

ANYON

WHITEPAPER

anyon.one

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DISCLAIMER

Important Information

You must read the following disclaimer before continuing. The following disclaimer applies to the attached document, and you are therefore advised to read this carefully before reading, accessing, or making any other use of the attached document. By accessing the Anyon Whitepaper (the “Whitepaper”), you acknowledge that you have read, understood, and accepted the terms set out in this notice.

Selling Restrictions

The Whitepaper is intended solely to provide information and outline the token’s technical aspects and the Anyon platform. The Whitepaper is not constructed following Article 652a and Article 1156 of the Swiss Code of Obligations and does not constitute a Prospectus, an offering document, an offer, solicitation for investment, or engaging in any other similar activities as an offer in any jurisdiction, nor does it constitute or is purported to constitute investment advice, nor to provide any (including personalized) investment recommendations. Investors should make their own decision to buy or subscribe to buy Anyon tokens or after consulting with their legal, investment, tax, accounting, and other advisors to determine the potential benefits, burdens, and other consequences of such actions related to Anyon. Hence, this Whitepaper has no legal validity and is not legally binding and cannot be relied upon, neither used as a mean to claim direct or indirect, incidental, punitive or consequential damages (including for the loss of profit or revenue) arising out of or in connection with this damages from Anyon, Altro Capital AG and any of its subsidiaries or any of its officers, directors, agents, and employees, affiliates, successors and assigns.

The securities Anyon Tokens will not be registered under or offered in compliance with applicable securities laws of any state, province, territory, county, or jurisdiction of the United States or in any jurisdiction in which such offer or solicitation would be unlawful before registration, exemption from registration or qualification under the securities laws of any such jurisdiction and therefore no offer, solicitation, advertisement or whatsoever is made concerning the citizens, permanent residents, and green card holders and any persons residing in the United States. Anyon Tokens are not for sale or distribution directly or indirectly in or into any jurisdiction into which the same would be constructed as unlawful.”



Forward Looking Statements

This Whitepaper may contain certain forward-looking statements including, but not limited to, statements as to future operating results and plans that involve risks and uncertainties. Such forward-looking statements involve known and unknown risks, uncertainties, and other factors which may cause the actual results, performance, or achievements of the Anyon Token and the Company, the Group and its' subsidiaries to differ materially from any future results, performance, or achievements expressed or implied by those projected in the forward-looking statements for any reason. No representation, expressed or implied, is or will be given, and no responsibility or liability is or will be accepted by the Group, its directors, employees, agents, and advisors as to the accuracy or completeness of the information contained herein.

Limitation of Liabilities

The reader of this whitepaper commits the notion that he/she acquits Altro Capital AG and its associates, promoters, representatives and employees from the entire spectrum of direct or indirect losses, liabilities, costs, damages and allied expenses incurred by using any of the products/ services mentioned in the whitepaper.

No Legal, Regulatory, Tax Advice

Nothing contained in this Whitepaper constitutes investment, legal, business, tax, or other advice. In particular, the information in this Whitepaper does not take into account your investment objectives, financial situation, or specific needs. Before making an investment decision, prospective contributors should consider their own objectives, financial situation, and needs and seek legal, tax, and financial advice according to their jurisdiction.

The Whitepaper does not purport to contain all the information required to evaluate any acquisition of shares or tokens. Any interested purchaser should conduct their own independent analysis of the Company or consult with their business, tax, and legal adviser. Altro Capital AG is regulated and formed under Switzerland's laws, where it has issued its Prospectus. The Prospectus is the combined information of the website, the Factsheet, the Token Agreement, and this Whitepaper. The Prospectus is public, and all potential investors can rely on it in their assessment of investment opportunities. The offering complies with the Swiss Code of Obligations and the Swiss financial markets regulatory framework. Anti-Money Laundering (AML) and Know Your Customer (KYC) screening is obligatory for all participants.



