GOTD TOKEN WHITEPAPER

Simple Agreement for Future Tokens (SAFT)

Version 1.0 | October 2025

IMPORTANT DISCLAIMER

This whitepaper has not been approved by any regulatory authority in the European Union, United States, or any other jurisdiction.

GOTD tokens are utility tokens and are NOT securities, investment instruments, or means of payment. They do not confer any ownership rights, equity, voting rights, or rights to profits in GOTD BLOCKCHAIN LABS FZCO or any affiliated entity.

Participation in the GOTD token presale involves significant risks, including the possibility of total loss of invested capital. There is no guarantee that the project will be successfully implemented, that tokens will be delivered, that the platform will launch, or that tokens will be listed on any exchange.

This offering is available exclusively to accredited investors who meet the criteria under Regulation D Rule 501(a) (USA), MiCA Article 2(e) (EU), or equivalent standards in their jurisdiction.

This document does not constitute an offer to sell or solicitation to buy securities in any jurisdiction where such offer or solicitation would be unlawful. Citizens and residents of the United States, Canada, North Korea, Iran, Syria, Cuba, and other restricted jurisdictions are prohibited from participating.

Legal and financial consultation is strongly recommended before making any investment decision.

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1. EXECUTIVE SUMMARY

GOTD (Guarantee Of The Deal) is a utility token that powers a licensed DLT-based P2P netting protocol designed to facilitate secure, transparent, and efficient cross-border settlements for payment infrastructure operators, exchanges, and liquidity providers.[1]

The GOTD ecosystem addresses critical pain points in the fintech and crypto industries: fraud, payment blockages, unjustified account freezes, excessive KYC/AML procedures, and operational inefficiencies in multi-jurisdictional settlements.[2][1]

Built on Solana blockchain, GOTD tokens serve as collateral (escrow deposits) and access passes to the gotd.global platform, enabling participants to lock liquidity, confirm reliability, and execute automated netting settlements across a global network spanning 20+ countries and 50+ active hubs.

Key Highlights:

- Licensed DLT protocol operator (DMCC License DMCC-993532)
- Working MVP with $25M+ daily transaction volume[1]

- Total supply: 1,000,000,000 tokens
- Presale price: $0.50 per token
- Built on Solana with planned Certik audit

2. ISSUER INFORMATION

Company Name:
GOTD BLOCKCHAIN LABS FZCO

Legal Form:
Free Zone Company (FZCO)

Registration Number:
DMCC203246

License Number:
DMCC-993532

License Type:
Distributed Ledger Technology Services

Date of Incorporation:
September 22, 2025

License Expiry:
September 21, 2026

Registered Address:
Unit No UT-12-CO-373, DMCC Business Centre, Level No 12, Uptown Tower, Dubai, United Arab Emirates

Jurisdiction:
Dubai Multi Commodities Centre (DMCC), United Arab Emirates

Manager/CEO:
Sergei Martinez Maltsev

Contact Information:

- Email: info@mygotd.com

- Website: https://mygotd.com
- Platform: https://gotd.global

Regulatory Compliance:

The company operates under the regulatory framework of the Dubai Multi Commodities Centre Authority (DMCCA), established under Law No. 3 of 2020 in the Emirate of Dubai.

3. PROBLEM STATEMENT

The global payment infrastructure faces significant challenges that hinder efficiency, transparency, and scalability:

3.1 Fraud and Counterparty Risk

P2P transactions, especially in crypto-fiat exchanges and cross-border remittances, expose participants to fraud, chargebacks, and non-delivery of funds or assets.

3.2 Payment Blockages and Account Freezes

Banks and payment processors frequently block accounts or freeze transactions without clear justification, disrupting business operations and cash flow.

3.3 Excessive KYC/AML Procedures

Multiple intermediaries require redundant identity verification, creating friction, delays, and high operational costs.

3.4 Fragmented Liquidity

Payment networks operate in silos across regions, currencies, and asset types, preventing efficient netting and settlement optimization.

3.5 Lack of Automation

Manual reconciliation and settlement processes are slow, error-prone, and expensive, limiting scalability for high-volume operators.

3.6 Limited Guarantor Scalability

Traditional escrow and guarantor services are centralized, expensive, and cannot scale to support global P2P networks.

4. SOLUTION: GOTD ECOSYSTEM

GOTD offers a licensed DLT protocol that enables automated P2P netting with built-in escrow functionality, reducing settlement times, costs, and counterparty risks.

