



WHITE PAPER

AsetHoki

Holder-Only Token for an ERP-Connected Digital Ecosystem

Solana • SPL Token-2022 • Max Supply 8,888,888

Version 1.0 • Draft • September 2026

AsetHoki is designed as a holder-based utility/access token.
It is not designed as a payment instrument for ERP services, and this document does not constitute an offer, investment advice, or a guarantee of financial return. Regulatory and technical assumptions must be reviewed before any public issuance, listing, or commercial deployment.



AsetHoki White Paper

Holder-Based Utility Token for an ERP-Connected Ecosystem

Core Design Principle

AsetHoki is intended to remain in the user wallet. Holding a sufficient balance can unlock eligibility for ERP features or ecosystem privileges. The token is not redeemed or consumed as payment for the ERP service.

Document Status

This white paper is a product and technical design draft. It defines the intended architecture and economic framework of AsetHoki, but does not represent a public offering document, legal opinion, regulatory approval, or promise of financial return.

Token at a Glance

Parameter	Specification
Token name	AsetHoki
Symbol	AsetHoki
Network	Solana
Token standard	SPL Token-2022
Decimals	9
Maximum supply	8,888,888 AsetHoki
Supply policy	Fixed maximum; initial mint followed by revocation of mint authority
Utility model	Holder-based access; non-redeem
ERP payment function	None - ERP fees remain separate from token holding

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1. Executive Summary

AsetHoki is a fixed-supply digital token designed to connect blockchain-based ownership with a practical enterprise software ecosystem. The central idea is straightforward: every eligible ERP user can have a Solana-compatible wallet, receive an initial AsetHoki allocation according to ecosystem policy, and maintain a required token balance to qualify for selected ERP service tiers, modules, or ecosystem benefits.

Unlike a payment token model, AsetHoki is not intended to be spent, redeemed, or automatically burned when a user accesses the ERP. The user continues to own the token in the wallet. The ERP verifies the wallet balance and applies an access policy. This separation keeps the token layer focused on membership, access eligibility, and ecosystem participation, while normal software charges and payment obligations can continue to be denominated and settled separately.

AsetHoki is planned on Solana using SPL Token-2022 with nine decimal places and a maximum supply of 8,888,888 tokens. The technical design assumes that the full maximum supply is created according to a controlled deployment procedure and the mint authority is subsequently revoked, establishing a transparent upper bound on supply.

What AsetHoki is not

AsetHoki is not designed as a replacement for Rupiah, a guaranteed-return instrument, a deposit product, or a mechanism that promises dividends, revenue sharing, or fixed appreciation. Any future exchange trading or public distribution must be separately evaluated under applicable regulation.

2. Vision and Problem Statement

The Problem

Traditional ERP systems typically treat software access, customer loyalty, partner incentives, and ecosystem identity as separate databases. Users may have subscriptions, points, partner status, or referral rewards, but these records are usually closed inside one platform. At the same time, many crypto projects create tokens without a clear connection to recurring real-world software utility.

The AsetHoki Approach

AsetHoki connects a verifiable blockchain asset with an ERP ecosystem. Instead of requiring users to surrender tokens to consume a service, the platform verifies ownership. This creates an auditable and portable proof of participation while allowing the ERP operator to define business rules outside the blockchain.

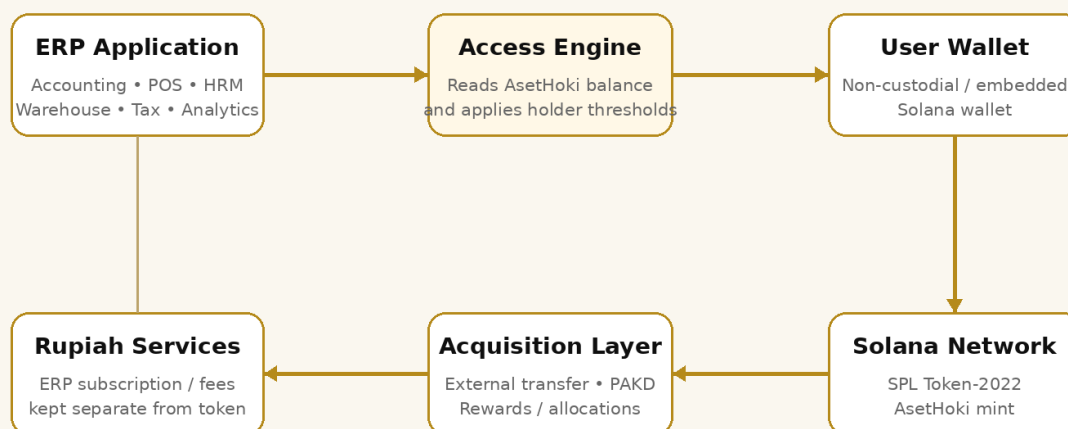
- Create a single digital-asset identity layer that can be linked to ERP users and organizations.
- Allow users to retain ownership of their token while qualifying for service tiers or ecosystem privileges.
- Separate software payment from token ownership to avoid turning the token into an internal payment substitute.
- Use a fixed maximum supply to make the issuance ceiling transparent.
- Keep exchange functionality outside the ERP and integrate regulated counterparties where required.