LEGAL BACKGROUND

Anyon project is a diligent fusion of the operating nuances of traditional banking systems with the impeccable astuteness offered by the adaptation of blockchain technology. Intended to democratise the diverse spectrum of banking proceedings by eliminating the gregarious bureaucracy-driven structure, the Anyon project bestows the possibility of expediting the process of banking with resilience. Crypto-based banking isn't an entirely new term, as we have experienced the presence of a plethora of companies offering lending and borrowing services, only to be disregarded by customers due to the allied stack of switching difficulties between ecosystems. Anyon flaunts a diametrically-opposite approach- where the bundle of banking operations exists concurrently with the operationalities of a cryptocurrency exchange and a decentralized app, all encompassed under a single ecosystem. Through the Anyon project, the holders of the digital assets, a.k.a. Anyon tokens will have the ability to 1) leverage on the peer-to-peer transactions, facilitated by the Anyon exchange, 2) besides acquiring a legion of benefits in form of the entitlement of 'Shareholder,' 'Limited Partner,' and access to yield and dividend on a specific timespan, dictated by the package chosen by the investor.

EXECUTIVE SUMMARY

The investors of our Anyon project are showered with greater notch of entitlements- such as unwavering access to the Anyon card. In short, the investors are accredited with an array of stellar benefits that are comparable to the returns of that of a traditional bank, while experiencing the robustness and limitlessness of blockchain technology. The STO is an ovation to our legal status, being regulated and formed under Swiss laws, making investments in the Anyon project a secure asset that's devoid of any shade of fraudulent. The superimposition of STO enables anyone to invest on the Anyon project in a secured manner, instilled by its inherent acceptability and security in the finance world.

A world without banking is a motor without the piston, in the connotation of the cosmopolitan sense of today. The banking sector nonchalantly defines and devises the entire gamut of financial institutions and industries, by actuating their conception, working and revenue system. With the internet taking the centrestage, the online technology has revolutionized everything in its way, and the congruence of lending and borrowing is not an expectation. It is estimated that around 25,000 banks facilitate the traditional services of providing savings, credit, insurance, offers and much more to around 2 billion users worldwide.



Despite their widespread presence and staggering reach, the conventional iterations of banking are plagued by a number of inefficiencies such as volatility, unresponsiveness, and a chunk of allied activities, competently dubbed as 'time-consuming'. The centralized nature of banks meant that they offered very little scope for tangential action and accountability, despite flaunting a magnanimous presence. The rise of the Fintech wave has stormed the western financial markets, depicting the banking scenario sans the allied pain points. Customer experience was the chief value proposition, and their widespread acceptance is evident in the \$200 billion infusement of investments companies in this space received. Despite the brimming benefits, the technological system rooted in fiat currency astonishingly exerted the nagging detriments of the conventional system.

INTRODUCTION

Transactions and similar banking activities channelized by blockchain technology and cryptocurrency liquidity might well propose an enticing scenario, where immutability and transparency are defining features, not to mention the universal receptibility the technology offers. The culmination and access of traditional banking components like yields, returns, dividends, currency movement in a secure blockchain environment is deemed the future of financial systems, as harnessed by our Anyon project. These are masterfully complemented by the crypto-lending ability, where users can get their dash of instant fiat cash by affixing their crypto possessions as the collateral, effectively eliminating the presence of any middlemen.

Tokenization

Tokenization is the process of uniquely representing rights over an asset by a token that can be directly P2P swapped, traded, and stored on a blockchain system. Tokenization simply puts the value of an asset, tangible or intangible, into a token that can be handled on the blockchain achieving unprecedented transparency, mobility, freedom, and convenience for disposal. Almost everything can be tokenized: Assets owned by individuals, entities, institutions, Equity in businesses or undertakings, Rights in Investment vehicles, Rights over Real estate assets, Rights over Works of art, and many other things that hold a value of any kind. The advantages are apparent. Value and ownership can be subdivided, is tradable 24 hours/365 days, and is accessible globally. Tokenization will strengthen fair market functioning, preserve the benefits of regulation, and increase direct access to capital and opportunities. The power is transferred back into the hands of the owners where it belongs.



