



## **THE WHITE PAPER**

# **DeFiDLe; idle yield bearing CuplVault CoinSurance; mechanism for security**



Published for and on behalf of the  
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## **CuplCoin; Introduction of a new decentralised finance product & protocol**

Enabling Iconic brands, products & companies the ability to leverage their social ecosystem financially for growth expansion in emerging markets, whilst creating multi chain revenue streams with CuplCoin market value cap & diversified on and off Blockchain CuplCrowd social investments with integrated AI evolving loyalty rewards and user habitual trend data capturing and deliverance of forward pointing proprietary engagement mechanisms & delivery in real time.

## **CuplVaults; Understanding the laws of Staking in CuplPay**

CuplPay; CuplVaults are positive yield bearing, decentralised & detached from CuplCoin market & external volatile markets (DeFiDLe) creating a new financial product conceived & developed by CuplCoin & CuplPay.

## **CuplPay; Introducing DeFiDLe & CoinSurance by CuplCoin**

Disrupting DeFi & traditional payment methods with AI developed & evolving user enhanced, forward pointing loyalty & rewards program on the Blockchain. DeFiDLe is a market evolving

proprietary mechanism supported with the CoinSurance proprietary vault enhancing, yield bearing asset security staking mechanism. With Increased user adoption of QR & APP pay methods creating an opportune moment for CuplCoin's development of new DeFi & Web 3 financial products.

**This white paper will outline the fundamentals of the CuplCoin protocol and its underlying concept of meeting three core pillars - AI curated evolving, personalised & developed real time rewards & loyalty program on the Blockchain, Decentralised finance idle yield bearing vault leveraging minority stake investments ledgered for on & off chain transactions, Manual Burning Strategy on the Blockchain to maximise value with CUPL.**

## **CuplCoin; Executive Summary**

This paper profiles some of the unique characteristics of the CuplCoin environment. It shows how by allowing buyers and sellers to exchange value directly with other market participants - the CuplCoin ecosystem with Solana ensures that there is no requirement to go through a centralized third party.

Three specific functions of the CuplCoin system are discussed in detail. They are:

- AI curated evolving, personalised & developed real time rewards & loyalty program on the Blockchain
- Decentralised finance idle yield bearing vault leveraging minority stake investments ledgered for on & off Blockchain transactions
- Manual Burning Strategy to Maximise CuplCoin Market Value Cap

To achieve its decentralized goals, the protocol is supported by a native digital token- CuplCoin (CUPL). This token operates on the Solana Smart Blockchain and can be exchanged between users on a wallet-to-wallet basis and transactionally.

Users are encouraged to hold their CuplCoin tokens on a long-term basis. This is because transactions incur a BUMP of ten percent 10%. As a result, this discourages day trading – which has the undesired effect of causing increased volatility levels and wild pricing swings.

Perhaps most importantly, half/ fifty percent (50%) of this figure is distributed to existing CuplCoin token holders, which in itself, is not too dissimilar to conventional dividend payments. The other half/ fifty percent (50%) is utilized to provide in action real world live transaction and product purchase discounts for new CuplCoin holders making a transaction with a CUPL partnered

investment with CuplCoin implemented as a preferred payment method, therefore increasing awareness and adoption of CUPL.

## CuplCoin; Fundamentals

- **\$CUPL** is the native token & ticker symbol for **CuplCoin** (CUPL)
- **\$CUPL** total supply is capped at **120M** CuplCoin's
- **Solana Blockchain** powered & developed with **Solana Pay** engine Integration
- **AI powered** evolving individualised loyalty & rewards program across CUPL ecosystem
- **Instant** transactions, **rewards**, discounts & **AI curated** forward pointing loyalty program in real time
- **Community** influenced secondary **investment** vehicle detached from **\$CUPL** market
- **Proprietary** Dual Wealth Creation - **\$CUPL + \$CUPLCROWD** Upvoted Investments\*