3. AsetHoki Ecosystem

The AsetHoki ecosystem is designed around three primary actors: ERP users, the ERP platform, and the broader token acquisition/distribution layer. The ERP itself is the practical utility environment; the blockchain provides verifiable token ownership; and third-party channels can support compliant acquisition or transfer of tokens.



AsetHoki ERP Ecosystem Architecture



ERP Modules

The token layer can be integrated with multiple business modules without embedding crypto logic into each module individually. The Access Engine can expose a simple eligibility result to ERP applications such as Accounting, POS, HRM, Warehouse, Tax, CRM, Procurement, API access, or analytical features.

Separation of Responsibilities

- **ERP Platform:** user authentication, subscriptions, modules, business data, access policies, and customer support.
- **Blockchain:** token balances, transfers, mint record, and public verification.
- **Wallet Layer:** user custody or approved embedded-wallet architecture.
- **Acquisition Layer:** external wallet transfers, ecosystem distributions, rewards, and where appropriate, licensed crypto trading partners.

4. Token Design and Utility

Design Element	AsetHoki Policy	Purpose
Name / Symbol	AsetHoki / AsetHoki	Single, consistent identity across ERP and wallets
Maximum supply	8,888,888	Transparent upper issuance limit
Decimals	9	Supports fractional holding and flexible access thresholds
Standard	SPL Token-2022	Solana-native token infrastructure
Redemption	None for ERP services	Token remains owned by the holder
Burn-for-service	Not used	Access does not consume token balance
ERP payment	Not a token function	Rupiah/service payment remains separate
Mint policy	Initial issuance then authority revocation	Limits future supply expansion risk

Utility Categories

- **Access eligibility:** minimum balance can qualify a wallet for a defined ERP tier or module.



- **Ecosystem identity:** token ownership can represent participation in the AsetHoki ecosystem.
- **Rewards:** a portion of the fixed supply may be distributed for onboarding, verified participation, partner programs, or other documented activities.
- **Partner privileges:** ecosystem partners can define benefits for eligible holders, provided those benefits comply with applicable law and contracts.
- **Governance evolution:** selected non-financial governance mechanisms may be introduced later, subject to legal and security review.

5. ERP Holder-Access Model

The holder-access model deliberately avoids a pay-per-use token flow. Instead, the ERP evaluates the AsetHoki balance of a verified wallet. If the balance meets the current policy threshold, the user or organization qualifies for the corresponding ERP access tier.

Illustrative Rule

Wallet balance $\geq$ configured threshold $\rightarrow$ eligible ERP tier. The token does not leave the wallet and is not transferred to the ERP operator merely to activate the service.

Policy Engine

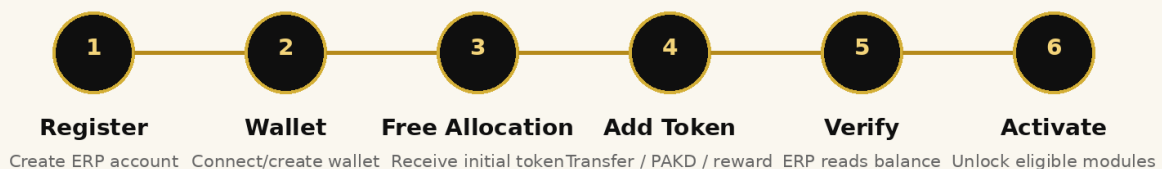
Thresholds should be treated as configurable business rules rather than permanent token constants. This is important because user growth, token distribution, ERP pricing, and regulatory requirements may change. The white paper therefore does not lock a permanent number of tokens to each service tier.