Security Token Offerings (STO)

A Security Token Offering (STO) is an alternative public offering in which tokenized digital assets, known as security tokens, are sold. The way of selling Security Tokens can vary and depends on the entity who is selling the token. It can happen via a cryptocurrency exchange or other points of sale (e.g., a Website, shop, or solely via company owned distribution channels). Security Tokens can be used to trade real financial assets such as equities and fixed income and use a blockchain virtual ledger system to store and validate token transactions. Due to the fact that Security Tokens are classified as securities, STOs are more susceptible to regulation and thus represent a more secure investment alternative than ICOs, which have been subject to numerous fraudulent schemes.

Very similar to ICOs, STOs are an option to sell digital tokens to the general public. New ICO currencies can be generated infinitely. Moreover, their value is almost entirely speculative and arises from the perceived utility value buyers expect them to provide. Contrary to that, Security Tokens are actual securities, like bonds or stocks, tied to a real company. In this sense, STOs are actually more similar to IPOs, with the difference being that one isn't required to be an accredited investor with a high net worth to take part in the STO. Just like securities obtained from IPOs, Security Tokens can guarantee voting rights, dividends, among other entitlements. This democratization of initial company share offerings has caused STOs to be labeled "The Everyman's IPO."

Infrastructure Predicaments

In contrast to its all-encompassing reach, the conventional banking vertical is embarked by a plethora of issues related to its ineffectiveness, chiefly circumventing its infrastructure. The run-of-the-mill banking proceedings rely on paper and physical storage, which are not on the line of technological embracement of the 21st century, robbing the users of their valuable time. The whole process of borrowing money is instilled with a stack of hardships and culminates in forgettable user experience.

Stern Regulatory Standards

The centralization scene of traditional banking is by far its most taxing dimension, where anything and everything is assessed, retrieved and regulated by a set of operating rules, imposed by the authorities. These strenuous standards set by international and local bodies have left banks troubling its customers with gregarious mortgage rates and rules, mandatory to secure necessary monetary services like borrowing and depositing. This has rubbed off on customer trust, which is reported to plummet in a downward spiral fashion.



PROBLEMS WITH TRADITIONAL BANKING OPERATIONS

Delayed Financial Proceedings

Misfiring customer engagement has remained a chief concern, which are amped up by financial crises, such as the 2008 crisis. The volatility of traditional banking elements, despite their global acceptance, is a major pain point and deter customers from tightening their financial security. Similarly, getting a loan is never a bed of roses, and effectively exceeds a month to sustain through the related processes and approvals. The ingrained delay exerts a detrimental effect to the overall customer psyche towards the system.

No Unifying Ecosystem

Personal financial planning transcends the gregarious regulations imposed by traditional banking, and usually requires availing on a bundle of services simultaneously. The clutches of the former revolve around the inability to seamlessly juggle into multiple systems, or more precisely, the absence of a comprehensive ecosystem. Altro Capital AG's Anyon project is a blockchain-based financial ecosystem infusing an overtone of ease on the entire spectrum of banking activities. It is a revolutionary entity, right from its conception and business model, intended to stir up the consumer experience of the finance silo with ample suffusions of tools derived from blockchain technology. Through the symbiosis of the three Anyon branches, Altro Capital AG will bring into operation a portfolio of well-defined and thoroughly planned projects that range from traditional financial operations (bank) over blockchain-focused instruments (cryptocurrency exchange) to active wealth-management (Anyon App).

Key objectives of the Anyon Project

- Transforming the value of the Anyon project as a whole into tokenized crypto shares while holding the same underlying legal rights.
- Empowering the Anyon Token holders with the decentralized freedom of P2P movement, access to a multi-layer cryptocurrency exchange, and simplified, automated dividend receipt, combined and fused with the blockchain growth potential organized into the Anyon proprietary platform and App.
- Achieving security, compliance, and leading Altro Capital AG into the future.



