies, regulated by any state or any central bank, it is a wrapping of Bitco-

in. SANUSCOIN relies itself directly on the Bitcoin Blockchain; in fact, any SANUSCOIN transaction is also a Bitcoin transaction, and SANUSCOIN for in-app payments is a wrapped SANUSCOIN and thus a SANUSCOIN over Polygon transaction.

1.2 From „Bitcoin“ to „Token over Bitcoin Blockchain“ or „Colored Coins“

SANUSCOIN is built on the Bitcoin Blockchain, where the token output and all later transfer transactions are registered. Both operations are performed within the „OP_RETURN“ Bitcoin operations.

Bitcoin is the world's first decentralized digital currency that makes it easy to store and transfer cryptographic tokens by using a peer-to-peer network to transfer information, hashing as a synchronization, and a powerful scripting sys-

tem to determine the number of ownership relations of the tokens. There is a growing technology and business infrastructure that supports it. The original design makes Bitcoins fungible and acts as a neutral medium of exchange. However, by carefully following the source of a given Bitcoin, it is possible to „color“ a set of Bitcoins in order to distinguish them from the rest. In this case we use the English term of „colored coins.“

1.3 The definition of the term „Colored Coins“

Originally, Bitcoin was designed as a currency. However, using the Bitcoin scripting language, it is possible to store small amounts of metadata in the Bitcoin Blockchain. These can be used to represent asset manipulation statements. An

example of this is the coding of a Bitcoin transaction. For example, in a Bitcoin transaction, you can specify that 100 units of a new asset (SANUSCOIN) have been issued/spent and are now credited to a specific Bitcoin address.

A specially/specifically programmed wallet (SANUSWALLET) can create a Bitcoin transaction that allows the encoded transmission of e.g. 50

units of an asset (SANUSCOIN) from one address to a new address and so on.

1.4 Network technology

1.4.1 Characteristics and possible uses of the token over Bitcoin blockchain

SANUSCOINS have the special property of being supported by public approval of the Bitcoin network and have a value that is independent of the denomination/nominal value of the underlying Bitcoins.

This means that the SANUSCOINS can use the existing Bitcoin infrastructure without a third-party connection, can be stored and transferred

there, and even exchanged with one another via the special SANUSWALLETS. The transfer is always 100% decentralized. The benefit of using the Bitcoin Blockchain as a backbone structure lies in Bitcoin's strong features such as immutability, non-counterfeitability, easy transfer, robustness/resilience and transparency.

1.4.2 The technical aspect and the algorithm

The basic object in the Bitcoin network is called a Bitcoin transaction.

A Bitcoin transaction includes:

- 1 A set of **inputs**, each of which contains the **transaction hash** and the output **index of one of the outputs** of a previous transaction and a **digital signature** serving as cryptographic proof that the recipient of the previous transaction authorizes this new transaction.
2. A set of **outputs**, each of which contains the **value** (amount of BTC) to be issued, and a **script** that determines the conditions under which the output can be spent.

The exact nature of scripts and signatures is not important for the token over Bitcoin Blockchain protocol; a useful simplification is to think of the output script as a public key and the signature as a standard, cryptographic digital signature created with the corresponding private key.

1.5 The SANUSCOIN output: The programming and technical generation of SANUSCOINS

1.5.1 Output transaction

The SANUSCOIN output transaction is as follows: `ea7e64a02cce3dca5ea57e6356a-42c01422aaaacb0ab222848d4d9d4ac3d5ab9` With this unique transaction the 777,777,777 SANUSCOINS (SAC) were created according to the protocol described below.

1.5.1.1 „Issue/Output Transaction“ encoding

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 Instruction	Encoding the flow of assets from inputs to outputs
1	Issuance Flags	

1.5.1.2 „OP_RETURN“ Bitcoin procedure

OP_RETURN:

- `434302058172df938f008034fb5e3f018034fb5e3f028034fb5e3f038034fb5e3f048034fb5e-3f058034fb5e3f068034fb5e3ff0`
- **0x4343**: Protocol Identifier
- **0x02**: Version Number
- **0x05**: No Metadata
- `0x8172df938f008034fb5e3f018034fb5e3f028034fb5e3f038034fb5e3f048034fb5e3f058034fb5e3f068034fb5e3ff`: Transfer Instruction
- **0xf0**: Issuance Flags