## CuplCoin; Terminology

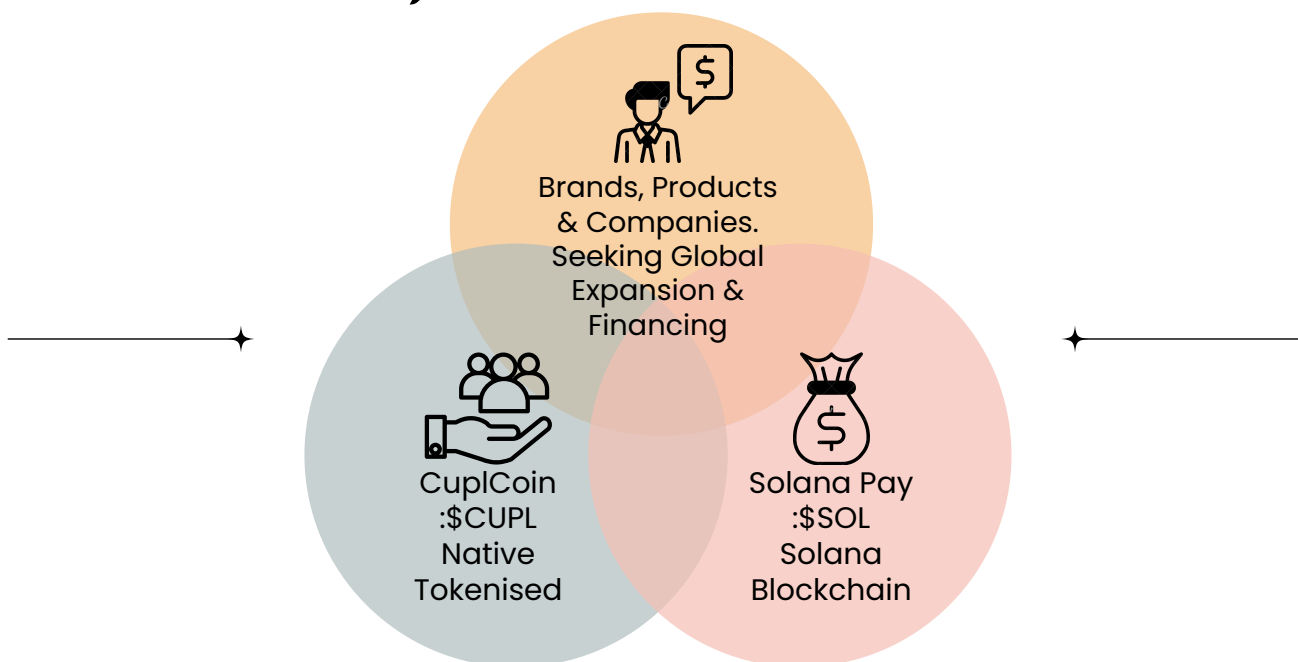
- **CuplCrowd** - term used for **CuplCoin** Holders - the **community** + social ecosystem
- **CuplPay** - term used for the **payment** engine that drives transactions (Solana Pay)
- **CuplVault** - **DeFiDL**e (idle; positive yield bearing decentralised finance vault)\*
- **CoinSurance** - **CuplCoin** insurance smart contract for CuplPay **Vaulting** + Staking\*
- **Cupl BUMP** - term used for 10% transactional fee used with **CuplPay**
- **Cupl Assets** - **CuplCoin** + **CuplPay** + **CuplCrowd** Investments + Liquidity pool **assets**
- **CuplNFT** - **AI Curated & personalised** real time NFT moment generator within **CuplPay** Tiered Rewards & Loyalty Program\*
- **CuplPay Merchant** - **CuplCrowd** Invested entity. On & off **blockchain** integration
- **CuplCoin** - **Decentralised** Finance; We welcome, want and await fair **regulation**
- **CUPL Foundation** - Swiss not for profit organisation. In-house **Incubator** agency
- **CUPL Holdings** - **CuplCrowd** investments holding company - “**CUPL Investments**”
- **CUPL Ventures** - For profit **venture** finance - First round **financing** by CuplCoin
- **CUPL Capital** - For profit **venture** finance. Additional financing Cupl **Investments**
- **CUPL Labs** - in-house development operations **supporting** the **CUPL Ecosystem**
- **CUPL Research** - **Proprietary** Infrastructure, Software & Hardware **Development**

## CuplCoin; Overview

- Real world purpose, discounts, rewards & a dual revenue stream on & off the block
- Community lead dual wealth creation with idle high yield bearing decentralised secure vaults
- CuplCoin market value + Active liquidity pool CuplCrowd influenced live investments
- Diversified risk mitigated Liquidity pool assets; high yield, adaptive fluid portfolios\*
- CuplCrowd ability to move CUPL assets to on & off risk hold positions efficiently

- CuplCrowd ability to lock up assets in positive yield bearing decentralised CuplVaults\*
- CUPL Investments 18.6% APY fixed floor return, audited off risk balanced minimum stake
- “CuplCrowd - Crowd funding, on steroids on the block”
- “1 CuplCoin to rule them all”

CUPL = Hundred's of Investments in Brands, Products & Companies you know, Love & Trust!



**Revolutionising Solana Pay with Real World Rewards & Discounts!**



## CuplCoin; AI - Understanding our Ecosystem

CUPLCOIN enables Iconic; Established Brands, Products and Companies (BP&C) to leverage their existing loyal customer base & introduce them into the CUPL ecosystem for an AI powered instant real world rewards & instant transaction payment discount, on the Solana Blockchain utilising CuplPay (Solana Pay engine).

Proprietary AI powered loyalty program developed to understand & evolve with every customers transactional trends & habits. Delivering a completely individualised & evolving ledgered tiered rewards system merged across all CuplPay merchants online & with real world physical; micro & mini transactions.

## **CuplCoin; FinTech Disruptive Transaction Discount**

CuplCoin holders; CuplCrowd will receive an applied automatic 10% transaction discount (ex fees & charges) when CuplPay is used as the instant payment method with a CuplPay merchant online or in store.

