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Disclaimer: This whitepaper might be updated as the company and project progresses.

Abstract

IDRT is the first Indonesian Rupiah-collateralized stablecoin that is pegged 1-to-1 to the Indonesian Rupiah. IDRT is issued by PT Rupiah Token Indonesia, an Indonesian-based startup. As an ERC-20 token built on Ethereum, IDRT inherits the speed, security, transparency, and other desirable characteristics of the Ethereum Blockchain. This combination of the Ethereum Blockchain and Indonesian Rupiah as a legal tender resulted in a digital asset that provides consumers with a stable store of value. The amount of Indonesian Rupiah stored and IDRT in circulation will always be of equal value, creating a constant 1-to-1 peg. Customers can always purchase 1 IDRT for 1 Indonesian Rupiah, and during such purchase, we store the Indonesian Rupiah as custody in trustworthy banks and financial institutions in Indonesia. We also allow customers to redeem IDRT back into Indonesian Rupiah at any time - after customers send us their IDRT, we will burn the IDRT (thereby removing the tokens from circulation) and give Indonesian Rupiah back to the customer. This 1-to-1 peg will result in a stable rupiah-denominated digital asset, ensuring 1 IDRT to always worth 1 Indonesian Rupiah. Users can be assured of the 1-to-1 peg through a monthly audit / bank report we provide on our website.

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Background and Historical Context

A Brief History of Money

Over the vast history of mankind, money has been a key invention that enables humans to effectively cooperate in producing goods and services, which in turn propels the economy and civilization forward. Before the existence of money, the people of early civilizations would barter goods (such as livestock and agricultural produce) they had in surplus for the ones they lacked. This proved to be cumbersome and inefficient, as the goods are perishable and there is no standard 'unit of value'. To solve this issue, civilizations around the globe invented various forms of physical money - some were rudimentary coins made of cowrie shells (used in Indonesia's Batu Islands and West Africa), while others are more sophisticated metal coins made of bronze, silver, and/or gold. As civilization and the global economy system advanced, mankind invented even more convenient forms of money: paper money, credit/debit card, contactless payment card, and even various digital forms of money.

Money in the 4.0 World

Blockchain as the future medium

Today, we live in a world of unprecedented change and innovation. For the last 20 years, the rise of distributed computing network called the internet has enabled billions of humans to connect and share information instantly and securely, with zero consumer cost. The benefit is immense and immeasurable. For example, the internet has enabled people from developing countries, such as Indonesia, to access high quality educational materials such as Software Engineering Videos on Youtube and Free online courses from Stanford University.

In the last 2 - 3 years, we have seen the rising adoption of QR Code-based payment systems in Indonesia. These payment systems are operated by digital wallet providers as Go-Pay and OVO. While these services bring tremendous convenience for

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Indonesians to transact locally, there are two weaknesses of this approach. First, all of the balance records and financial transactions that ever happened on these platforms are stored in a centralized entity, meaning that a sophisticated, malicious attacker could potentially infiltrate and manipulate those balances and transactions. Secondly, as closed platforms, the money stored at any service provider can only be used by users and merchants within the system, which prevents important use cases such as cross application settlement, cross-border remittances, and international transactions.

We believe that distributed ledger technology, or blockchain, will bring the next step in the evolution of money. Just as the internet allowed for borderless and instantaneous movement of information, blockchain technology will allow us to exchange value and transact with one another in the same way: instantly, globally, securely and at low cost.

Digital assets such as Bitcoin is too volatile

We have seen that throughout history, money can take various forms and shapes. Every asset class that can act as money needs to fulfill three main functions:

1. as a means of exchange
2. as a standard unit of account
3. as a stable store of value

The Bitcoin boom and bust in 2017 - 2018 period have shown us that the prices of non-collateralized crypto assets are notoriously volatile. Even today, we believe that for the foreseeable future, Bitcoin and similar crypto assets are likely to remain more volatile than well-managed national currencies or gold. Such volatility might be interesting for speculative investors and day traders, but it makes the asset unable to be a stable store of value. For money to exist in the blockchain, we need an alternative class of asset that can maintain a stable value.