- **0b111**: Divisibility
- **0b1**: Locked Asset (fixed amount set at issuance time, no more units can be created)
- **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_CODES	0x02
2-9 (per instruction)	Transfer Instruction	Encoding the flow of assets from inputs to outputs

1.6.2 Example transaction

Inputs		
0:	address:	mzwW7gyn3X41RhWKC4355Rgi38W187HYXV
	value:	0.00000654 BTC # 85000000 SA
1:	address:	my7EzwvYcwo1yW94cZri2D7PAoUZbJBm4k
	value:	0.06958742 BTC # 0 SAC
Outputs		
0:	address:	mjtaZUNkz3krKcrmSKs6dyysLF8J3KJH1E
	value:	0.00000654 BTC # 6 SAC
1:	address:	..
	value:	0.00000000 BTC # 0 SAC
	script_pub_key:	OP_RETURN 43430215002067

- 2: **address:** mkJXZhnEuCYuKPRhBhY8n4f6WdQDV9bbVG
value: 0.06957585 BTC # 0 SAC
- 3: **address:** mmHCvXxnjuVMaHA5LwnxJd5pMdB5L1Lku
value: 0.00000654 BTC # 84999994 SAC

In this example transaction, there are 2 UTXOs (Unspent (U) Transaction (TX) Output (O)) in the input, the first one outputs 85,000,000 SACs and the second one is taken from the Bitcoin wallet. The first output contains the address to which the SACs are moved. The second output con-

tains the OP_RETURN, which records all the information that defines the transaction (the output of the SAC and the amount). The third output contains the Bitcoin change, the fourth output contains the SAC change. Amendments are amounts that go back to the payer.

1.6.3 „OP_RETURN“ transaction

OP_RETURN: 43430215002067

- **0x4343:** Protocol Identifier
- **0x02:** Version Number
- **0x02:** Version Number
- **0x002067** (0b0000 0000 0010 0000 0110 0111): Transfer Instructio
- **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 0.31
- **0x2067** (amount): Number of units to be transferred (encoded)

1.6.4 Techincolor

Techincolor is an educational tool. It can decode and show raw data encoded into an OP_RETURN data field. It supports both issuance

and transfer transactions.

The decoded data are shown as JSON. It is implemented as a static web app.

1.6.5 Wallet derivation

The SANUSWALLET uses the derivation m/44'/0'/5456195'. You will find more information [here](#).

1.7 Transactions

As with Bitcoin, SANUSCOIN also incurs transaction fees which are set by the Bitcoin Blockchain system and vary with respect to the particular block and priority. The following options are available and can be selected directly in the SANUSWALLET 2.0:

Since the SANUSCOIN transactions are made directly on the Bitcoin Blockchain, all transactions can be directly traced immediately after execution through a Bitcoin\SANUSCOIN Explorer. All SANUSCOIN and Bitcoin transactions can be reviewed through the SANUSCOIN Explorer:

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

<https://explorer.sanuscoin.com/mainnet/>.

2 The SANUSCOIN Utility Payment Token (Coupon)

2.1 Challenge

The challenge of a lot of cryptocurrencies and also payment tokens is, that they are not yet established as a means of payment in the clas-

sic business world, as various problems such as transaction speed and costs are slowing down companies.

2.2 New Banking and Payment App with Ecosystem

The goal and purpose of SANUSCOIN is to connect the crypto world with the business world while providing so many benefits that everyone around the globe will want to have, use, and accept it so that the value will increase sustainably and in the long run.

SANUSLIFE engaged GFT Technologies to conduct a discovery in April 2021 and subsequently engaged a neo-banking app software company to develop and program a banking and

payment app, based on referral marketing. This new app supports a lot of fiat currencies as well as crypto currencies and will be available to all users as a totally new ecosystem: The customer buys Coins, pays with Coins, receives goods and services in exchange for Coins, receives commissions and rewards in the form of Coins, increases Coin value through demand, and supports the environment with every Coin payment.

2.3 Challenges

The challenge of a lot of cryptocurrencies and also payment tokens is, that they are not yet established as a means of payment in the classic economic world, as various problems such as transaction speed and costs are slowing down companies.

The Bitcoin blockchain serves the SANUSCOIN as a store of value or for highly secure, long-term storage. The coins can be managed via SANUSWALLET.

The Polygon blockchain, on the other hand - into which SANUSCOINS are transferred via „wrapping“ - serves the SANUSCOIN as a fast, secure and environmentally friendly payment or

exchange network. The coins can be managed through a wallet integrated in the new SANUSLIFE App 3.0.