From daily necessities, a coffee, gift vouchers, fuel, utility bills, education expenses, medical expenses, holidays, household furniture, white goods, tech devices, wedding & honeymoon or a new car or boat; If a CuplPay merchant is on boarded & integrated, the CuplPay ecosystem will apply to its full extent on the Blockchain.

CuplPay is not currently available with the purchase of other crypto currencies outside of the CuplCoin ecosystem on Solana, alt Coins, NFT's, online gambling, illicit substances or illegal activities or other services as outlined in the CuplPay KYC & AML policies and the Terms of Use.

CuplPay offers users multi currency transaction accounts for convenience; micro & mini transactions geared.

## **CuplCoin; AI Curated Rewards & Loyalty\***

During each instant transaction on the blockchain all data required for the CuplPay Proprietary AI curated Loyalty & Rewards program is correlated for each individual CuplPay user; any tier achievements whether with the current CuplPay Merchant transaction or within the CuplPay ecosystem will be curated by AI instantaneously with delivery of a personalised real time CuplPay reward being made available to the CuplCoin user immediately with a multi chain deep learning program being required to be more proactive than reactive with reward influencing in real time, on or off the blockchain.

AI Data research will anticipate the CuplPay users next transaction with a CuplPay merchant during the current transaction, historical habitual understanding will develop with the users continued execution of transactions with CuplPay.

Delivery of real time rewards to the CuplPay user will be focused forward (forward pointing) with CuplPay user habitual trends & habits fuelling data acquisition & understanding.

Deep learning AI will enable a multi chain approach to create a reward influence strategy, in which AI can instantly develop multiple chain paths forward in real time. The Rewards targeting software is the primary ecosystem internal marketing driver & outside revenue growth generator & creator via user metrics & targeted AI evolving reward & loyalty understanding technology.

Rewards Forward, understanding our own ecosystem enhanced by Artificial Intelligence & acting proactively.

## **CuplCoin; Strategic Mission**

CuplCoin's strategic mission is in Reducing barriers for BP&C's from emerging markets with a large social community & who are actively looking to expand their business operations & seek funding & capital for strategic venture financing for global expansion and greater market share within each segment of operations.

***This financial product is currently underserved in all markets for business growth on a global scale.***

Successful CuplCoin Integrated BP&C's will receive a strategic minority stake venture investment from CUPL Ventures for the purposes of accelerating strategic business awareness, growth & expansion globally.

CUPL Ventures via in-house incubator programs & strategic agency partnerships worldwide will nurture BP&C's throughout the time CUPL holds minority stake venture investments. Increasing returns upon exit for CuplCrowd & the Liquidity Pool.

CUPL with its partners & investors worldwide have vast resources & networks for CUPL incubated, developed & sustained investments with pre developed exit plans & strategies. These strategies are enhanced with Deep Learning AI targeting metrics & understanding of BP&C's loyal customer base within the CuplCoin ecosystem.

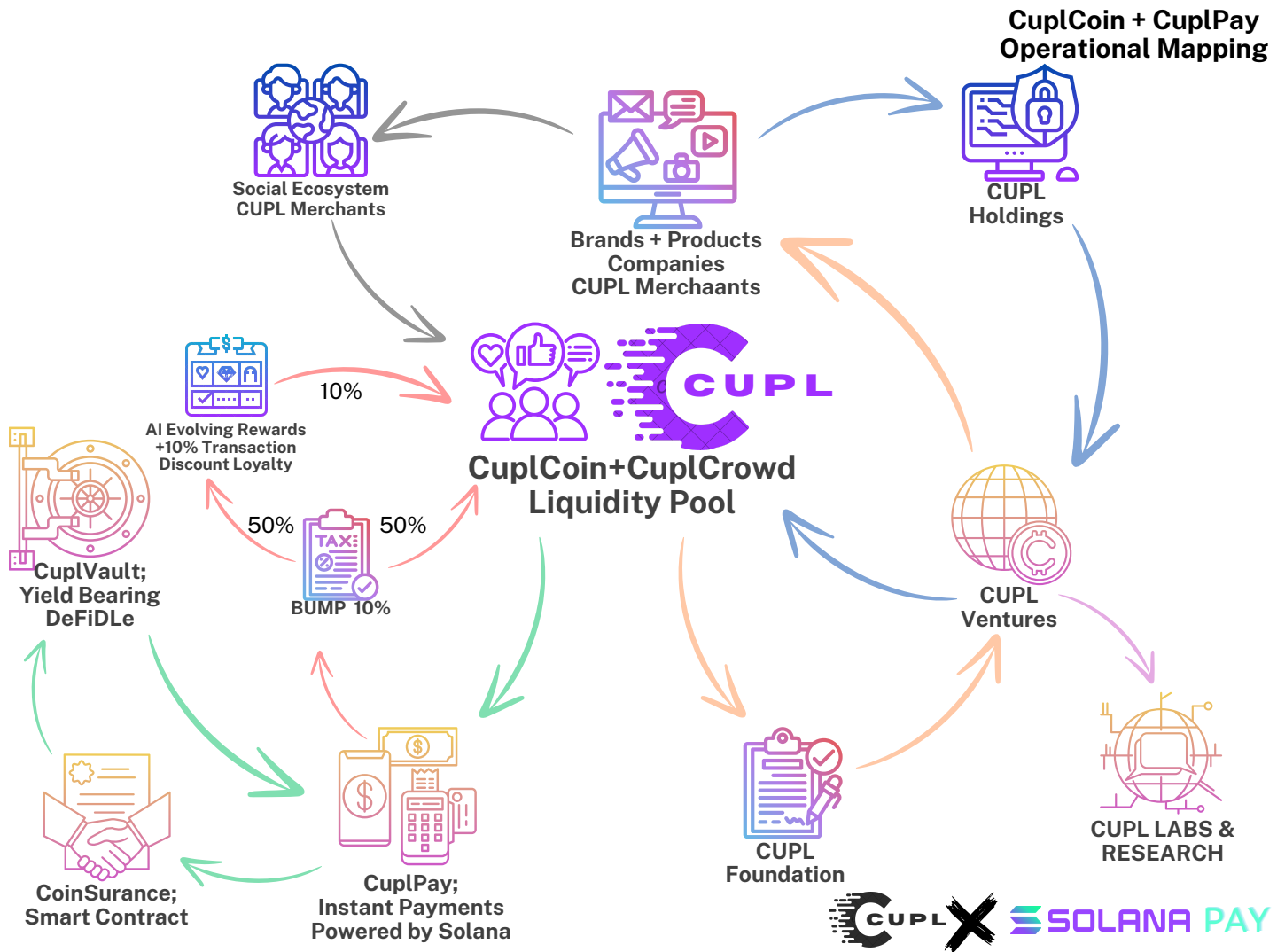
Increased understanding of a target market that is actively engaged with a BP&C increases returns immensely on venture investments.