4.1 Platform Overview

The gotd.global platform connects payment hubs, exchanges, OTC desks, and liquidity providers into a unified netting network. Participants lock GOTD tokens as collateral to confirm liquidity and reliability, then execute automated settlements through smart contracts.

4.2 How It Works

1. **Registration:** Users register on gotd.global and complete KYC/AML verification
2. **Token Locking:** Participants lock GOTD tokens proportional to their planned transaction volume (escrow function)
3. **Netting Execution:** The protocol matches counter-flows across regions, currencies, and asset types, optimizing settlements
4. **Automated Settlement:** Smart contracts release funds/assets only when all conditions are met, eliminating fraud risk
5. **Fee Distribution:** A 0.1% fee is charged per settlement, distributed among network participants[1]

4.3 Key Features

- **Decentralized Escrow:** Token-based collateral replaces traditional guarantors
- **AI-Powered Matching:** Future integration of AI algorithms for optimal netting path selection
- **Multi-Asset Support:** Handles fiat, crypto, and tokenized assets
- **Regulatory Compliance:** Operates under UAE DLT license with built-in AML/KYC
- **Interoperability:** Designed for integration with existing payment systems

5. TOKEN DESCRIPTION

Token Name: GOTD (Guarantee Of The Deal)

Token Type: Utility Token (SPL Token on Solana)

Blockchain: Solana

Total Supply: 1,000,000,000 GOTD (fixed, non-inflationary)

Token Standard: SPL (Solana Program Library)

Decimals: 9

Ticker: GOTD

Smart Contract Audit: Planned with Certik

Token Function:
GOTD is exclusively a utility token, not a security, currency, or investment instrument. It serves two primary functions within the ecosystem:

1. **Access Pass:** Required to participate in the gotd.global netting protocol
2. **Escrow Collateral:** Locked during transaction execution to guarantee performance and reliability

Value Determination:
Token value is determined by network effects, total locked liquidity, transaction volume, and ecosystem growth—not by speculation.

6. TECHNICAL SPECIFICATIONS

6.1 Blockchain: Solana

Solana was selected for its high throughput (65,000+ TPS), low transaction costs (<$0.01), and sub-second finality. These characteristics are essential for a payment settlement protocol handling high-frequency, low-margin transactions.

6.2 Smart Contract Architecture

GOTD tokens operate via SPL token standard with custom escrow logic. Key contract functions include:

- Token minting (one-time, fixed supply)
- Escrow locking/unlocking based on settlement conditions
- Fee distribution to network participants
- Time-lock mechanisms for vesting schedules

6.3 Security Measures

- Multi-signature wallet control for team and development allocations
- Smart contract audit by Certik (planned Q1-Q2 2026)

- On-chain escrow mechanics prevent single points of failure
- Regular security monitoring and incident response protocols

6.4 Interoperability

The protocol is designed to integrate with:

- Existing payment processors and banking APIs
- Cross-chain bridges for Ethereum and other networks
- Traditional financial infrastructure via oracles and gateways

7. TOKENOMICS AND DISTRIBUTION

Total Supply: 1,000,000,000 GOTD (1 billion tokens)

Distribution:

Allocation	Percentage	Tokens	Vesting/Lock-up
Liquidity Pool	70%	700,000,000	Released gradually based on network growth
Team & Advisors	10%	100,000,000	2-year vesting, 6-month cliff
Development & Marketing	10%	100,000,000	18-month vesting
Presale (SAFT)	10%	100,000,000	Released after TGE

Presale Terms:

- Price: $0.50 per GOTD token
- Minimum investment: $2,000 (4,000 tokens)
- Maximum investment: $1,000,000 (2,000,000 tokens)
- Accepted currencies: USDT (ERC20, TRC20), Solana (SOL)
- Total presale allocation: 100,000,000 GOTD ($50,000,000 hard cap)

Token Release Schedule:

- Presale tokens: Released to investor wallets within 30 days of Token Generation Event (TGE)
- Team tokens: 6-month cliff, then linear vesting over 18 months
- Development tokens: Linear vesting over 18 months from TGE

Token Utility Requirement:
To participate in gotd.global platform, users must lock a minimum of 1,000 GOTD tokens per active transaction flow.

8. TOKEN UTILITY AND USE CASES

8.1 Primary Utility: Escrow Collateral

Participants lock GOTD tokens as proof of liquidity and reliability when initiating settlements on the platform. Tokens remain locked during transaction execution and are released upon successful completion.

8.2 Fee Distribution

Network fees (0.1% per settlement) are partially redistributed to GOTD holders who actively participate in liquidity provision.

