



Tembusu Systems ↻

Hiero Presentation Deck

By Andras Kristof



Tembusu's TRUST Framework

is a distributed, secure, accountable transaction network.

Transfers Any Asset

It can securely transfer fiat currencies, commodities, company shares, loyalty points, in-game currencies, complimentary currencies and more

Built-in Exchange

Offers built-in, atomic exchanges between any two qualifying assets.

KYC, AML

Offers 100% privacy from the network's point of view, but 100% accountable towards governments and authorities.



Easy To use

Comes with wallets (iOS, Android). Wallets Are easy to use, and can be white labeled for different purposes.

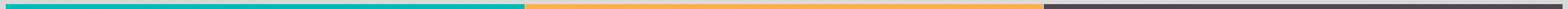
Easy To Integrate

- Easy to use interfaces for asset creation
- Integration with e-commerce platforms
- Integration with POS systems
- Library support
- API support
- Custom Development and Integration Support
- Open Architecture

A grayscale photograph of a hand holding a smartphone, with the phone's side profile visible. The background is blurred, focusing on the device and the hand. The title 'The Technology' is overlaid in a large, white, serif font, underlined.

The Technology

Comparative Analysis and Framework Features



PRIVATE & ANONYMOUS



Privacy

Unlinkable proof of identity is attached to each transaction.
The nodes of the network will refuse to process any transaction where the POI (Proof Of identity) is missing.



Stealth Addresses

A new address is generated for each transaction, thus making tracing accounts not feasible.



Group Signature

Anonymity preserved through a group signature scheme. When a 3rd party observes a transaction on the network, they can only tell that someone from group A made a transaction to someone from group B – they can't identify the exact accounts.



Only The User Can Access The Funds

User controls private keys and identity.
Neither the merchants, nor the nodes, not even Tembusu Systems can access the user's funds.