2.4 Advantages of blockchain based payments

2.4.1 Technical payment advantages

- fast Blockchain-based processing
- low to no costs for MAP Partner
- low transaction costs for buyer
- based on a secure "bank like" software
- low energy consumption
- simple and practical to use

2.4.2 In-App payment advantages for buyer (SANUSPAY)

- buyer gets cashback on every transaction
- buyer donate with every transaction
- buyer gets recommendation options / business opportunities with every transaction
- buyer enjoys value increase potential of the coins

2.4.3 In-App payment advantages for MAP Partner

- only min. 1,5% business and donation fee (= min. total fee)
- access to a constantly increasing community
- additional marketing activities with individual margin
- buyer gets rewarded with every transaction = loyalty program, clients will return to buy at MAP Partner
- options to choose between exchange to fiat currency, stable cryptocurrency, or to hold and be rewarded for it
- additional income possibilities
- retail trade possibilities
- higher environmental image
- higher visibility
- increase in value due to hodling 100% SAC
- additional earnings by becoming a PREMIUM Member and participating within the referral program

2.5 The maximum number of SANUSCOINS

As with Bitcoins, SANUSCOINS also has a pre-defined limit. The maximum payout is limited to seven hundred seventy-seven million seven hundred seventy-seven thousand and seven hundred and seventy-seven (777,777,777) SANUSCOINS.

All SANUSCOINS have been generated already. A SANUSLIFE contracted third-party provi-

der, also known as the „distributor“, has issued SANUSCOINS and deposited them on the Bitcoin-Blockchain, each receiving 111,111,111 SACs.

Here are the 777,777,777 SANUSCOINS displayed in the SANUSCOIN Bitcoin explorer: <https://explorer.sanuscoin.com/mainnet/#tx/ea7e64a02c-ce3dca5ea57e6356a42c01422aaaac-b0ab222848d4d9d4ac3d5ab9/vout/5>

2.6 The distribution processes

Since 2018, each year a certain amount of SANUSCOINS is distributed by SANUSLIFE to the community in relation to the collected and converted SANUSCREDITS. SANUSCREDITS are virtual bonus coins that can be collected through various activities on the platform of SANUSLIFE,

redeemed for purchases on the platform and within the SANUSAPP, and converted annually into SANUSCOINS.

All registered users collect any amount of SANUSCREDITS from SANUSLIFE from January to

December each year. This varies from year to year, as the community is constantly growing, and thus more credits are distributed each year to the community. Between 2018 and 2022, the distribution of coins took place annually, and at the end of each year, the maximum number of coins set for distribution each year was divided by the number of credits collected in the entire year to obtain the factor by which the coins were distributed proportionally to the collectors.

From 2023 onwards, the distribution of the coins will take place on a monthly basis, with the maximum number of coins set for distribution each month being divided by the number of credits collected each month to obtain the factor by

which the coins are distributed to the collectors on a pro rata basis each month.

In the 2018 implementation year, 11,111,111 SANUSCOINS (= 1.42% of 777,777,777 SANUSCOINS) were exceptionally retained by SANUSLIFE as part of an ICO phase. Of this total amount, a part of 11,111,111 SANUSCOINS has been released in the context of two Exchange phases and within a fixed time window for exchange against Bitcoins. The remaining SANUSCOINS will be managed by SANUSLIFE.

Thus, from 2018 to 2023, the following number of SANUSCOINS have been distributed as shown in the following table.

Year of collection	SAC distribution volume of the years 2018-2023	Year of distribution
2017	100.000.000	2018
2018	111.111.111	2019
2019	111.111.111	2020
2020	111.111.111	2021
2021	111.111.111	2022
2022	75.000.000	2023

After the completion of SANUSCOINS assignment of 544,444,444 by 2022, 222,222,222 SANUSCOINS still remain. To continue giving great rewards to all SANUSLIFE sales partners and customers in the long run, in 2021 SANUSLIFE has decided to divide the remaining 222,222,222

SANUSCOINS over the period from 2023 to 2044. The quantity of SANUSCOINS to be distributed annually will decrease by about 1/3 from month to month. Thus, from 2023 to 2044, the following number of SANUSCOINS will be distributed as shown in the following table.