ANYON PROJECT



Our Mission

For over a decade, Altro AG has been involved in the real-life management of diversified financial instruments and wealthmanagement, including real-estates, precious metals, insurances, and other minerals. Since 2015 the key professionals of Altro Capital have invested in Crypto instruments and have amassed hands-on experience in the use and application of distributed blockchain-driven and cryptography-enabled solutions. Now Altro AG has decided to fuse together these two distinct worlds, therefore unleashing two very distinct types of advantages simultaneously.

Our Vision

Altro Capital AG intends to establish a multi-layer financial platform that combines the best of traditional wealth-management with the technological advantages that the blockchain and cryptocurrencies have to offer. The core reward to Anyon token holders is the possible role as a limited partner, the income from dividends, together with the significant potential for capital gains as a result of the business growth, uncertainty resolution with the advancement of projects, and unprecedented mobility and liquidity of the crypto instrument through its proprietary platform.

Bank

The Anyon bank is the principle actuator of the project, professing every single possible iteration of banking services to the customers, wrapped around the robustness of blockchain technology. With the ability to facilitate crypto-lending, the Anyon bank is stated to become a one-stop shop for a congruence of financial services effortlessly rendered with exemplary sturdiness. The Anyon bank is to be tokenized in form of the ERC20-based Anyon tokens, and is devoid of the detriments of the conventional banking model, and exhibits an elevated sense of financial stability and universal accessibility.

Cryptocurrency Exchange

Anyon project's headlining feature is the Anyon Cryptocurrency exchange, that facilitates seamless peer-to-peer transactions, besides the ability to hold a multisig crypto wallet. Being completely decentralized, the Anyon exchange expedites seamless, secure and extensively fast transactions of the world's major cryptocurrencies, besides the Anyon token. The capacity to buy, store and exchange cryptos through euros makes it the go-to option for investors and crypto enthusiasts worldwide. The Anyon cryptocurrency exchanges sports an intelligent matching engine, in conjunction with tools like crypto price picker, automated KYC/AML verification, ability to trade fiat currencies, and a dedicated escrow system.



ANYON ECOSYSTEM

Anyon App

The Anyon App is not only the mobile version of the Anyon Customer Control, it is the preferred method of connecting to the Anyon Cryptocurrency Exchange and taking advantage of trading with algorithms. In order to get access to the Anyon App, an investor must be successfully registered at the Anyon Customer Control and passed the KYC. Within the Anyon App, an investor can connect via the respective API to either the Anyon Cryptocurrency Exchange or another Cryptocurrency Exchange where he has a registered account. A list of the exchanges that Anyon has partnered with will be published upon the release of the Anyon App.

The Anyon App has the following features:

- **Anyon Token Wallet**
- **Access to the Anyon Cryptocurrency Exchange**
- **Access to other Cryptocurrency Exchanges**
- **Anyon Token Staking Function**
- **Transfer (Deposit/Withdrawal) of (Anyon) Tokens and Coins**
- **Ability to use advanced trading functions (e.g., Trailing Stop-Loss)**
- **Ability to use Algorithms for trading**

Why Do We Choose STO?