Stablecoin is the solution

We believe that stablecoin is the solution to the aforementioned problem. Stablecoins are crypto-assets that has been designed to reduce, or even eliminate, price volatility.

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In contrast to the volatile prices of crypto-assets such as Bitcoin, where speculative supply and demand forces dictate the prices minute-by-minute, stablecoins are designed such that their prices match or closely mimic the performance of well-managed government-issued currencies (such as USD, GBP, and so on).

Various projects globally have been experimenting with several different approaches in designing a stablecoin. The approaches are listed below:

- National Currency-collateralized: National currency in reserves act as collateral for the tokens. This provides price stability because the tokens are redeemable for national currency. Examples include USDT (Tether), USDC (USD Coin), PAX (Paxos), TUSD (True USD). All of these tokens are worth $1 USD each.
- Traditional Asset-collateralized: The stablecoins are backed by hard assets such as commodities that are not national currencies. One such example is Digix (DGX), a stablecoin made in Singapore that is backed by physical gold
- Crypto-collateralized: On-chain Crypto assets act as collateral to stabilize price. The most notable example is DAI, which token value is backed by ETH (ether) reserves that consumers need to deposit / lock as collateral in a smart contract.
- Algorithmic (no collateral): The tokens are not backed by real assets. Rather, software algorithms will allow the circulating supply of tokens to inflate or deflate depending on supply and demand.

As of today, national currency-backed stablecoins has been the most common and successful approach. The largest stablecoin, USDT (Tether), has close to $4 Billion USD equivalent of tokens in circulation, and has been trading at stable price of $1 USD per token in the last 4+ years.

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Designing a Stablecoin for Indonesia

While USD-backed stablecoins have enjoyed wide acceptance in several countries, they are not a suitable solution for Indonesians. First, most Indonesians cannot redeem USD-backed stablecoins into USD, because such redemption requires a US-based bank account for the stablecoin issuer to transfer USD to. Secondly, even if redemption is possible, USD is not accepted as legal tender in Indonesia - all economic activities and transactions within Indonesia has to be denominated in Indonesian Rupiah.

The same factor applies for the widely-publicized Libra initiative from Facebook. According to its whitepaper, Libra will exist as its own currency, being backed by a basket of currencies from stable and reputable central banks. While one might argue that Libra might one day be tradable / convertible into Indonesian Rupiah, Libra needs to first face tough regulatory challenges globally, and it is unclear what Libra's actual timeline will be.

Considering the factors above, we believe that RupiahToken (IDRT) will be the solution.

Basics

RupiahToken (IDRT) is a token that is backed 1-to-1 by Indonesian Rupiah deposits and issued by PT Rupiah Token Indonesia. 1 IDRT is always worth 1 Indonesian Rupiah, because we guarantee that IDRT is always available to be purchased 1-to-1 with Indonesian Rupiah, and redeemable 1-to-1 to Indonesian Rupiah as well. For each IDRT minted, we store 1 Indonesian Rupiah in a designated collateral bank account. Upon IDRT redemption back to Indonesian Rupiah, we will "burn" or destroy the redeemed IDRT, thereby removing those from the supply. As a result, the supply of IDRT on the blockchain will always be equal to the amount of Indonesian Rupiah stored in our designated collateral bank accounts.

As an ERC-20 token, IDRT combines the speed, security, transparency, and other desirable characteristics of the Ethereum Blockchain, with the credibility and trust of the

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Indonesian Rupiah as a legal tender. This combination produces a digital asset that provides consumers with a stable store of value.

Benefits and Strengths of IDRT

- IDRT is built on the Ethereum blockchain, which gives it the inherent security and transaction immutability of Ethereum.
- IDRT follows ERC-20 token standard, which means it is very easy to integrate and inherently compatible with many existing Ethereum-based applications.
- Other stablecoins such as USDC, DAI, PAX, DGX, etc all follows ERC-20 token standard as well. With IDRT, Indonesian Rupiah can now participate in a global platform of stablecoins as well.
- All transactions are executed according to the rules of smart contract, which eliminates human error.
- The security of IDRT smart contract has been audited and verified by CertiK, a world-class Smart Contract Auditor. IDRT is ready to be listed for all exchanges around the world
- As an ERC-20 token on the Ethereum blockchain, the total supply and transactions of IDRT can be publicly verified by any public blockchain explorer, such as Etherscan.com. (https://etherscan.io/token/0x998FFE1E43fAcffb941dc337dD0468d52bA5b48A)