8.4 Liquidity Incentives

Participants who maintain high locked balances receive bonus rewards during network growth phases.

9. PRESALE TERMS AND CONDITIONS

9.1 Eligibility

Only accredited investors may participate:

- **Individuals:** Annual income >$200,000 (individual) or >$300,000 (joint); OR net worth >$1,000,000 (excluding primary residence)
- **Entities:** Assets >$5,000,000; OR all beneficial owners are accredited investors
- Must not be resident/citizen of restricted jurisdictions (see Section 14)

9.2 Investment Process

1. Complete registration form on mygotd.com

2. Submit KYC/AML documentation
3. Receive SAFT agreement for review and signature
4. Transfer funds from specified wallet address
5. Receive token allocation after TGE

9.3 Payment Instructions

- Funds must be sent from the wallet address specified during registration
- Only USDT (ERC20/TRC20) or SOL accepted
- Minimum: $2,000 | Maximum: $1,000,000
- Payments from exchanges or third-party wallets will be rejected

9.4 Token Delivery

Tokens will be delivered to the Solana wallet address provided during registration within 30 days of TGE. TGE date is subject to regulatory approval and technical readiness—no specific date is guaranteed.

9.5 Lock-up and Transfer Restrictions

SAFT tokens are restricted securities and cannot be transferred, sold, or traded until:

- Official token launch (TGE)
- Compliance with Securities Act Rule 144 (if applicable)
- Expiration of any lock-up period imposed by exchanges

9.6 Right of Withdrawal

Investors in certain jurisdictions may have a 14-day cooling-off period to withdraw their participation. Consult local regulations.

10. USE OF PROCEEDS

Funds raised through the SAFT presale will be allocated as follows:

Category	Percentage	Purpose

Platform Development	40%	Smart contract development, platform scaling, security audits
Liquidity Provision	25%	Initial liquidity for DEX listings, market making
Marketing & Growth	20%	User acquisition, partnerships, community building
Legal & Compliance	10%	Regulatory filings, licensing, legal counsel
Operations & Reserve	5%	Team salaries, office, contingency fund

Transparency: Quarterly reports on fund utilization will be published on gotd.global.

11. ROADMAP

Q4 2025: Foundation & Testing

- Closed beta testing with select partners
- Certik smart contract audit initiation[6]
- SAFT presale launch (accredited investors only)
- Strategic investor onboarding

Q1 2026: Mainnet Preparation

- Complete security audit
- Token Generation Event (TGE)
- Initial liquidity pool creation
- DEX listing (Raydium, Orca on Solana)

Q2 2026: Ecosystem Launch

- Public launch of gotd.global platform
- AI-powered netting algorithm integration
- Partnership announcements with payment hubs
- Community incentive programs

Q3-Q4 2026: Scaling & Expansion

- Centralized exchange listings (subject to approval)
- Cross-chain bridge development (Ethereum, BSC)
- 100+ active network participants target
- $100M+ daily settlement volume goal

2027+: Global Adoption

- Regional licensing expansion
- Enterprise API integrations
- 1,000+ network participants

12. TEAM AND EXPERIENCE

Company Leadership:
Sergei Martinez Maltsev, Manager/CEO

Team Background:

- **8+ years** in fintech and payment infrastructure
- Built and operated international payment network with **$25M+ daily volume**
- Extended partner network processing **$100M+ daily**
- Expertise in:
  - Cash-to-crypto and crypto-to-cash exchanges
  - Invoice payment systems
  - High-risk payment processing
  - CRM automation and settlement optimization

Technical Capabilities:

- Proprietary CRM and netting automation software
- Multi-jurisdictional payment hub management
- Regulatory compliance across 20+ countries
- Experience with DLT/blockchain integration

Advisors & Partners:

Strategic partnerships with payment processors, liquidity providers, and compliance specialists (to be announced during presale).

13. RISKS AND DISCLAIMERS

13.1 Technology Risks

- Smart contract vulnerabilities despite audit efforts
- Blockchain network downtime or congestion
- Cybersecurity threats and hacking attempts
- Technical failures preventing token delivery or platform launch

13.2 Regulatory Risks

- Changes in crypto asset regulations (MiCA, SEC, etc.)
- Licensing denial or revocation in key jurisdictions
- Restriction of token trading or usage in certain countries
- Classification of token as security in some jurisdictions

13.3 Market Risks

- Token price volatility (value may decrease significantly)
- Low liquidity or inability to sell tokens
- No guarantee of exchange listings
- Market conditions may prevent project growth

13.4 Project Risks

- Development delays or failure to deliver platform features
- Inability to attract sufficient network participants
- Competition from alternative settlement solutions
- Team changes or loss of key personnel

13.5 Total Loss of Investment

Investors may lose 100% of their capital. There are no guarantees of token delivery, platform launch, profit, or return on investment.