An STO, such as the sale of the Anyon Token, is a securities offering in every other aspect except for the technology used to prove the ownership of a share factually. Therefore, the Anyon Token is a digital financial instrument and thus bears all the regulation and compliance that an equivalent legacy share has. In general, an Initial Public Offering or a Secondary Public Offering usually happens at the mature stages of a company. The Anyon Token allows Altro Capital AG to become accessible to the broad public and a more comprehensive market much sooner in the developments of its current and future projects. It allows Altro Capital AG to raise the required funds for its projects from the general public and private investors, thus avoiding dependence on the often highly demanding requirements of venture capitalists. It allows the general public to participate in the value creation through the above-mentioned business fields and provide peer-to-peer trading and thus liquidity of Anyon without intermediation and future expansions like



a listing on the Anyon owned crypto exchange as well as other regulated and compliant crypto exchanges. Besides, the participating Token holders will benefit from unprecedented mobility, early liquidity, and transparency from blockchain technology. This will allow transparency of value and bring Token holders close to the cash flows of Altro Capital AG; thus, it will provide global access to capital, which will also be regulated and compliant in the respective territories and jurisdictions. Depending on the package that is bought by the investor, different benefits will take place. But no matter what package is chosen, every single investor holds the title of a shareholder. This includes a yield or a dividend that is paid regularly.

Shareholder

As a shareholder, the investor owns a part of Anyon. How much stake in Anyon an investor owns is quantified by the amount of Anyon Tokens he has in his possession. The title as a shareholder doesn't include voting rights or the possibility to affect the strategic decisions about Anyon's direction. Until Altro Capital AG buys the bank, the shareholder will receive a regular yield, which depends on the investor's package. The yield and dividend are described in detail in chapter 7. Anyon Packages and chapter 9. Dividend & Yield policy.

Limited Partner

As a limited partner, you have a voting right in strategic decisions about Anyon's direction. The higher the limited partner's share, the more important the voting rights he/she has within the decisionmaking committee. The status as a Limited Partner is obtained as soon as the investor owns the Gold-Package, which equals 63.250 Anyon Tokens.



ANYON BENEFITS

Anyon Card

The Anyon Card is a Mastercard Debitcard that has a limit of up to 100.000 Euro. The Anyon Card is part of the Gold-/Platinum and Double-Platinum-Package or can be obtained via one of the VIP Packages.

Equity Capital Increase & Valorization

The bank's purchase price is 28 million euros; through Anyon's capitalization (35 million euros), there is a surplus of 7 million euros, which is directly added to the bank's equity capital as soon as the purchase is 100% completed. At the time of the bank's complete purchase, its equity capital is 20 million euros, which will rise to 27 million euros after the above-mentioned first equity capital increase. The second capital increase will take place when the Crypto-Exchange is acquired, which is based on a valuation of 10 million euros. The purchase price of only 3 million euros results in a difference of 7 million euros, which will again flow into the bank's equity increase. At this point in time, when evaluating the bank's operational business plus the inclusion of dividend payments, the value of the Anyon Token is estimated at 2.25 Euro, which represents a profit of 55 cents per token.

TOKENOMICS

TOKEN NAME	Anyon Token
TOTAL CAPITALIZATION	€ 35,000,000
TOTAL TOKENS	21,000,000
TOKEN VALUE	€ 1.66



Anyon Packages

Six predefined packages can be purchased via the AnyonCustomer Control. These are Bronze, Silver, Double-Silver, Gold, Platinum, and Double Platinum. These packages contain a different amount of Anyon Tokens and Benefits, as described in chapter 6. Anyon Benefits. The packages are as follows:

	BRONZE	SILVER	DOUBLE SILVER	GOLD	PLATINUM	DOUBLE-PLATINUM
No of Anyon Tokens	3.000	10.000	30.000	63.250	105.415	210.830
Status of Shareholder	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Status as a Limited Partner	NA	NA	NA	<input checked="" type="checkbox"/> (0,3%)	<input checked="" type="checkbox"/> (0,5%)	<input checked="" type="checkbox"/> (1%)
Yield Per Month	0,75%	1%	1,25%	1,5%	1,75%	2%
Dividend Per Month	NA	NA	NA	10-15 CENTS	10-15 CENTS	10-15 CENTS
Anyon Card	NA	NA	NA	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

The prices of each package is given in the Anyon Customer Control, where it can be purchased with Euro, Bitcoin, Litecoin and Ethereum.