SAC distribution volume of the years 2023-2044

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

	2028	2029	2030	2031	2032
January	707.400	489.900	339.300	235.000	162.700
February	686.100	475.200	329.100	227.900	157.800
March	665.400	460.800	319.200	221.000	153.100
April	645.300	446.900	309.500	214.400	148.500
May	625.900	433.500	302.200	207.900	144.000
June	607.000	420.400	291.100	201.600	139.600
July	588.700	407.700	282.400	195.600	135.400
August	571.000	395.400	273.900	189.700	131.300
September	553.700	383.500	265.600	183.900	127.400
October	537.100	371.900	257.600	178.400	123.500
November	520.900	360.700	249.800	173.000	119.800
December	505.200	349.800	242.300	167.800	116.200

	2033	2034	2035	2036	2037
January	112.700	78.060	54.060	37.440	25.930
February	109.300	75.710	52.430	36.310	25.150
March	106.000	73.420	50.850	35.220	24.390
April	102.800	71.210	49.320	34.160	23.650
May	99.720	69.060	47.830	33.130	22.940
June	96.720	66.980	46.390	32.130	22.250
July	93.800	64.960	44.990	31.160	21.580
August	90.970	63.000	43.630	30.020	20.930
September	88.230	61.100	42.320	29.310	20.300
October	85.570	59.260	41.040	28.420	19.690
November	82.990	57.480	39.810	27.570	19.090
December	80.490	55.740	38.600	26.740	18.520

	2038	2039	2040	2041	2042
January	17.960	12.440	8.614	5.966	4.131
February	17.420	12.060	8.354	5.786	4.007
March	16.890	11.700	8.102	5.611	3.886
April	16.380	11.350	7.858	5.442	3.769
May	15.890	11.000	7.621	5.278	3.655
June	15.410	10.670	7.391	5.119	3.545
July	14.940	10.350	7.168	4.965	3.438
August	14.490	10.040	6.952	4.815	3.335
September	14.060	9.736	6.743	4.670	3.234
October	13.630	9.442	6.539	4.529	3.137
November	13.220	9.158	6.342	4.392	3.042
December	12.820	8.881	6.151	4.260	2.950

	2043	2044
January	2.861	1.982
February	2.775	1.922
March	2.691	1.864
April	2.610	1.808
May	2.532	1.753
June	2.455	1.700
July	2.381	1.649
August	2.309	1.599
September	2.240	1.551
October	2.172	1.540
November	2.107	1.459
December	2.043	1.415

Compared to previous years, fewer SANUSCOINS will be distributed each year in the future, so that even more people in the world will have the opportunity to convert credits into coins and thus

receive them for free as a bonus. Thus, anyone who collects SANUSCREDITS at SANUSLIFE in the years 2023 to 2044 can, as before, exchange them with SANUSCOINS every month.

2.7 The monthly conversion of SANUSCREDITS into SANUSCOINS

As previously mentioned, the conversion of SANUSCREDITS into SANUSCOINS and the distribution thereof will occur on a monthly basis beginning in 2023. This conversion period will end on January 2045 as soon as the maximum number of SANUSCOINS is distributed. Each owner of SANUSCREDITS must do the following in order to receive SANUSCOINS:

Do the pairing in the log in area on www.sanuslife.com under > MY PROFILE > My SANUSWALLET, by scanning the QR code shown on your smartphone (SANUSWALLET APP). For more information, please visit the Guideline ([EN SANUSWALLET-MANUAL-20211109.pdf](#))

Up to 2022, all those who have generated SAC, from 2018 to 2022 through the conversion of their SC, will still be entitled to their coins as long as they make the pairing by December 31, 2023.

Those who do not make the pairing within this period will lose the right to the distribution of the said bonus forever.

From 2023, the SC will be converted to SAC on a monthly basis and transferred directly to the bonus recipient in the SANUSLIFE App 3.0. That means, SANUSLIFE wraps the SAC over BTC on Polygon and transfers it to the pending wallet in the app.

2.8 SANUSWALLET 2.0

As with all cryptocurrencies, you also need a digital wallet to manage SANUSCOINS over BTC-Blockchain. For this purpose, SANUSLIFE provides the free SANUSWALLET 2.0. This can be downloaded and installed on smartphones, via the web page <http://sanuscoin.com/wallet/>. One version is available for Android (Google Play) and one for iOS systems.

The big advantage of the SANUSWALLET 2.0 is that it offers the management of two cryptocurrencies within a single wallet: Bitcoin and SANUSCOIN.