Tradeoffs of IDRT

- As with all ERC-20 tokens, transaction confirmation follows the speed of Ethereum network (about 1 - 3 minutes). This is much faster than Bitcoin, but still slower than instantaneous settlements by e-wallet applications such as Go-Pay and OVO.
- As part of the Ethereum blockchain protocol, all transactions in the Ethereum network requires the transaction initiator to pay “gas” fees in the form of Ether (ETH), the native crypto-asset of the Ethereum blockchain. This “gas” cannot be paid in IDRT or any other ERC-20 tokens. However this trade-off can be resolved with side chain/sharding developments, such as plasma and raiden network.

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- The gas fees required by the Ethereum blockchain network varies depending on the load / congestion of the network. As a rough estimate, typical transfer costs around 0.0005 ETH, which is $0.14 USD or 1900 Indonesian Rupiah at the time of writing (12 July 2019).

Use Cases and Target Markets

Considering the strengths and tradeoffs of IDRT as described above, we believe that IDRT is very well-positioned for all transactions that require one of the following characteristics:

- Transactions that require interaction with blockchain ecosystem (such as digital asset exchanges or smart contracts-based decentralized finance applications)
- Transactions that require borderless settlement / exchange of value
- Transactions that require irreversibility and security (tamper-resistance), which is provided by the distributed consensus mechanism of Ethereum blockchain

Early-stage Use-Cases

As with all ERC-20 tokens, IDRT usage requires at least a basic familiarity of using Ethereum. Users need to at least know how to use an ERC-20 compatible Ethereum wallet, and hold at least a very small amount of ETH to transact IDRT. Because of that knowledge barrier, we believe the early adopters of IDRT would be existing players in the crypto-asset industry.

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The first early use case of IDRT would be to facilitate crypto-asset trading. Indonesian crypto traders need to exchange their volatile digital assets into stable store of value, and the largest exchanges in the world typically does not have Indonesian Rupiah trading pair. With IDRT, Indonesian traders now have the option to convert their volatile tokens into an Indonesian Rupiah-collateralized asset anytime they want. Not only this is beneficial for the traders, crypto exchanges will benefit tremendously from the increase in trading volume as well, because traders can directly purchase IDRT to trade in those exchanges.

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As IDRT usage grows to a sufficient size, liquidity, and credibility, we believe IDRT will also be used in Decentralized Finance (*DeFi*) applications. Just to give an example, several blockchain-based decentralized P2P financing platforms have been launched in the last two years. Notable examples are Compound (https://compound.finance/) and Dharma (https://www.dharma.io/). These platforms uses Smart Contracts on the Ethereum blockchain to allow anyone to borrow and lend crypto-assets (including stablecoins), with interest rates that are automatically adjusted based on demand and supply. Most of the stablecoins listed are ERC-20 tokens such as USDC and DAI, which means IDRT can also be easily integrated into those platforms if there are enough customer demand. While the space of decentralized finance is still young and nascent, we believe that within several years, these applications will bring a new level of financial inclusiveness and efficiency globally.

Late-Stage Use Cases

Beyond its use in global commerce, we also believe that the IDRT will enable a new class of developers to create new and exciting projects that can integrate easily with IDRT. No longer would developers need to spend large amounts of time and resources to create integrations into the financial system. With an open standard, any developers will be incentivized to use the IDRT for their application. Herein lies our true edge- we believe in open sourcing our code. Developing a common standard in an open way will spur developers to work with code that is not controlled by any one party, and in the process raising the standard of security and diversity of developers/ applications being built with it.

Transparency and trust remains the core offering of the blockchain from day one. Anybody at anytime has the ability to track and trace transactions throughout the history of the blockchain, providing financial analysts a complete view into the history of money flow. This can be a powerful tool for regulators not only to track illicit funds, but also to prevent money laundering and terrorism. By playing an active role, regulators can monitor the usage of IDRT through the blockchain and accurately & precisely flag transactions that may be suspicious.