## **CuplCoin; Increasing Market Adoption**

BP&C's will be responsible for onboarding existing customers to increase upvotes in the Cupl ecosystem for CuplCrowd Liquidity pool minority stake venture finance investment from CUPL Ventures.

BP&C's with a large, successful & actively engaged social ecosystem; which generally bring no corporate or capital value from the traditional financing institutions, can now be leveraged to represent the change in social financial ecosystems enabling BP&C's access to venture capital funds for worldwide expansion campaigns that were previously unavailable & unobtainable to most growing cashflow neutral or positive organisations.

**CuplCoin Market Value is reflected by adoption, real world transactional use, trading volumes & general awareness.**



## CuplCoin; CuplPay + CuplVault + Coinsurance\*

CuplCoin Holders; CuplCrowd have the ability to transfer active CuplCoin assets in volatile markets or as they see necessary into their CuplPay account (vaulted; off risk) which will be represented by the users selected default currency.

CuplPay accounts are not affected by downward market pressure & fluctuations of the CuplCoin live market price. CuplPay accounts are detached from the decentralized CuplCoin active accounts and act as a secure vaulted yield generating store of assets.

Upward market gains in CuplCoin which would ultimately be unrealized in traditional finance & current decentralized vaults are fractionally realized by CuplCoin at 21.2% of the market upward movement during the duration of the CuplPay; CuplVault staking.

This Proprietary DeFiDLe strategic off risk idle wealth creation is Staked & Insured (CoinSurance) by CuplCoin for each user upon acceptance of CuplCoin CoinSurance terms &

conditions & execution of transfer of CuplCoin assets from the users CuplCoin active account to the users CuplPay account; CuplPay user + CuplVault = Locked up Liquidity.

The staked & insured CoinSurance smart contract from CuplCoin to CuplPay will be executed & remitted to the policy holders CuplCoin active account when all insured smart contract CUPL assets are returned to the users primary active CuplCoin account as per & defined in the CuplCoin terms & conditions. \*\*

## **CuplCoin; 10% Transaction BUMP & Purpose**

CuplCoin transactions incur a transaction BUMP applied at a fixed rate of ten percent (10%) on every transaction. Obtained BUMP holdings are remitted daily in two (2) transactions, split equally & solely for the purpose of continuance, expansion & awareness of the CuplCoin ecosystem & its full portfolio of proprietary functionalities. Transparency of every transaction will be available on Blockchain.

Fifty percent (50%) of the holdings of the assets transaction BUMP will be utilised to directly offset the transaction discount offered with the adoption & use of CuplPay in each & every transaction.

The remaining balance of the amount disbursed in CuplPay discounts remitted to CuplPay users are automatically AI audited, offset & remitted daily from CuplCoin liquidity pool assets creating a Neutral CuplCoin & CuplPay user acquisition cost.

The remaining fifty percent (50%) of the holdings of the assets transaction BUMP will be distributed daily to the CuplCrowd holders who meet the minimum requirements as defined & set out in the terms & conditions to be eligible for this daily CuplCoin BUMP Back disbursement drop.

## **CuplCoin & CuplNFT Rewards & Loyalty\***

AI curated CuplNFT's directly embodied with the essence of the CUPL ecosystem & individualised for every CuplCoin Holder in the Community; The CuplCrowd NFT.