The TRUST Network

ACCOUNTABLE & AUDITABLE



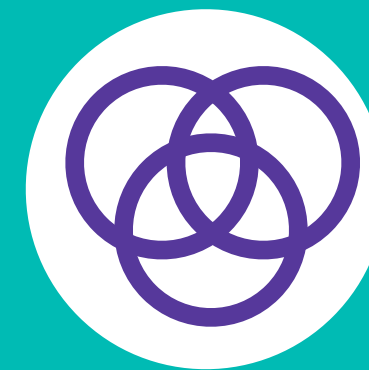
KYC Built-in

Protocol enforces that all participants passed KYC & AML



Accountable

Audit is possible (for financial authorities) in case of suspicious transaction



Flexible Limits and Rules

Supports many kind of KYC environments, limits and jurisdictions

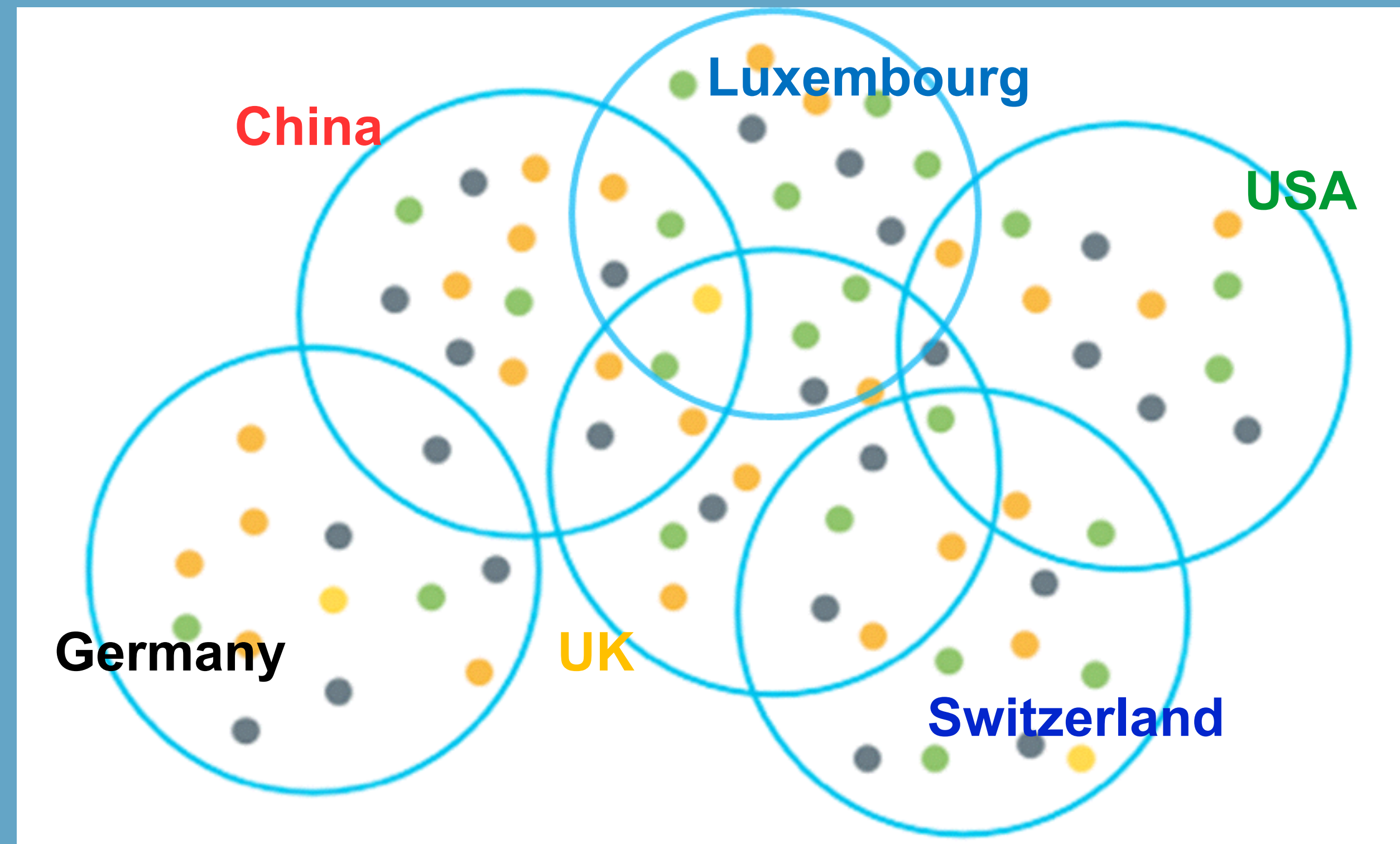
NO NATIVE CURRENCY



Unlike other distributed ledger systems, there is no XRP-like built-in currency in TRUST. The System is completely **asset agnostic**.

Groups

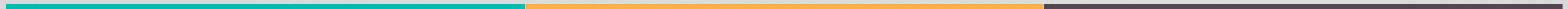
1. Registration process is independent from the payment network
2. As many groups as needed
3. Group manager selects their own KYC policies
4. Possible to build groups where privacy is absolute
5. A user can be part of many groups
6. Authority can reveal the transaction of a user of its own group.