For more information, please visit the Guideline [EN SANUSWALLET-MANUAL-20211109.pdf](#)

2.9 Rainboh-x wallet

Beyond a mobile wallet, SANUSLIFE provides a daemon wallet, suitable for services integrations (e.g., exchanges or POS). It is accessible through a JSON RPC API, and the API is designed to be

as close as possible to the Bitcoin Core API. This design choice simplifies the integrations with systems that support Bitcoin Core.

2.10 Server infrastructure

SANUSWALLET 2.0 and Rainboh-x softwares need a backend service to manage the Bitcoin and the Colored Coins Blockchain data.

The Bitcoin Blockchain data service is provided by bitcore-wallet-service, an open-source software (the license is MIT), created and maintained by the company Bitpay.

The Colored Coins Blockchain data are provided by a software system, which is composed by Cexplorer and Ccoinsd. The former builds a database of Colored Coins transactions data, and the latter provides the stored data to SANUSCOINS wallets.

2.11 Open Source

2.11.1 Bitcore

Service to manage Bitcoin wallets, includes server and client component in Javascript. The server entirely manages the status of the wallets,

and provides the client with all the necessary data. <https://gitlab.com/bcademycode/sanuslife/bitcore.git>

2.11.2 Blockbook

Backend service that acts as an explorer for all the wallets registered on the platform, serves to efficiently fetch information on the Bitcoin

Blockchain. <https://gitlab.inbitcoin.it/wallet/blockbook.git>

2.12 Colored services

2.12.1 Ccoinsd

RESTful web server for 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 series of libraries used by the Colored Coins server in order to be able to correctly handle colored transactions.

Casimir Core	https://gitlab.inbitcoin.it/colored/casimircore.git
AssetId	https://gitlab.inbitcoin.it/colored/assetid.git
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-middlewa-re	https://gitlab.inbitcoin.it/colored/node-dynamic-middlewa-re.git
Techincolor	https://gitlab.inbitcoin.it/colored/techincolor.git

2.13 Proprietary

2.13.1 Diluvio

Service piloted via RPC to manage the automatic sending of a Colored Coins asset to many recipients. Use Rainboh-x as a wallet.

<https://gitlab.inbitcoin.it/wallet/diluvio.git>

2.13.2 Inexp

Explorer web interface used by users to find Bitcoin and Colored Coins transactions.

<https://gitlab.com/bcademycode/sanuslife/inexp.git>

2.13.3 Rainboh-lib

Library to manage Bitcore compatible Colored Coins wallet. The API it exposes is similar to the one implemented in the Bitcore client. It is used in Regenbogen.

<https://gitlab.com/bcademycode/sanuslife/rainboh-lib.git>

2.13.4 Regenbogen

Wallet for the SANUSCOIN Colored Coins asset. The wallet is developed with web technologies and available for Android and iOS (as PWA). It uses the Bitcore service as a backend.

<https://gitlab.com/bcademycode/sanuslife/regenbogen.git>

2.13.5 Ts-types-bitcore-lib

Defines the interface exposed by the Bitcore library in Typescript.

<https://gitlab.com/bcademycode/sanuslife/ts-types-bitcore-lib.git>

2.13.6 Rainboh-x

Service that implements a Colored Coins wallet using the Bitcoin Core wallet and data provided by Ccoinsd. The API interface is very similar to the Bitcoin Core interface.

<https://gitlab.com/bcademycode/sanuslife/rainboh-x.git>

3 The companies behind SANUSCOIN

The issuer of the SANUSCOIN cryptocurrency is SANUSLIFE INTERNATIONAL GmbH, a trading company based in South Tyrol (Italy), hereafter also called „SANUSLIFE“, which was founded in 2006 by Ewald Rieder. The company has longstanding experience in the development, produc-

tion and marketing of drinking water treatment systems and health care products in general and is one of the technology leaders in drinking water ionization, both nationally and internationally. The founders of SANUSLIFE INTERNATIONAL have created two (2) companies:

3.1 The SANUSLIFE INTERNATIONAL GmbH in Italy

The SANUSLIFE INTERNATIONAL GmbH, based in Italy and founded in 2006, offers the sale of goods and services within the EU. In detail:

Sale of goods (SANUSPRODUCTS) to members and users within the EU, for filtration and ionization of drinking water (brand ECAIA), natural food supplements (brand ESORI) and alkaline natural cosmetics (brand ANACOS);

Sale of goods to TRADING Partners (cooperation partners) and thus exclusively to countries outside the EU;

Publisher and distributor of the SANUSCOINS as a bonus.