13.6 No Security or Equity Rights

GOTD tokens do not represent:

- Ownership in the company
- Rights to profits or dividends
- Voting rights in corporate decisions
- Claims on company assets

14. GEOGRAPHIC RESTRICTIONS

The following jurisdictions are PROHIBITED from participating:

- United States of America (and all territories)
- Canada
- North Korea (Democratic People's Republic of Korea)
- Iran
- Syria
- Cuba
- Any jurisdiction where token sales are illegal or restricted

Verification:

All participants must confirm they are not citizens, residents, or tax residents of restricted jurisdictions. False statements may result in immediate forfeiture of investment and legal action.

IP Blocking:

The registration portal may block access from restricted IP addresses.

15. AML/KYC PROCEDURES

15.1 Know Your Customer (KYC)

All investors must provide:

- Government-issued photo ID (passport or national ID)
- Selfie verification
- Source of funds declaration

15.2 Anti-Money Laundering (AML)

Investors must confirm:

- Funds are obtained legally
- Not involved in money laundering, terrorist financing, or other criminal activity
- Compliance with local AML regulations

Enhanced Due Diligence:
Investments >$100,000 require additional documentation:

- Tax returns or certified financial statements
- Proof of accredited investor status (CPA/attorney certification)

15.3 Sanctions Screening

All participants are screened against:

- OFAC sanctions lists
- EU sanctions lists
- UN sanctions lists
- Interpol databases

15.4 Refusal of Service

GOTD BLOCKCHAIN LABS FZCO reserves the right to refuse participation from any individual or entity that fails KYC/AML checks or poses elevated risk.

16. RIGHTS AND OBLIGATIONS OF TOKEN HOLDERS

16.1 Rights

- Access to gotd.global platform upon launch (subject to platform terms)
- Use tokens as escrow collateral for settlements
- Transfer tokens after TGE
- Participate in future governance mechanisms (if implemented)

16.2 Obligations

- Comply with platform terms of service
- Maintain secure custody of tokens (company not liable for lost/stolen tokens)
- Pay applicable taxes on token holdings and gains
- Not engage in market manipulation or fraudulent activities

16.3 No Guaranteed Rights

Token holders have NO rights to:

- Company profits, dividends, or revenue sharing
- Voting on company management or operations
- Redemption or buyback of tokens by the company
- Refunds after TGE (subject to local consumer protection laws)

17. ENVIRONMENTAL IMPACT

Solana Blockchain Energy Efficiency:

Solana uses a Proof of Stake (PoS) consensus mechanism, which consumes significantly less energy than Proof of Work systems. Estimated energy consumption per transaction is approximately **0.00051 kWh**, making it one of the most eco-friendly blockchain networks.

GOTD's Commitment:

The company monitors the carbon footprint of platform operations and explores carbon offset initiatives as the network scales.

18. CONTACT INFORMATION

General Inquiries:

info@mygotd.com

Website:

https://mygotd.com

Platform:

https://gotd.global

Registered Office:

Unit No UT-12-CO-373, DMCC Business Centre, Level No 12, Uptown Tower, Dubai, United Arab Emirates

Regulatory Verification:

Scan QR codes on mygotd.com or verify via DMCC Authority portal (dmcc.ae)

19. APPENDICES

Appendix A: Legal Documents

- SAFT Agreement Template
- Articles of Association
- DMCC License Certificate
- Certificate of Registration

Appendix B: Technical Documentation

- Smart Contract Code Repository (post-audit)
- Platform API Documentation
- Security Audit Report (upon completion)

Appendix C: Regulatory References

- MiCA Regulation (EU) 2023/1114
- SEC Regulation D Rule 501(a)
- Dubai DMCC Authority Law No. 3 of 2020

Appendix D: Glossary

- **SAFT:** Simple Agreement for Future Tokens
- **TGE:** Token Generation Event
- **DLT:** Distributed Ledger Technology
- **P2P:** Peer-to-Peer
- **KYC:** Know Your Customer
- **AML:** Anti-Money Laundering
- **Netting:** Offsetting counter-flows to optimize settlements

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Document Version: 1.0

Publication Date: October 19, 2025

Language: English

Governing Law: United Arab Emirates (Dubai)