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Our version of the future is one where the existing financial players ,blockchain native projects, and government coexist on an open financial system to support frictionless and safer transfer of value for consumers and businesses alike.

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Detailed Technology and Operations

Ethereum and ERC-20 Token Standard

Ethereum is a decentralized blockchain that allows software programs, called Smart Contracts, to be written and executed on the blockchain. ERC-20 is a standard on the Ethereum blockchain that defines a common list of rules that all Ethereum tokens must adhere to.

We will not attempt to explain the entire Ethereum and ERC-20 Token standard on this paper because such discourse will be too long. Instead, we invite readers to read some of the following resources to learn more:

1. https://github.com/ethereumbook/ethereumbook
2. https://github.com/ethereum/wiki/wiki/White-Paper#notes
3. https://github.com/ethereum/EIPs/blob/master/EIPS/eip-20.md

Security of IDRT Tokens and Smart Contract

Ethereum Blockchain is tamper-proof

Similar to Bitcoin, past transactions in Ethereum are final and can never be altered. As of this writing, there are currently around 8,000 Ethereum nodes running worldwide. To "hack" and alter data / state in the Ethereum network, a malicious actor need to have more than 51% of the computing power of those nodes, which is highly improbable.

Ownership of IDRT Tokens are directly in users' hands

Unlike traditional e-wallet applications where the issuer holds the balance of each users inside the issuer's centralized system, we do not hold custody of users' IDRT tokens. When users purchase IDRT tokens from us, we directly send IDRT to users' wallet

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address. From that point, all ownership (and therefore responsibility) of the IDRT tokens directly belongs to users.

IDRT Smart Contract has passed CertiK Audit

Security is always on the top of our minds, and our Smart Contract has been audited by CertiK (https://certik.org/) to be secure.



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Smart Contracts are upgradeable if necessary

In the very unlikely event that we need to upgrade our smart contracts for further security enhancements, we have set IDRT smart contracts to be upgradeable. This is done by creating two separate layers of contract: Proxy and Implementation. Similar to how object-oriented programming languages separate the concept of interfaces and implementation, the Proxy contract acts as an interface that calls the Implementation contract, where IDRT ERC-20 implementation code resides. This ensures that the IDRT will be upgradeable as the Proxy contract can be adjusted to call a new Implementation contract.

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Multi-signature design reduces single point of failure

We only hire the best, trustworthy people, and we believe there are no malicious actor(s) inside our company. However, we believe we still need to mitigate risk and ensure the security of our internal operations by not allowing a single point of failure to exist. This is achieved using multi-sig smart contract design. During IDRT smart contract deployment to Ethereum blockchain, we established one address as the Owner and three addresses as Administrator. These addresses are each controlled by separate hardware wallets. Any critical operations require at least two signatures, as follows:

1. Two signatures are required for minting up to 100 million IDRT
2. Two signatures are required to burn IDRT tokens at a pre-defined burn address (i.e. we cannot burn tokens located outside of that specific address)
3. Two of three admins PLUS owner signatures are required for :
    1. Minting above 100 million IDRT in a single transaction.
    2. Transferring the token management of the IDRT ERC20.
    3. Upgrading contract implementation.
    4. Replace, add, or remove an admin.

Signature of transactions happen in an offline, air-gapped computer

To enhance the security of IDRT operations even further, all transactions that interact with IDRT smart contract (such as minting, burning, etc) are done in an offline, air-gapped computer. We then use a separate device to broadcast/transmit the signed transaction to the ethereum blockchain. As such, the computer used to compose the signed transactions are safe from external attacks.

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IDRT Minting and Purchasing Process

Purchasing of IDRT

Customers can purchase IDRT directly through our website, https://rupiahtoken.com. For every 1 Rupiah that customers deposit into our bank account, we will send 1 IDRT to their Ethereum address of choice. We require customers to pass standard KYC / AML process as we need to comply with Indonesian Regulations.

Minting of IDRT

All minting of IDRT always follows the following rule: For every IDRT minted, there has to be an equivalent amount of Indonesian Rupiah (1-to-1) stored in our Collateral Bank Accounts.