Grace Period

For enterprise software, access should not disappear instantly when a wallet balance falls below a threshold. A configurable grace period can notify the customer, preserve operational continuity for a limited period, and then downgrade access if the balance is not restored. This is especially important for accounting, payroll, inventory, and other operational modules.

6. Wallet and User Journey

User Journey - Holder-Based Access



Wallet Architecture

AsetHoki can support an external non-custodial wallet or an embedded wallet experience. If the ERP creates wallet addresses automatically, the key-management architecture must be selected carefully. Storing raw private keys in a conventional application database is not recommended. A non-custodial, MPC, hardware-backed, or appropriately regulated custody model should be evaluated according to the target customer segment.



Initial Free Allocation

The ecosystem may provide a free initial AsetHoki allocation to eligible new users from the Ecosystem & User Adoption pool. The exact amount should be configurable and should be set in relation to user-growth forecasts, abuse prevention, KYC requirements where applicable, and the finite token supply.

7. Token Acquisition and Top-Up Pathways

A user who needs to increase the AsetHoki balance can obtain additional tokens through several pathways. The ERP interface may present these as a unified “Add AsetHoki” experience, while the actual transaction path remains separated according to its legal and operational role.

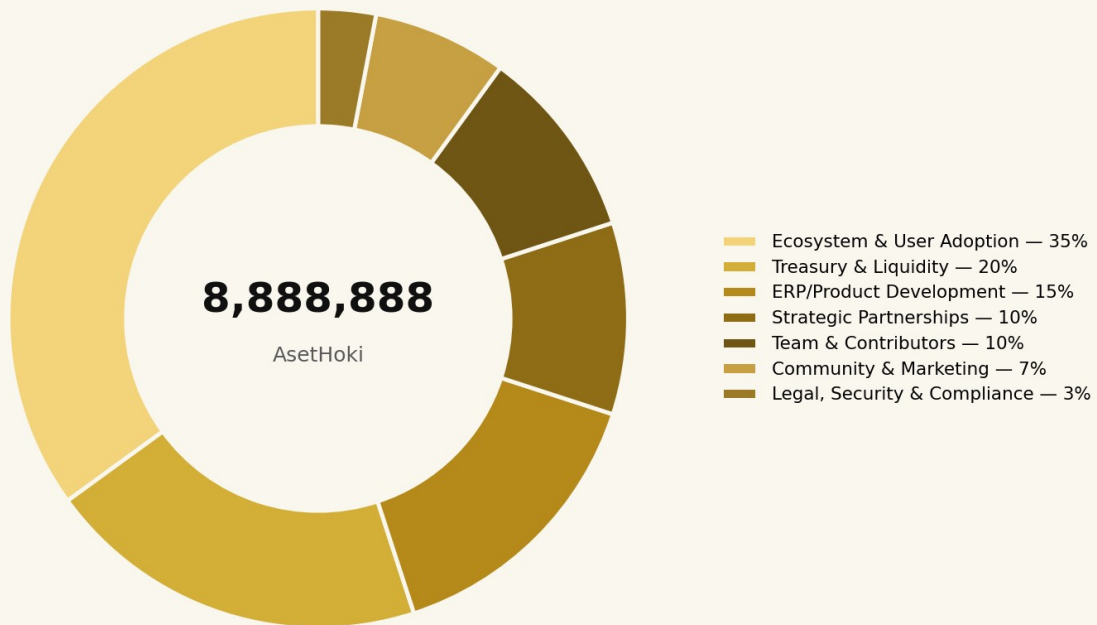
Pathway	How It Works	Design Position
External wallet transfer	User transfers AsetHoki from another Solana wallet to the wallet linked to ERP.	ERP only verifies the resulting balance.
Licensed PAKD purchase	User acquires token through an eligible Indonesian crypto trading provider, subject to listing and provider support.	Preferred route for Rupiah-based crypto purchase where available.
Embedded partner flow	ERP UI may link or integrate a partner workflow while the regulated provider executes KYC, funds flow, and trade execution.	ERP should not silently become the trading counterparty.
Ecosystem reward	Tokens are transferred from a pre-allocated ecosystem treasury pool after documented user activity.	Does not increase max supply.
Strategic / enterprise allocation	Distribution under documented partnership or enterprise programs.	Requires contractual, compliance, and treasury controls.

Design Boundary

The ERP should not contain an internal order book, buyer/seller marketplace, or unlicensed direct public trading function. Any future public sale, listing, or trading mechanism must be evaluated separately under applicable Indonesian rules.