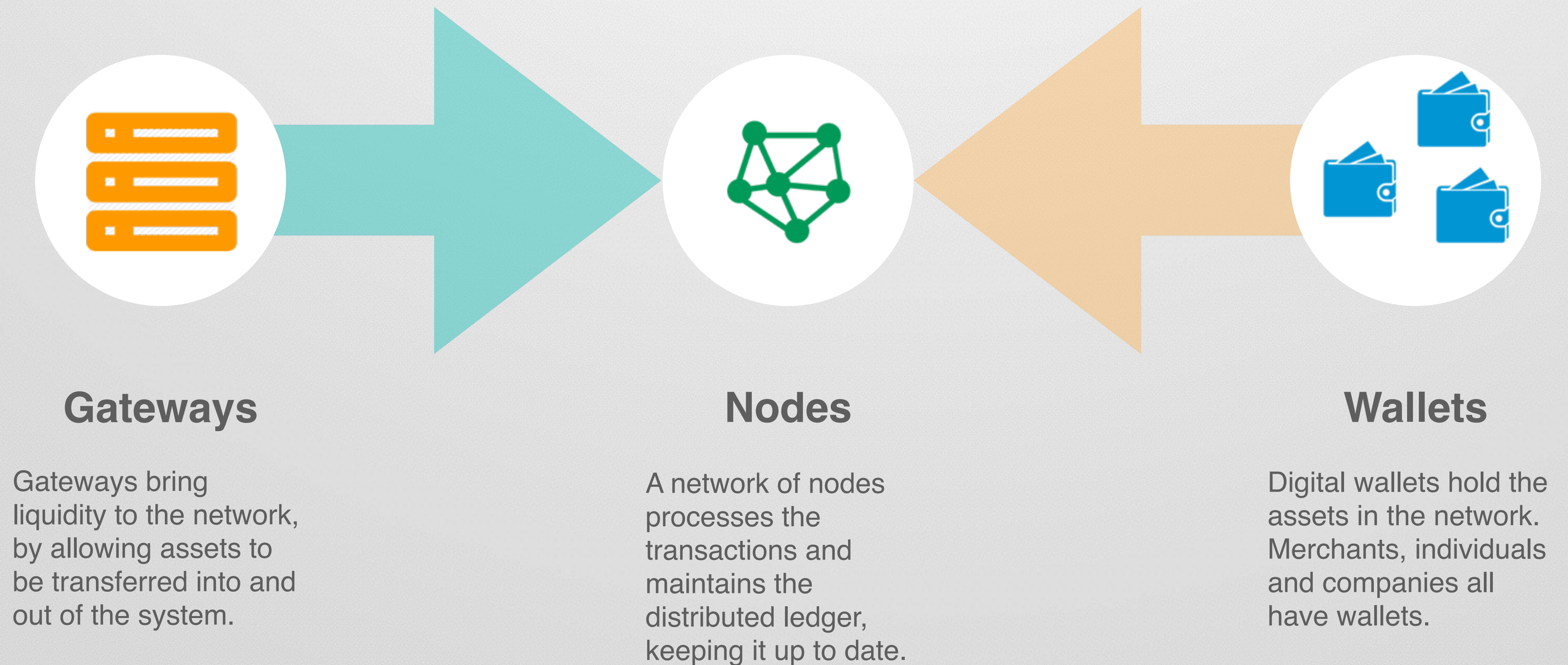
The Infrastructure

System Parts and Functions

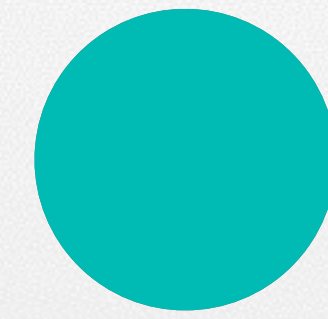


The TRUST Network's Infrastructure

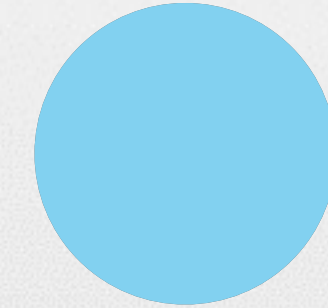
Major parts of the system and its functions