Unique creations from Deep Learning AI helping to understand an evolving & forward pointing community with inter-market operability with buy, sell & trade functionality.

AI Curated & Generated NFT's that are deeply personal & relatable to the CuplPay user habits & trends on the blockchain.

Creating an intrinsic store of value with relatable digital art at this time in your life!

Spend in the moment with CuplPay, remember this moment with CuplNFT.



## **CuplCoin; Project Summary**

CuplCoin aims to create a new financial ecosystem that unifies the current DeFi landscape. The project will provide an easy-to-use platform by leveraging multi-asset crypto financing capabilities in real world on and off blockchain investments.

CuplCoin will initially operate on the Solana Blockchain (SOL) network with a primary operability with Solana Pay & micro & mini transactions. The project will be designed to take on mass crypto adoption among retail users with the following in mind;

1. A complete DeFi ecosystem with dual wealth creation (DeFiDLe)
2. Easy to use and adopt UI/UX, simple access and operation
3. Built on Solana Blockchain utilising the Full Potential of Solana Pay for Speed & Efficiency

CuplCoin and our Proprietary Merge Your Portfolio (MYP) Dual Wealth Creation Mechanisms begin as the best platform to generate high-yield returns on CuplCoin's diverse portfolio of investments using auto-staking CoinSuranced Cuplvaults that auto-compound the rewards of high-grade DeFi products.

It is CuplCoin's mission to provide highly secure yield enhancement products for CuplCoin Investments, offering users the ability to earn high risk-adjusted returns from a highly diversified & evolving portfolio of fluid assets & venture financed investments in Cupl merchants.

The product suite includes single-token yield-enhancement stablecoins and no-stablecoins vaults, strategic investments, lending & borrowing and yield bearing idle leveraged vaults.

In order to provide the features above, CuplCoin will offer a universally usable and available wallet, token, swap platform, and interoperability across different blockchain networks.

## **CuplCoin; Financial change is essential**

Traditional financial services such as payments, lending, and borrowing were only available through established financial institutions and banks. With the introduction of blockchain technology, this has dramatically transformed into a new financial ecosystem that has given rise to decentralised finance (DeFi). DeFi's process operates via automated applications that are developed on top of blockchain platforms.

The mission of CuplCoin is to allow for a fair & transparent financial system where anyone can participate. It allows unbanked people to access financial & banking services via blockchain technology. In a nutshell, CuplCoin aims to build an open-source, permission-less, and transparent financial services ecosystem with DeFiDLe & CoinSurance in the CuplPay suite of products. The decentralised financial system offers services that include trading, lending & borrowing, token mining, asset custody, insurance, synthetic products, and more. Blockchain and cryptocurrency are the core technologies that enable decentralised finance.

When you make a transaction in your checking account, it is recorded in a private ledger – your banking transaction history – which is owned and managed by a centralized party (usually a large financial institution).

## **CuplCoin; Blockchain basics explained**

Blockchain is a decentralized, distributed public ledger where transactions are recorded in computer code. All data on the blockchain is represented as transactions. The blockchain database is like a ledger where data is added in blocks. These blocks are interconnected and the data is recorded in sequence. The system secures data through an encryption method called cryptography. An arbitrary amount of data input and a credential on each block is encrypted using the hash function. The result of this is a line of text of fixed length, which can be tracked and verified back to the original data but cannot be deciphered back into its original form.

When new data input comes in, a new block is created. The cryptographic hash of the previous block is stored on the new block, the data in the new block is again encrypted into a cryptographic hash, and a credential called a nonce is added at the end. This new block is then validated by the miners/validators and added to the blockchain.

Through this process of repeated encryption and validations, the blockchain provides a secure environment to run applications. Although the blocks are created in sequence, they are not stored on a single server. The ledger itself is distributed to multiple servers/computers worldwide, which eliminates single points of failure and makes the whole system impossible to practically hack. This secures the system by providing users with anonymity, verifying payments, and a record of asset ownership that is very secure and unlikely to be tampered with.

However, although DeFi itself boasts of a new, more efficient financial ecosystem, it has failed to deliver on its promises of being accessible to everyone in a practical way. The CuplCoin project looks to solve these problems through an ecosystem of an efficient DeFiDLe enabled platform creating dual wealth with a multi faceted approach to value realisation & asset security.

## **CuplCoin; Why CuplCrowd Should Hold Cupl**

There are numerous advantages to purchasing & owning CuplCoin tokens, including:

### **Staking can earn you up to 36% APY bonus token drop from CuplCoin**

In general, cryptocurrency investors who are patient are rewarded in the long run. Not only in terms of capital gains, but also in terms of earning interest on your traditionally dormant crypto holdings.

The ability to stake CUPL in the CuplVault secured vault lies at the heart of CuplCoin. In fact, if you choose a 365-day staking duration in V1, you will earn a 36% annual yield token bonus distribution drop.

This means that for every 1,000 CUPL you invest, you will earn an additional 360 tokens after a year of holding as a liquidity staking bonus. Limited to & Only available; Pre Sale till token launch

day.