Minting is a relatively time-consuming and expensive process that we need to optimize. Each minting requires two approvals (which takes 2 x 2 minutes to be confirmed on the blockchain) and roughly 0.0016 ETH (around $0.5 USD, or 6,300 Indonesian Rupiah at the time of writing). For large IDRT purchases, we will mint IDRT directly to users' wallet. However, for small purchases, the operational time and cost of minting directly to users' wallet is too prohibitive, as we do not take profit from any purchase. To mitigate this issue, PT Rupiah Token Indonesia may perform batch minting based on operational needs. In batch minting, we will deposit our operational capital (In Indonesian Rupiah) into IDRT collateral bank account to mint the equivalent amount of IDRT. We store the IDRT in our ethereum reserve wallet, and when users made small IDRT purchases, we will transfer those IDRT to users from our reserve wallet. There is no impact to the 1-to-1 peg, because all tokens we minted in batch are collateralized by our own Indonesian Rupiah capital.

IDRT Redemption and Burning Process

The Redemption and Burning process of IDRT is straightforward. For every KYC-verified user registered in our platform, we assign them a specific ethereum "redemption addresses" that they can send IDRT to be burned. To redeem IDRT, user need to first

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send IDRT to their unique Redemption Address. This is necessary so we can properly account each IDRT to be burned to their respective users. User then submits a Redemption request, upon which we will process by transferring the equivalent amount of Indonesian Rupiah to the user's verified bank account. We then transfer all IDRTs from users' redemption addresses into a single burn address, and initiate burn transactions (which requires two approvals) to remove those IDRT from circulating supply.

Indonesian Rupiah-Collateralization Proof

Because IDRT is built on top of public Ethereum blockchain, the IDRT token supply at any given date can be retrieved by public block explorer websites. One such example is through Etherscan token balance checker. (https://etherscan.io/tokencheck-tool?t=0x998FFE1E43fAcffb941dc337dD0468d52bA5b48A)

To prove that the amount of Indonesian Rupiah that backs IDRT is 1-to-1, we will release reports from financial institutions to show the amount of Indonesian Rupiah reserve we hold at the end of every month. The reports will be available at our website, https://rupiahtoken.com

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Our Team

We, PT Rupiah Token Indonesia (https://rupiahtoken.com), are a team of Indonesian professionals who are incredibly passionate about driving positive change in Indonesia. We believe that Blockchain has the power to improve financial inclusivity and eradicate the difficulty of sending funds between parties globally.

We have a solid team who is composed of alumni from notable schools such as Harvard Business School, Cornell University, University of Texas at Austin, and world-class companies such as Consensys, Citibank, Traveloka, and Tokopedia, led by Jeth Soetoyo who has many experiences in Blockchain Technology.

Jeth Soetoyo - CEO & Founder

HBS | Ex-Consensys Product Lead

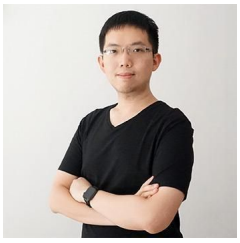


Jeth Soetoyo is a Harvard Business School alumni and the Founder & CEO of PT Rupiah Token Indonesia. Jeth had previously worked at ConsenSys, a Brooklyn-based Blockchain venture lab and solutions company. There, Jeth led product development of a cross-chain atomic swap solution called Liquality, which allowed participants to trustfully swap digital assets without intermediation. He had also conducted research with the MIT Digital Currency Initiative on crypto assets valuations.

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Anthony Thio - CPO & COO

UT Austin | Ex - Traveloka Product Lead



Anthony Thio is the Chief Product & Operations Officer of PT Rupiah Token Indonesia. Before joining PT Rupiah Token Indonesia, he previously served as Product Lead in Traveloka, launching and managing two successful products ("International Data" and "Bills & Top-up") for millions of users. He had also helped Dana Cita, a Y Combinator-backed fintech startup. He is deeply fascinated with blockchain, and is currently exploring Solidity.

Evan Leonardi - VP Engineering

BINUS | Ex - Qbit CTO



Evan leads the Engineering division of PT Rupiah Token Indonesia . He has a deep experience of 11+ years in the IT / Software Development Industry. During his career, Evan established himself as an IT and R&D specialist in mobile application and server development. Before joining PT Rupiah Token Indonesia, Evan was conducting deep research on Blockchain applications and implementing Blockchain projects in Finance Industry.