8. Proposed Tokenomics

The following allocation is a proposed starting framework for discussion. It is designed to reserve a meaningful share for user adoption while maintaining development, treasury, partnership, community, and compliance capacity. The final allocation should be approved before mainnet deployment and reflected consistently in treasury wallets and public disclosures.



Allocation	%	Tokens	Indicative Release Policy
Ecosystem & User Adoption	35%	3,111,111	Progressive onboarding/reward distribution; anti-abuse controls
Treasury & Liquidity	20%	1,777,778	Governance-controlled; documented treasury policy
ERP/Product Development	15%	1,333,333	Milestone-based development budget
Strategic Partnerships	10%	888,889	Partner programs with contractual controls
Team & Contributors	10%	888,889	Suggested 12-month cliff + 36-month linear vesting
Community & Marketing	7%	622,222	Campaigns, education, community programs
Legal, Security & Compliance	3%	266,666	Audit, legal, compliance, monitoring and incident readiness

Supply Integrity

Maximum supply is 8,888,888 AsetHoki. The technical deployment should mint the intended maximum according to the approved issuance plan and revoke mint authority once the issuance procedure has been verified. Token releases after that point should be transfers from allocated treasury accounts, not new minting.



9. Technology Architecture

Network and Standard

AsetHoki is designed for Solana using SPL Token-2022. Nine decimal places allow fractional balances, which is useful if the ecosystem later chooses low holder thresholds or micro-allocation rewards without changing the maximum token count displayed at the economic layer.

Core Components

- **AsetHoki Mint:** canonical Token-2022 mint address that identifies the asset.
- **Treasury Accounts:** separated wallets for ecosystem, development, partnerships, team vesting, community, and compliance allocations.
- **ERP Access Service:** backend service that queries Solana RPC/indexing infrastructure and returns an eligibility status.
- **Wallet Binding:** secure mapping between an authenticated ERP account and a verified Solana wallet address.
- **Policy Configuration:** database or Anchor configuration account for access thresholds, grace periods, and supported modules.
- **Monitoring:** transaction monitoring, treasury alerts, RPC health, wallet-sync status, and incident logging.

On-Chain vs Off-Chain Logic

Token ownership belongs on-chain. ERP authorization, customer contracts, subscription billing, and detailed business rules remain off-chain. This reduces unnecessary transaction costs and prevents every ERP policy adjustment from requiring a blockchain program upgrade.

10. Smart Contract and Security Model

The smart-contract approach should remain intentionally narrow. Standard token transfer functions are handled by SPL Token-2022, while an optional Anchor program can store project configuration, restrict administrative actions, emit events, or support controlled reward distribution. The ERP does not need a custom token-transfer engine.

Recommended Controls

- Multisig control for treasury and sensitive authorities.
- Revocation of mint authority after the approved supply is created and verified.
- Segregated treasury wallets by allocation category.
- Vesting contracts or time-locked processes for team and contributor allocations.
- Independent smart-contract audit before mainnet use.
- Rate limits and approval workflows for reward distributions.
- Secure RPC/indexer redundancy and monitoring for balance verification.
- Incident-response procedures for compromised credentials, incorrect distributions, and service outages.

Important

A fixed-supply narrative is only credible if the technical authority structure matches the disclosure. If mint authority remains active, the white paper must not claim that the maximum supply is technically immutable.



11. Treasury and Governance

Treasury governance is critical because a fixed maximum supply does not by itself prevent poor distribution practices. The project should publish clear wallet roles, internal approval rules, release schedules, and reconciliation procedures for each allocation pool.

Minimum Governance Practices

- Use identifiable treasury wallet categories rather than one omnibus wallet where operationally feasible.
- Require multi-party approval for high-value transfers.
- Reconcile token balances against the approved allocation register.
- Publish material changes to token release policy before implementation.
- Document conflicts of interest for team, partner, and market-related transfers.
- Avoid language or programs that imply guaranteed price support or guaranteed returns.

Future Governance

AsetHoki may later introduce community signalling or governance features, but these should begin with non-financial decisions and be introduced only after legal and security review. Governance should not be used to disguise investment promises or transfer regulated responsibilities to token holders.

12. Regulatory and Compliance Approach - Indonesia

AsetHoki is designed with functional separation between ERP software services, Rupiah payments, wallet ownership, and crypto-asset trading. This separation is intended to make the system easier to govern and to reduce the risk of the ERP application unintentionally performing activities that require a different regulatory status.