## **CuplCoin; Existing holders receive dividends via transaction BUMP'S daily**

CuplCoin holders; CuplCrowd can make additional returns just by holding their tokens, in addition to staking. The reason for this is that every CUPL transaction is subject to a 10% BUMP.

Half of the BUMP CUPL tokens will be awarded to existing holders, in proportion to their CuplCoin investment daily.

Consider the following scenario:

- Assume you own the equivalent of 0.5% of CUPL's total supply.
- On the open market, someone sells \$150,000 worth of CUPL tokens.
- The trader is left with \$135,000 after paying a 10% BUMP of \$15,000.
- Half of the BUMP amount \$15,000 - or \$7,500 is remitted for the purposes of partially offsetting transactional discounts daily.
- The remaining half of the \$15,000 - or \$7,500 - will be awarded to current CUPL holders - CuplCrowd daily.
- Because you possess 0.5% of the overall supply, you will be remitted \$37.50

It's vital to keep in mind that, while each CUPL dividend payment may appear insignificant, it occurs every time someone buys, sells or uses CuplCoin.

As a result, the amount of money you can make in this manner can multiply rapidly. Furthermore, when the trading amount of CuplCoins increases, it is so will the amount of tax collected and thus the dividends paid out to long-term CuplCrowd holders.

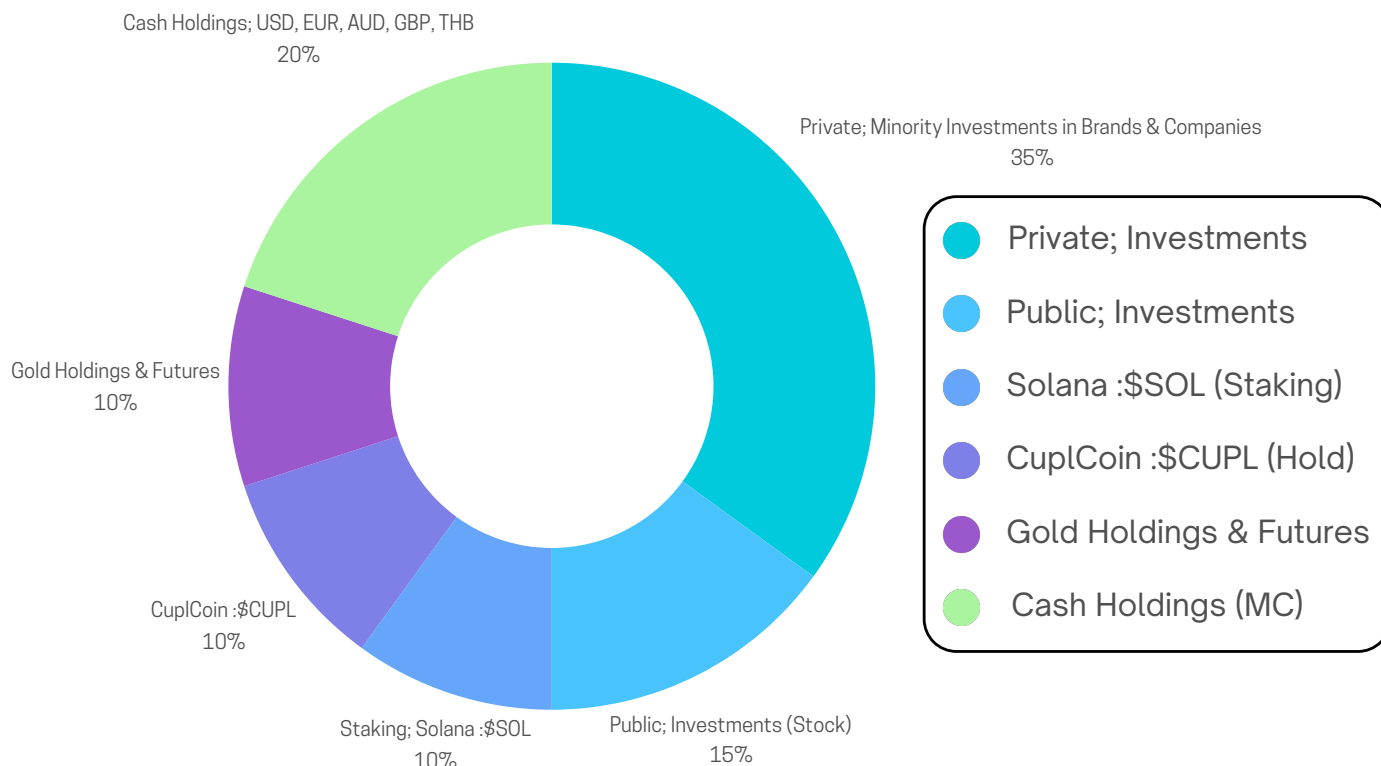
## **CuplCoin; Building a continuous Liquidity Pool**

Half of CuplCoin's ten percent (10%) transaction BUMP is automatically assigned to the CUPL liquidity pool for the purpose to offset transactional discounts given to CuplPay users, while the other half is given to existing CuplCoin holders; CuplCrowd & distributed daily.