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Fengkie Junis - Smart Contract Engineer

UNIVERSITAS GADJAH MADA



Fengkie leads the smart contract development of PT Rupiah Token Indonesia. He is very proficient at Solidity, and his Smart Contracts passed CertiK's high audit standard, ensuring the security of our Token. He has previously researched about using blockchain to track Stamp Duty payment. His undergraduate thesis explores ways to create a Blockchain-based Digital Art Registry using Ethereum ERC-1155 Token Standard and Smart Contracts.

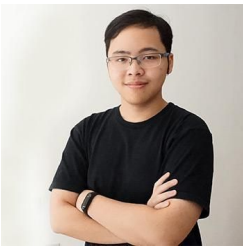
Irvan Chandra - Business Development Manager

LUH | Ex - Qbit & Piniship Co-Founder



Irvan leads Business Development at Rupiah Token. He co-founded 2 IT-based startups before joining PT Rupiah Token Indonesia. He had previously worked on a utility token backed by land prices, which sparked his interest in Blockchain technology due to its potential to disrupt current payment systems.

Hizkia Felix - Full-stack Web Engineer



Felix is a talented full-stack engineer who has been programming since sixth grade. He is fascinated with blockchain, and has created his own ERC-20 token for fun. He is responsible for creating and maintaining RupiahToken web application, including backend integration with blockchain services.

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Imantaka Nugraha - External Affairs Specialist

UNIVERSITY OF INDONESIA



Imantaka is a jurist by education and a blockchain evangelist by passion with wide array of experiences ranging from market entry & legal consulting to algorithmic cryptocurrency trading. He graduated from The Faculty of Law, Universitas Indonesia with thesis on cryptocurrency which he started to write on late 2015. He had his first encounter with cryptocurrency and blockchain on 2014 during his autodidact study and research on austrian school of economics. Before joining Rupiah Token, he had previously worked with an algorithmic trading platform startup as an Investment Manager.

Investors & Advisors

Brian Limiardi - Ex - Goldman Sachs, Asani

UIUC | YALE MBA



Brian believes blockchain technology will revolutionize banking. He worked as FX trading programmer at Goldman Sachs before moving back to Indonesia to take a management position at a publicly-listed technology company. Most recently he has founded Asani. Brian earned his Computer Engineering degree with high honors from The University of Illinois, and completed an MBA from Yale University in 2018

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Andrew Adjiputro - VP of Northstar Group

CORNELL UNIVERSITY



Andrew spent most of his career in the Finance industry after graduating from Cornell University in 2010. He started his career in Investment Banking at Citibank, before moving into Private Equity at Northstar, where he is currently a VP

Lawrence Samantha - CEO of Honest Mining

OHIO STATE UNIVERSITY



Lawrence is an engineer at heart who loves technology & venture building. He has been working on cryptocurrency mining since 2011, and he founded Honest Mining in 2018. Lawrence's computer science expertise has led him to work on multiple companies such as Nationwide Financial (210 Billion managed Assets) & Bittorrent, Inc (decentralized peer-to-peer network, later acquired by TRON). He also co-founded among others eEvent, guestHub, Loket.com, Member.ID, Indosystem, and BitHarga. Lawrence graduated from The Ohio State University and holds a Computer Science & Engineering degree. He has over 12 years of professional development experience.

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Latest Project Status

RupiahToken (IDRT) is already live on Ethereum Blockchain. Tokens can be purchased from our website, https://rupiahtoken.com.

Conclusion

We have presented and built the first stablecoin that is backed 1-to-1 with Indonesian Rupiah. By leveraging the Ethereum network and advanced Smart Contract designs (such as multisignature requirements and offline signing), IDRT can act as a stable store of value for Indonesians to be used in the exciting new era of blockchain-based economy.

DISCLAIMER

This whitepaper may be revised from time to time without any notice as the project progresses. We will publish any future versions and updates on our website, https://rupiahtoken.com. We only have a single website, and are in no way affiliated with other potentially similar-sounding sites.

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