Crypto-Asset Trading Supervision

As of September 2026, OJK regulates the operation of digital financial asset trading, including crypto assets, under POJK No. 27 of 2024, as amended by POJK No. 23 of 2025. Any public trading, exchange integration, or licensed-provider relationship for AsetHoki should therefore be structured with the applicable OJK framework in mind and reviewed for eligibility, listing, and provider obligations before launch.

Rupiah and Payment Separation

Bank Indonesia continues to recognize Rupiah as legal tender and requires the use of Rupiah for transactions with a payment purpose in Indonesia, subject to statutory exceptions. For that reason, this design does not position AsetHoki as the payment instrument for ERP invoices. ERP charges can remain separate and be paid through normal Rupiah payment channels.

KYC, AML, Consumer and Data Controls

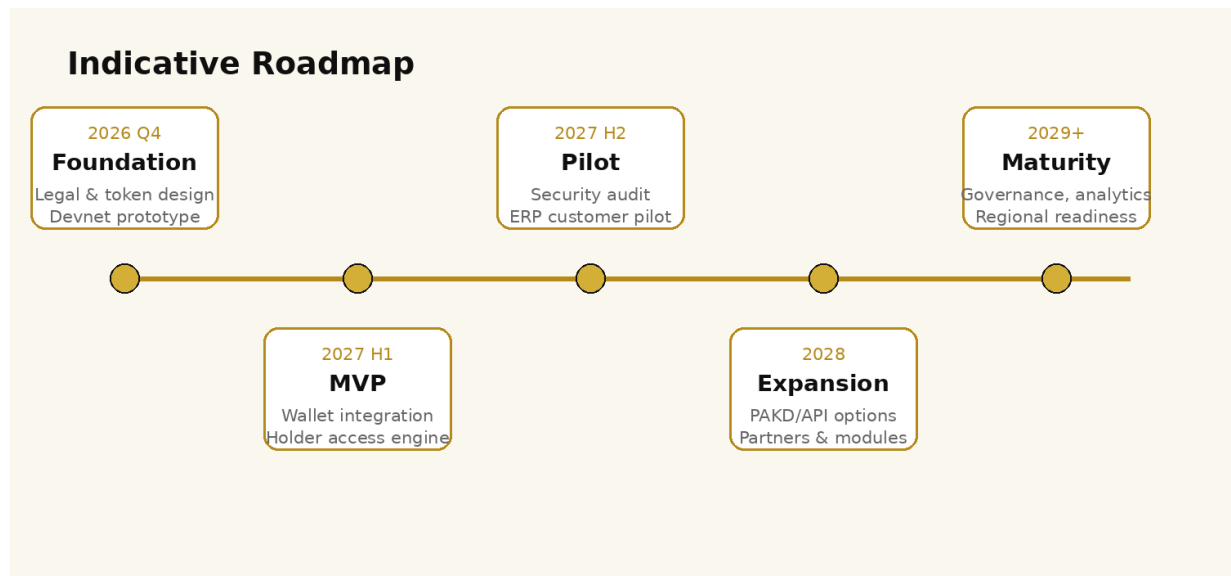
Where AsetHoki is acquired through regulated trading partners or distributed under programs that trigger identification requirements, the project should apply appropriate customer due diligence, anti-money-laundering controls, sanctions screening where relevant, consumer disclosures, and personal-data protections. Exact obligations depend on the final business model and counterparties.

Regulatory Status

This white paper does not assert that AsetHoki has been approved for public offering, inclusion in an eligible asset list, or trading by an Indonesian provider. Such status must be obtained or confirmed through the applicable process before any claim is made to users.



13. Indicative Roadmap



The roadmap is indicative and deliberately avoids promising listing dates, token prices, or regulatory outcomes. Product milestones should be gated by technical readiness, legal review, audit results, partner availability, and user-safety considerations.