This is an important aspect of CuplCoin's long-term survival action plan because it assures that the token works in a fully functional market. After all, buyers and sellers won't be able to trade in a decentralised manner if there isn't enough liquidity.

# CUPLCOIN STORE OF VALUE

CUPLCOIN :CUPL



## CuplCoin; Joining at an opportune moment

CuplCoin is just getting started on their path, with plenty of new features and roadmap goals on the way (see the previous section).

As a result, purchasing and holding CuplCoin at this time may provide the finest opportunity to enter this market. After all, CuplCoin currently has a low market capitalisation forecast, which means there is still plenty of room for growth.

## CuplCoin; Community lead manual program for burning

In the long run, another important advantage of purchasing and storing CuplCoin is that the project will shortly begin its burning program. In a nutshell, this means that the CUPL token supply will be steadily reduced by the CuplCoin team with complete CuplCrowd involvement.

In theory, this will have the desired effect of increasing the token price, as the demand-supply ratio will shift more positively towards the former.

Again, by getting into the ecosystem of CuplCoin early, you'll be able to take advantage of the burning program's perks.

'Burning' may be somewhat hard to grasp, so a fuller description of the program will be provided below.

## **CuplCoin; AI curated evolving loyalty & rewards**

A major benefit of holding CuplCoin tokens is that users have the opportunity to earn dividends via a static reward system. Before getting to the specifics of how this works, it is important to note the issues that static rewards solve.

In the vast majority of cases, early backers of a newly launched digital currency will look to sell their holdings as soon as the asset hits an exchange. Naturally, this results in downward pressure being put onto the cryptocurrency in question. At the other end of the scale, you have digital currencies like CuplCoin that promote and reward long-term buy and hold strategies.

That is to say, by selling or exchanging CuplCoin for another cryptocurrency, the user will incur a 10% BUMP. Half (50%) of this BUMP will then be distributed proportionately between existing CuplCoin holders.

## **CuplCoin; Implementation of static rewards**

See below for a simple example of how static rewards work when holding CuplCoin tokens:

- Let's suppose that the number of CuplCoins you are holding is the equivalent of 1% of the total supply
- Somebody sells 40,000 CuplCoin tokens in the open marketplace
- 10% of this is taxed - so that amounts to 4,000 CuplCoin tokens
- 50% of this - or 2,000 tokens, is then distributed for the purpose of liquidity to the Liquidity Pool to support new CuplCoin holders being onboarded via Strategic Investment partnered Brands & Companies.
- The remaining 50% - or 2,000 tokens, is distributed across all CuplCoin holders; CuplCrowd on a proportionate basis
- As you hold 1% of the total supply, this means that you receive 20 CuplCoin tokens for HOLDING :\$CUPL

It goes without saying that the above example highlights that static rewards operate much the same as a conventional dividend payment. This is because you have the potential to continuously grow the number of CuplCoin tokens that you have in your possession.

Crucially, this reward distribution will take place each and every time somebody elects to buy or sell CuplCoin tokens.

## **CuplCoin; A Closer Look at Token Burning**

As discussed above, a further concept that is important to the team at CuplCoin is an ongoing burning program. For those unaware, when a cryptocurrency token is burned, this operates much in

the same way as a share buyback program.

This is because by burning tokens, the overall supply is reduced. More specifically, when there are fewer tokens in circulation, this has the desired impact of increasing the market value of the respective digital currency - \$CUPL

See below for a simple example of how token burning can impact the value of a cryptocurrency:

- Let's suppose that a cryptocurrency project has 10 million tokens in circulation
- Each token has a market price of \$1
- In turn, this means that the cryptocurrency has a total market capitalization of \$10 million
- The team behind the cryptocurrency project implement a 5% token burn
- This means that the total token supply has gone from 10 million down to 9.5 million
- Based on a market capitalization of \$10 million, this means that in all likelihood, the value of the token will increase to just over \$1.05 - as per the forces of demand and supply

In terms of the specifics, some cryptocurrency projects will elect to facilitate their burning strategy on an automated basis. As an example, cryptocurrency project SwissBorg will automatically burn tokens when the 20-day moving average enters a bearish pricing zone.

However, the team at CuplCoin argues that this is not an effective long-term burning strategy. This is because an automated approach to burning cannot be undertaken indefinitely. On the contrary, this eventually would result in the total supply of the token reaching zero.

This is why CuplCoin has made the decision to utilize a manual burning strategy with the CuplCrowd community.

Crucially, a burn will take place when conditions are favourable for the CuplCoin community.

When the management team believes that it is the right time to burn an allocation of tokens, this will be discussed in an open, fair, and transparent environment with CuplCoin holders; CuplCrowd

## **CuplCoin; Automatic Liquidity Pools in action**

The team at CuplCoin are huge proponents of Automatic Liquidity Pools. Before we discuss why this can be hugely beneficial for long-term CuplCoin token holders; CuplCrowd, it is important to briefly explain how Automatic Liquidity Pools work in practice.