3.2 The SANUSLIFE ADMINISTRATION AG in Switzerland

The SANUSLIFE ADMINISTRATION AG was founded in 2020 as a FinTech company based in Switzerland (Canton Zug). The AG's tasks primarily include the coordination of the international referral marketing business, the sale of digital licenses and banking services, and the processing of all SANUSPAY transactions. SANUSLIFE's target group primarily includes the generations Z and Y, who focus on smart shopping experiences on the one hand and the megatrends entertainment, neo-ecology, security and self-actualization on the other. The USP of the app is that everyone in the world gets access to a unique economic and financial ecosystem, with fun through rewards, payment with shopping experience, active and passive income through referrals and automatic donation to the environment.

Specifically, the AG's digital offering includes the following products and services:

a. Sale of licenses

Licenses for the exercise of the network marketing business to the members (predominantly B2C, PREMIUM Member License + Member Monthly fee);

Licenses for digital recruiting of new customers and members (mainly B2C,);

Licenses for the commercial use of the referral marketing software (exclusively B2B, MAP Partner License + MAP Partner Annual Fee);

b. Sale of event tickets

c. Sale of services

For more information, please visit the roadmap, which is updated on an ongoing basis at:

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

4 Reasons to buy SANUSCOIN

4.1 Limitation

The scarcer a good is, the more valuable it is. An example of this is gold. If gold were lying around like sand in the street, we humans would not attach much value to it. For an asset to be suitable as a medium of exchange, supply and demand must be in balance. It's the same with coins. Too large a quantity of coins could cause prices to rise. Too small a quantity could be economically problematic. As with bitcoins, also SANUSCOINS

has a predefined limit. The maximum payout is limited to seven hundred seventy-seven million seven hundred seventy-seven thousand and seven hundred and seventy-seven (777,777,777) SANUSCOINS. With this number of pieces, on the one hand, we have limited the amount of SANUSCOINS. On the other hand, we have produced so many that we believe they are proportionate in terms of demand and supply.

4.2 Store of value and more

Like Bitcoin, SANUSCOIN is Blockchain-based, but it also offers more advantages in terms of its use. While the Bitcoin serves primarily as a store of value, the SANUSCOIN serves both as a store

of value and as a means of payment with benefits for customers, entrepreneurs and the protection of the environment.

4.3 Hodling

Those who own and hold SANUSCOINS will be rewarded. Similar to a savings account, where there is interest for a certain term of committed capital. With SANUSCOINS it is similar. The only

difference is that the interest rate is much higher and instead of fiat currency, there are credits as interest that are converted into coins.

4.4 Utility and Usability

Moving on to utility and usability, a medium of exchange must be useful to be effective. With SANUSCOIN, individuals are able to reliably exchange SANUSCOIN units for goods and services. SANUSLIFE's two-way principle of trans-

ferring SANUSCOINS from A to B, that is, moving them from one place to another, fulfills the basic utility 100%. In addition, wrapping SAC in wSAC enables fast, free and environmentally friendly payments worldwide - both locally and online.

4.5 Divisibility

In order for coins to be suitable for exchanging as many different goods and services as possible and thus be flexible, they must be divisible into smaller incremental units. A SANUSCOIN has up to 7 decimal digits. The smallest unit corresponds to 0.0000001 SANUSCOINS = 1 „Ewalds“

and has thus been named after me - Ewald Rieder - by the core developers and published in an OPEN SOURCE CODE as a surprise. In this way quadrillions of single „Ewalds“ can be distributed in the whole world.

4.6 Acceptance

No one needs a coin if no one or only a few accept it and/or it does not have the potential to increase in value. In other words, the larger the acceptance network and the more benefits that come from paying with SANUSCOINS,

the higher the global demand and the more the value increases. The last point in particular is likely to be the decisive reason for the coin to increase in value on a broad front.

4.7 Offline and Online

SANUSPAY is the implementation of a multi-functional payment system. The SANUSPAY payment is made available on the following channels: SANUSPAY offline (bar, restaurants, hotels, hairdressers, craftsmen, etc.) and SANUSPAY online on the seller's ecommerce and on SANUSPRODUCTS. In addition, SANUSLIFE offers

its own Marketplace, where MAP Partners are provided with everything they need to sell their products online, even without an existing online store - from landing pages and integrated payment methods to complete inventory and item management.