Period	Primary Objective	Indicative Deliverables
2026 Q4	Foundation	Finalize white paper, tokenomics, wallet model, legal review, devnet smart-contract prototype
2027 H1	ERP MVP	Wallet binding, balance verification service, holder-access policy engine, pilot UI
2027 H2	Validation	External security audit, controlled customer pilot, treasury governance, operational monitoring
2028	Expansion	Partner integrations, compliant acquisition options where available, additional ERP modules and analytics
2029+	Maturity	Governance refinement, ecosystem partnerships, scalability and regional-readiness assessment

14. Risks and Mitigations

Risk	Potential Impact	Mitigation Direction
Regulatory change	Business model or acquisition flow may need modification.	Use modular architecture, legal review, and regulated counterparties where applicable.
Token price volatility	Holder thresholds may become economically impractical.	Keep thresholds configurable; avoid guaranteed price or return claims.
Wallet/key compromise	Loss of user or treasury assets.	MPC/hardware security, multisig, recovery procedures, user education.
Smart-contract defect	Incorrect minting/distribution or loss.	Audit, test suites, minimal program scope, staged deployment.

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Risk	Potential Impact	Mitigation Direction
RPC/indexer outage	ERP may not verify balances in real time.	Redundant providers, caching, grace period, degraded-mode policy.
Treasury concentration	Market and governance concerns.	Transparent allocation, vesting, multi-party approvals, published policies.
Airdrop abuse / Sybil users	User-adoption pool can be depleted.	Eligibility controls, verification, limits, anomaly detection.
Misunderstanding as payment token	Regulatory and user-expectation risk.	Clear UX and documentation that token holding is separate from ERP payment.

15. Conclusion

AsetHoki is designed around a simple principle: a token should have a clear ecosystem function without requiring the user to surrender the asset each time software is used. By combining a fixed-supply Solana token with a configurable ERP holder-access engine, AsetHoki can provide verifiable digital ownership while keeping software payments, business data, and detailed access rules in their appropriate layers.

The project should proceed in stages: finalize tokenomics and treasury governance; validate wallet and custody design; deploy and test on devnet; perform legal and security reviews; pilot the ERP access model; and only then consider broader acquisition or trading integrations through appropriate channels. Transparency of supply, authority, and distribution is more important than adding unnecessary smart-contract complexity.

Appendix A. Illustrative Access Rules

The following examples are not permanent token economics. They demonstrate how the ERP can map wallet balances to services while keeping the thresholds configurable.

Tier	Example Threshold	Potential Access	Notes
Starter	Configurable	Core dashboard / limited modules	Can be partially supported by free onboarding allocation
Business	Configurable	Accounting, POS, inventory, HRM	Threshold can be adjusted as ecosystem matures
Enterprise	Configurable	Advanced modules, API, analytics	May use organization wallet and contractual service agreement

The technical smart contract example may use sample thresholds for testing. Production values should be derived from user-growth modelling, circulating supply, treasury release schedules, market conditions, and legal review.

Appendix B. References and Disclaimer

Official Regulatory References

Otoritas Jasa Keuangan - POJK No. 27 Tahun 2024 tentang Penyelenggaraan Perdagangan Aset Keuangan Digital Termasuk Aset Kripto. Effective 10 January 2025. <https://ojk.go.id/id/regulasi/Pages/POJK-27-2024-AKD-AK.aspx>

Otoritas Jasa Keuangan - POJK No. 23 Tahun 2025, amendment to POJK No. 27 Tahun 2024. Effective 10 November 2025. <https://ojk.go.id/id/regulasi/Pages/POJK-23-2025-Perubahan-POJK-27-Tahun-2024-tentang-Penyelenggaraan-Perdagangan-Aset-Kuangan-Digital-Termasuk-Aset-Kripto.aspx>



Bank Indonesia - PBI No. 3 Tahun 2026 tentang Uang Rupiah Kertas dan Logam, including confirmation of Rupiah as legal tender and the obligation to use Rupiah in Indonesia.
https://www.bi.go.id/id/publikasi/peraturan/Pages/PBI_032026.aspx

Bank Indonesia - "BI Tegaskan Rupiah sebagai Alat Pembayaran yang Sah di Indonesia."
https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/sp_232521.aspx

General Disclaimer

This document is provided for product design, technical planning, and discussion purposes. It does not constitute a prospectus, an offer to sell or solicitation to buy any financial product, legal advice, tax advice, or investment advice. Nothing in this document guarantees that AsetHoki will be listed, tradable, profitable, liquid, accepted by a regulator, or supported by any third party. Features, allocations, timelines, and regulatory approaches may change after technical, commercial, security, legal, or regulatory review.

Prospective users, partners, and developers should conduct their own due diligence and obtain professional advice appropriate to their circumstances. The project should not publicly market regulatory approval, exchange availability, returns, or guaranteed value unless those statements are true, documented, and legally permitted at the time they are made.