Card-Only Packages

There are five different packages for investors who are only interested in obtaining the Anyon Card and don't want to participate in the function as a shareholder or limited partner, thus none of the mentioned Anyon Benefits are applicable. These packages are named VIP and are numbered from 1 to 5. In detail, these packages looking as follows:

	VIP 1	VIP 2	VIP 3	VIP 4	VIP 5
No of Anyon Tokens	1.000	5.000	10.000	20.000	50.000
Card Limit (Upto)	€ 2.500	€ 7.500	€ 15.000	€ 30.000	€ 100.000
IBAN Account with No Limit	<input checked="" type="checkbox"/>				

The prices of each package is given in the Anyon Customer Control, where it can be purchased with Euro, Bitcoin, Litecoin and Ethereum.

Dividend & Yield Policy

There are two possible forms of passive income that the owner of the Anyon Token can obtain: yield and dividend. No matter what package an investor has bought, the respective yield will be paid out on a monthly basis until Altro Capital AG entirely purchases the bank. After the purchase is completed, the owner of the Bronze-, Silver- and Double-Silver package will continue to earn the yield, as long as they own the necessary amount of Anyon Tokens that are listed in the respective package. The owner of the Gold-, Platinum- and Double-Platinum package will earn the dividend that is listed under the package details, and the yield payment will be discontinued from that point forward. The dividend will be paid on a quarterly basis, as long as they own the necessary amount of Anyon Tokens that are listed in the respective package. The yield, as well as the dividend, will be paid out in Anyon Tokens per default. If an investor wants to receive the earnings in Euro, he needs to contact the Anyon Project Team and provide the bank details. Bank Transfers in Euro can only be directed to an account that runs under the name as the investor has registered at Anyon Customer Control. At the time this Whitepaper is released, there are no other options available other than pay out in Anyon Tokens or Euro. Yield and dividend will be paid out at the latest 14 days after the last day of the month/quarter.



Financial Transactions

The purchase of Anyon Tokens is legally defined as stock rights. Stock rights are rights with the same function as securities, but which only arise when they are entered in the appropriate documentation, containing the number and denomination of stock rights issued. In the case of the purchase of one of the Anyon packages, the amount of Anyon Tokens will be stored in the database and can be checked at any time at the Anyon Customer Control. After the transfer to the Ethereum blockchain, the amount is additionally stored on the blockchain. Stock rights can also replace defensible securities or global certificates that are entrusted to a single custodian, provided that the issuing conditions or the company's articles of association provide for this or the depositor has given their consent. With the entry into force of the Swiss Federal Law on Book Securities (BEG), the stock right was added to Art. 973c of the Swiss Code of Obligations (OR), according to which it is explicitly permitted for the first time to issue stock rights with the same function instead of physical securities or to convert existing deposits into stock rights. A stock right can therefore be characterized as a dematerialized security. The prerequisite for the creation of stock rights is either the authorization to issue such stock rights in the company's articles of association or the issuing regulations or the security holder's consent.

Temporary Token hold

After Anyon Tokens are bought, they will be held in the Customer Wallet at anyon.io until the bank takeover by Altro Capital AG is fully completed (see the road map). This will also be valid for issuance of Anyon Cards.