4.8 Banking, Payment and more

Individuals and companies get a bank account comparable to a neo-banking app within the app, with multi-currency accounts, transfer and payment functions, currency exchange, top-up function, fiat currency and crypto-coin exchange.

4.9 Benefits as means of payment within SANUSPAY

As mentioned above, SANUSCOIN is first and foremost a digital, electronic medium of exchange that is inflation-proof due to its limited nature and offers one hundred percent security if you keep the coins decentralized on the Bitcoin Blockchain. On the other hand, it offers access to a great world of advantages when paying with SANUSCOINS via SANUSPAY. By paying with SANUSPAY, all customers can pay with SANUSCOINS at SANUSLIFE and at all partner companies in a lightning-fast manner.

5 SANUSPAY

5.1. This is how it works

- 1 The customer pays via SANUSPAY.
- 2 The MAP Partner collects immediately the purchase amount...
- 3 ...minus the donation for SANUSPLANET
- 4 ...minus the commission to the recommenders and
- 5 ...minus the little fees to SANUSLIFE.



5.2 Every SANUSPAY payment triggers a triple effect

By paying with SANUSPAY, all customers not only can pay with SANUSCOINS at SANUSLIFE and at all partner companies in a lightning-fast manner, they also trigger a triple effect.

First, the buyer automatically receives cashback after his payment in the form of SANUSCREDITS, which he can exchange for SANUSCOINS in order to pay with them in a particularly beneficial way. But he can also exchange them for other fiat currency or crypto coins.

Second, he automatically donates to the SANUSPLANET Foundation, created by the company, which funds projects for the protection of the oceans, nature, animals and people in need.

5.3 Details of the payment advantages

First, the entrepreneur is shown on the digital map to anyone who uses the app. Whenever a user picks up the smartphone in the app and searches for a bar, restaurant, store, etc., he will immediately see who offers what in his immediate vicinity. The user is guaranteed to go to one of the suggested providers. First, because he knows that every business represented on this card accepts SANUSCOIN; second, because he knows that he will get cashback for every SANUSCOIN transaction; and third, because he knows that with every SANUSCOIN transaction he contributes to the protection of the environment.

Third, each member earns from each payment of those people to whom he successfully recommended the payment method.

For example, someone receives a recommendation link for a pizzeria via the app, follows the recommendation, goes to the restaurant, pays via the app using SANUSCOINS - a few seconds later they receive their cashback, automatically donate to the foundation, and the person who sent them the link receives the recommendation commission in the form of SANUSCOIN vouchers.

Second, the offer is fair and margin-friendly. Because the entrepreneur can freely determine in the app between 0.5% and 99% how much per transaction should go into the SANUSPLANET Foundation Pool. In addition, each individual donation is recorded as a donation receipt and reported once a month as a collective receipt. The same applies to the share that should go to the SANUSBUSINESS network. Here, too, the entrepreneur can set the margin in the app between 1% and 99.5%. This means that the minimum margin for SANUSPLANET and SANUSBUSINESS is at least 1.5% in total. Average card providers charge 2% or more without giving any benefit to the user.

Third, the app is mega user-friendly, clear and compatible with many popular fiat currencies. A so-called currency table converts all currencies to the current SANUSCOIN rate in milliseconds. Entrepreneurs and users can track how the value of the coin is developing at any time. The big advantage for the entrepreneur is that all transactions are traceable by means of ID accounts and prepared for accounting. This data can then be used directly for the preparation of the annual balance sheet and the profit and loss statement. The entrepreneur is also always free to quickly change his income in SANUSCOINS into his national currency. And vice versa.

Fourth, by accepting SANUSCOIN, the entrepreneur is relying on an innovative payment method that is already booming and will be indispensable in the coming years. There have been enough disruptive processes like this in the past. First was the cell phone, then came the smartphone, and the next big thing will be global payment with coins that can be managed independently of banks or states in digital wallets on smartphones while offering protection against inflation.

Fifth, the entrepreneur supports the planet with every transaction he accepts in SANUSCOIN. He also receives a comprehensive marketing package that allows him to always make his green efforts visible to his existing and potential customers. In other words, those who accept SANUSCOINS do good for the environment, and those who do good for the environment are loved and appreciated. And this is exactly what the customer of today, and especially tomorrow, wants: to do good, clearly for himself, but also for the environment.