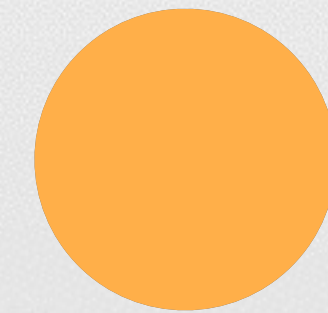
Nodes



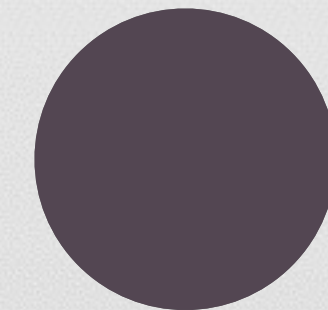
Nodes process transactions



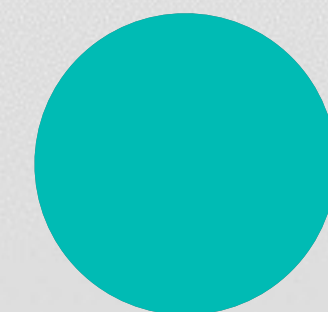
No central node.
All are equal



Nodes decide about transaction
with a consensus algorithm

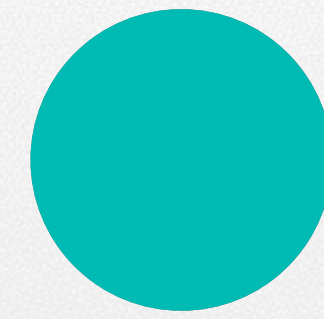


Unfalsifiable ledger as every node
holds a complete copy of the ledger

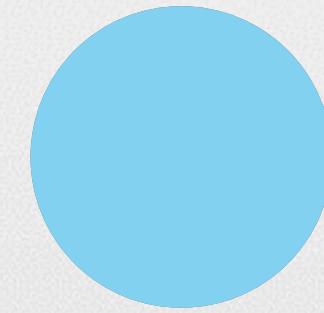


Nodes will be operated by different
parties, thus adding to the diversity and
security of the network

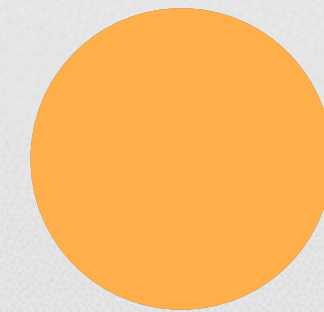
Wallets



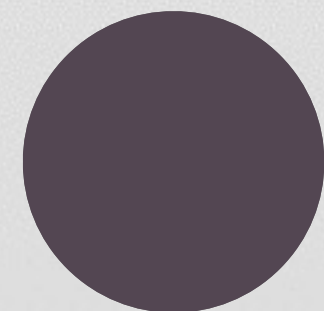
The wallet **holds the funds**. Neither the nodes, nor Tembusu Systems, nor any other service provider on the network can take funds from a wallet.



Automatic, distributed **wallet backups** make it very improbable to lose the assets.

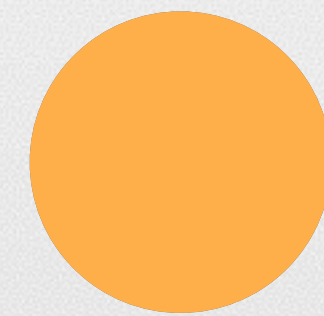


Customer, Merchant and Teller wallets keep usage simple

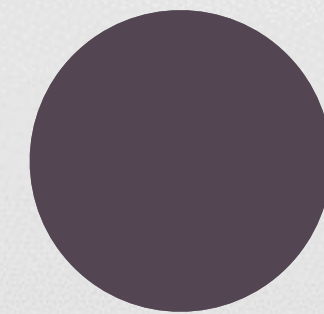


Wallets can be white labeled and customised to fit the needs of businesses

Gateways



Provide liquidity for the TRUST network



Provide support for multiple assets and currencies

Gateways Bring Liquidity to the Network

And Provide Support for Multiple Assets and Currencies



Fiat & Commodity Gateways

How does it work?