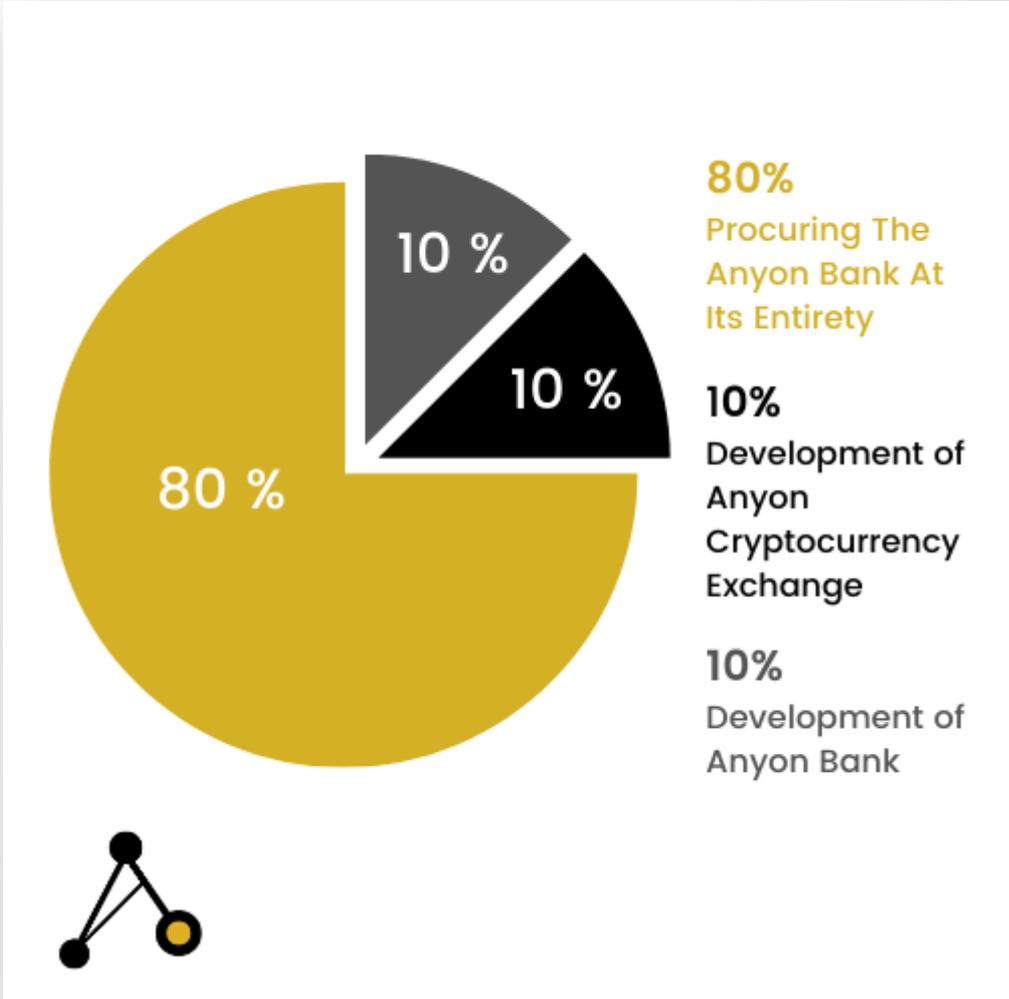
Communication Matrix

anyon.io is the Anyon project's official source of information and communication. Beware of other sites and sources; they possess no right to spread information that is authorized by Anyon or Altro Capital AG. The first point of contact for potential investors is anyon.one. This is the official Anyon website and holds numerous pieces of information about all things product-related and links to the Anyon Customer Control and official Anyon social media presence. Anyon.one is also the place to find the most current version of this Whitepaper and the Fact Sheet. The primary and preferred way to contact the Anyon Project Team is the contact page on the anyon.one site. The Anyon Customer Control can be found at anyon.io. This is the only source to buy and manage Anyon Tokens. Besides the possibility to buy, stake, or transfer Anyon Tokens, the Anyon Customer Control has numerous features to provide the full user experience related to current or future Anyon products. To activate all necessary features at the Anyon Customer Control, an investor needs to