Sixth, the price-performance ratio is optimal. Because the entrepreneur gets access to a turnkey system to which he can connect virtually with a click. He increases his visibility, his image, offers an alternative payment method, gets new customers and can keep customer through loyalty program; can increase his sales, is perceived as modern and innovative, can collect in inflation-protected currency in addition to fiat currency and thus automatically spreads the purchasing power.

6 Key collaborations, col-lateral and certificates

SANUSLIFE cooperates in the development and programming of the SANUSLIFE App 3.0 with companies from different industries like e-commerce, IT, AI, banking, blockchain, cloud and

cybersecurity. The following cooperation, securities and certificates, among others, guarantee the high development standard from which all users of the app benefit.

6.1 Moorwand

In 2013, Moorwand, headquartered in London, succeeded in the electronic financial institution sector. Regulated by the FCA (Financial Conduct Authority) in London, Moorwand is now one of the leading providers of issuing digital

banking services and has a strong partner network, such as Multipays, GPS (Global Processing Services), Tribe and Nitecrest, which continue to set new standards in the FinTech sector.

6.2 Fireblocks

Fireblocks was founded to enhance cybersecurity. With SOC 2 Type II certification, as well as the MPC-CMP algorithm for an 800% improvement in digital asset protection transaction

speed, Fireblocks is considered the industry's leader in institutional digital asset custody. Offices in Europe, Asia and the Americas speak to its global success.

6.3 Bcademy

Bcademy is a specialized software company in the field of crypto-assets and the Academy of Cryptocurrencies and Blockchain-based Technologies, an international network dedicated to

teaching and consulting on all skills related to the unprecedented economic and technological universe resulting from the decentralization revolution.

6.4 KYC and KYB

Identification checks by means of KYC (Know Your Customer) and KYB (Know Your Business) serve for general security and prevent money laundering and corruption attempts. The pro-

cess used meets the highest security standards and only requests essential data, which is stored on high-security servers.

6.5 VQF

SANUSLIFE is a member of the VQF (Association for Quality Assurance and Financial Services). The association is a self-regulatory organization

(SRO) and is subject to the Swiss Financial Market Supervisory Authority (FINMA) through its official recognition.

6.6 PCI

The PCI Data Security Standard (DSS) was developed to improve cardholder data security and facilitate the widespread adoption of uniform data security measures around the world. Our system provides PCI DSS 3.2 data security, which ensures the receipt, storage and processing of

card payment data, as well as ISO/IEC27001 for data security management, ISO 9000 for quality management standards and ISO 8583 - 1:2003 (de) certificate for financial transaction notifications.

CONCLUSION

SANUSLIFE launched SANUSCOIN in order to simplify payment processes of his international business, and to increase the acceptance and demand of SANUSCOIN by partner companies that want to accept the token as a means of payment.

SANUSCOIN exists as a colored coin on the Bitcoin Blockchain and is limited to 777,777,777 pieces. A colored coin is the result of using a certain Blockchain to transfer certain metadata, which in our case contains a given number of SANUSCOINS. Any SANUSCOIN transaction is also a Bitcoin transaction, therefore, very similar in term of safety, scalability, and antifragility. Using a „wrapping“ process, SANUSLIFE brings the SANUSCOINS from the Bitcoin blockchain to the Polygon blockchain, turning the SAC into a means of payment (wSAC) and allowing them to be used for payment at all companies that accept SANUSPAY.

SANUSCOIN is closely related to the functioning of his mother company SANUSLIFE and have the ambitions of taking all the positive features of bitcoin combined with the practical needs of a real company operating in a real industry.

With the introduction of a neo-banking app-like bank account with numerous banking functions for private and business customers, combined with numerous services, SANUSLIFE is diversifying its digital product portfolio even further and thus becoming even more of an all-in-one banking and payment app provider. Since classic banking functions are not SANUSLIFE's core business - this is the SANUSPAY payment method, which works exclusively with SANUSCOINS and unlocks cashback, income and donations with every payment - the company can offer classic banking services at very attractive conditions. The favorable conditions of the account, the dual use of SANUSCOINS as a store of value and a means of payment, and the unique SANUSPAY payment method are likely to meet with widespread approval as an all-in-one banking and payment solution among both private customers and companies and lead to massive registrations, which should result in high demand for the coin and consequently in a long-term increase in its value.



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