Gateways Connect With the Real World

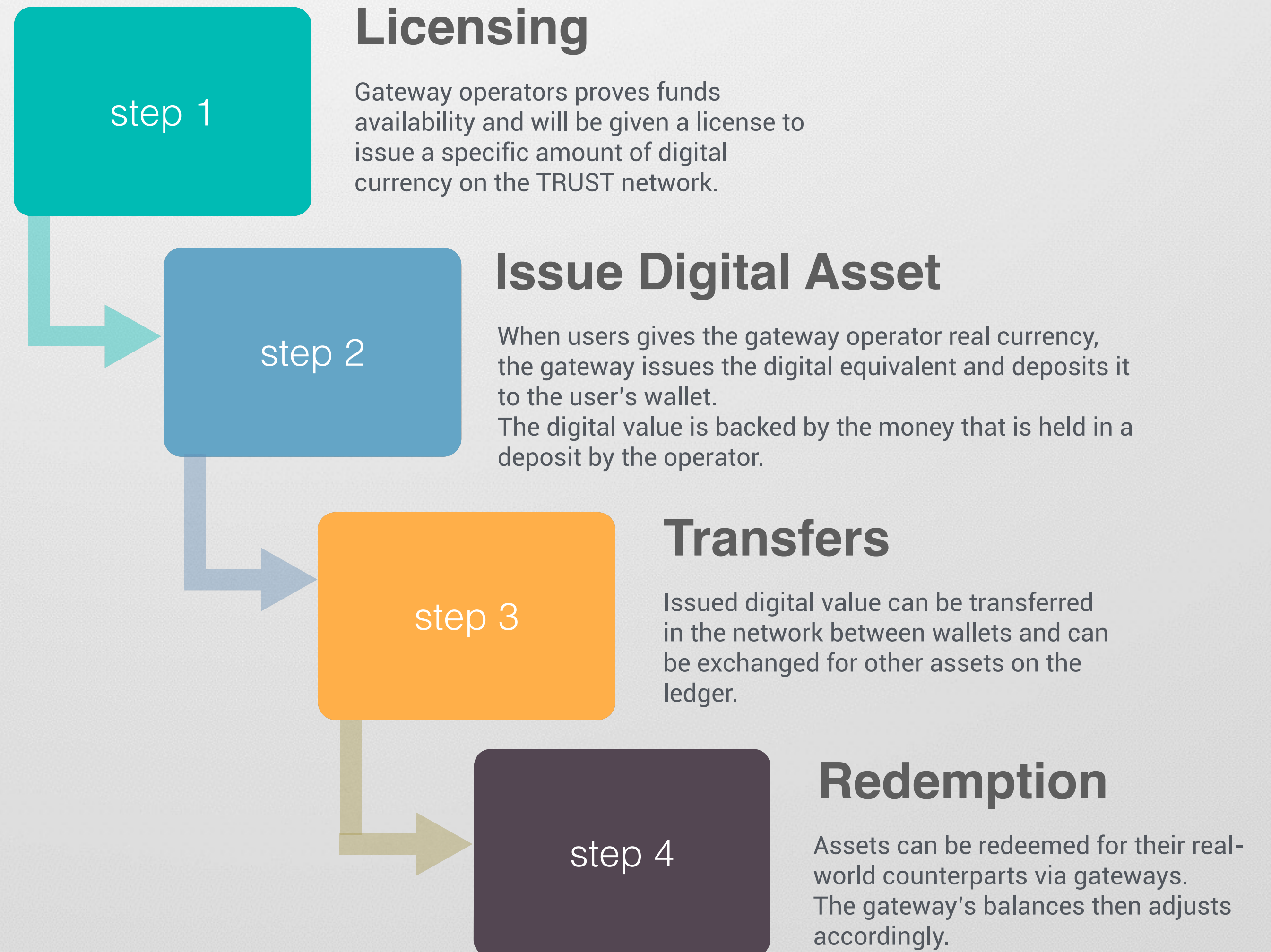
The nodes process transactions and the wallets hold the balance.

But it's the gateways that inject assets into the whole system. It's the gateways who connect the real world with the TRUST system.

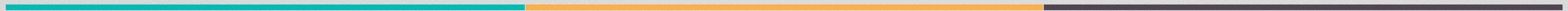
Users of the system must trust the gateways — otherwise they shouldn't accept the issued currencies. That's why it's so important that the gateway owners are either trusted, reputable organizations, or they are bound by laws and certifications to prove their trustworthiness.

On the right side you can see the main gateway types that Tembusu's TRUST system supports.

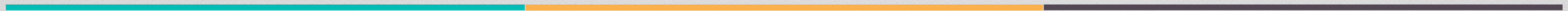
Depending on the issued asset, the certification process can be very strict or more forgiving.



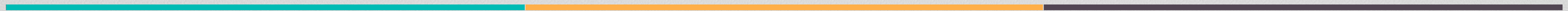
Cryptofinance \neq Bitcoin



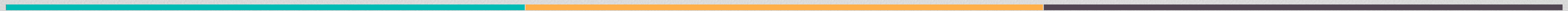
Cryptocurrency = Digital Cash



The Message Is The Payment



Trust Is Needed



Thank You

andras@tembusu.sg