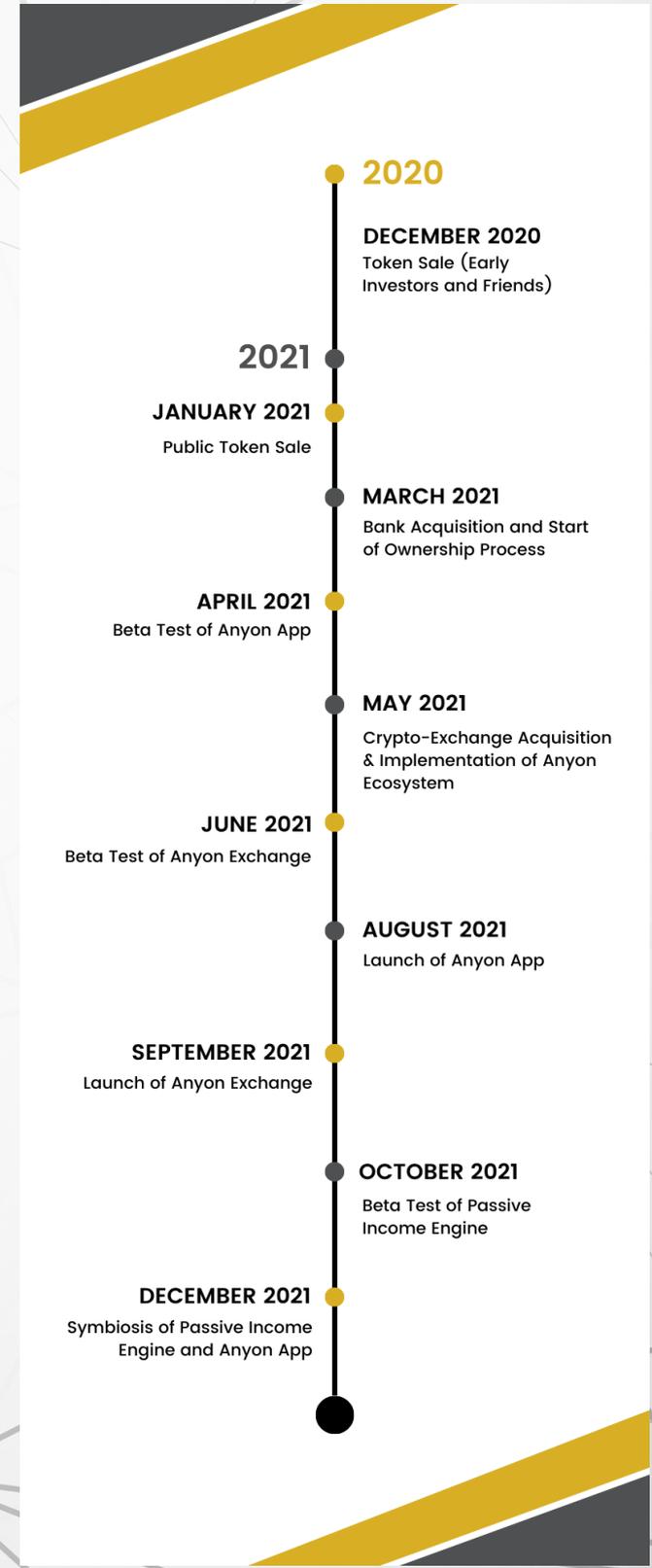


register his account and confirm this by a second factor (email confirmation). With the provided login credentials, an investor needs to pass a first-level KYC (name and full address) to activate the Anyon Token Wallet. Once this is done, a unique wallet ID is created, and the Anyon Token Balance can be displayed. Furthermore, an investor at the Anyon Customer Control can create support tickets to get in contact with the Anyon project team. It also provides an archive function that shows all transactions an investor has made via the Anyon Customer Control. In addition to that, an affiliate program is in place so that an investor can suggest Anyon to other possible investors in order to gain bonus Anyon Tokens. The rules and possible percentages of the affiliate program are given in detail at the Anyon Customer Control's appropriate menu point.

Fund Allocation



ROAD MAP



Our Team

Altro Capital AG

Owner

altro-capital.ch

Andreas Schnell

Project Lead

[LinkedIn Profile](#)

Terrell Majmadur

Project Manager

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