In a nutshell, a lack of liquidity has been one of the biggest challenges for decentralized exchanges. This is because the digital currency trading industry is still dominated by centralized operators.

As a result, at a time not so long ago, being able to swap one cryptocurrency token for another was challenging when going through a decentralized platform - as there was little to no trading volume to facilitate buy and sell positions.

This is why CuplCoin has taken advantage of Automatic Liquidity Pools. Put simply, when users put their digital currency holdings into Liquidity Pools, they have the opportunity to earn a fixed

rate of interest.

The decentralized exchange in question is able to pay interest from the commissions it collects from buyers and sellers. In the case of Automatic Liquidity Pools, the underlying mechanism is based on smart contract technology.

That is to say, unlike a conventional cryptocurrency exchange or broker – which utilizes centralized order books, Automatic Liquidity Pools does not require another participant at the other end of the trade.

In other words, there is no requirement for a seller to be present when a user seeks to buy a digital currency from a decentralized exchange, as Automatic Liquidity Pools will facilitate the trade in an autonomous manner. In terms of how this can benefit long-term CuplCoin token holders; CuplCrowd, this is two-fold.

First and foremost, there is every likelihood that pricing levels of the respective CuplCoin will stabilize and thus - reduce the risk of high volatility. This is because each CuplCoin transaction collects tokens from buyers and sellers via the aforementioned taxation policy.

The second core benefit is that a portion of the collected tax from trading transactions will be added to the wider Automatic Liquidity Pool.

In turn, when so-called whales offload a large number of tokens - which is just part and parcel of the cryptocurrency industry, this will not result in highly significant downward pressure on pricing.

## **CuplCoin: A New Decentralised Finance Ecosystem**

CuplCoin aims to create a new financial ecosystem that unifies the current DeFi landscape. The project provides an easy-to-use platform by leveraging multi-asset crypto financing capabilities on different blockchains.

It is a newly established platform that will initially operate on the Solana Blockchain (SOL) network and be interoperable with Solana Pay.

CuplCoin will be designed to take on mass crypto adoption among retail users with the following in mind:

CuplCoin begins as the best platform to generate high-yield income on minority investments and high-demand cryptocurrency via its auto-staking vaults.

In the long run, CuplCoin aims to bridge the gap between traditional finance and DeFi by implementing yield-enhancement strategies commonly used in financial firms to increase returns while reducing risk.

CuplCoin strategic secure vault mechanisms within the CuplPay ecosystem will develop and leverage AI in a multitude of data formats and proactive campaigns.

With industry defying technology developments like DeFiDLe & CoinSurance, CuplCoin & CuplPay are poised for mass adoption.

The CuplCoin ecosystem will run on the principle of maximizing revenue and profit to ensure the protocol's longevity, capability, and scalability.

CuplCoin's token (\$CUPL) is a limited supply token with a total supply of 120,000,000. The token minting period is 1-year, with 29.89% of the total token supply being rewarded to the liquidity providers upon launch (LPs).

LPs will be rewarded daily with \$CUPL tokens during this period, with token burns once implemented driving value to token holders; CuplCrowd by reducing token supply.

## **CuplCoin; The power of user lead community ecosystems**

The development of the CuplCoin ecosystem will be progressive and highly transparent. As much as the team strongly believes in the vision of the project, we also believe that ultimately, the purpose of such a platform is to give value back to the community & real world users, whether they are high net-worth investors or small retail investors just starting out with crypto-based investments through to partnered BP&C's and our CuplCrowd community as a whole.

For this, the CuplCoin project is broken down into two phases, with a long-term outlook for development.

Imagine a future where you don't have to depend on any financial institution to take part in various financial opportunities. One that does not adopt blockchain maximalism but rather evolves as the blockchain & cryptocurrency space evolves. CuplCoin will be a space where users of all walks of life can avail of financial services without having to be blockchain or crypto experts.

It will be a space that runs on the principles of collective growth, financial freedom, and security. Everything will be secured through a blockchain backbone, one that starts out with the efficient and low-cost Solana Network, but evolves as the technology matures, and with that, new features and security measures will be added.

## **CuplCoin; Token launch + pre seed allocations ; Phase 1**

During Pre Sale, a total of 8.24% (9,888,000 \$CUPL tokens) of CuplCoin's token supply will be allocated to raise funds via a PRE ICO Sale (Seed Investment) that will be distributed to early investors. An additional 10.46% (12,552,000 \$CUPL tokens) of tokens will be used to conduct a private sale for select strategic early stage investors.

At the completion milestone & finalisation of Phase 1, CuplCoin will focus on unlocking 29.89% of the token supply to reward liquidity providers (LPs) at the V1 Token Launch by making available



for minting & distribution of 35,868,000 \$CUPL tokens out of a total of 120,000,000 \$CUPL tokens, over the minting period of 1-year.

## **CuplCoin; Auto-Staking Protocol**

The auto-staking protocol is the backbone of CuplCoin's secondary idle fixed-income products.

CuplCoin's high-yield vaults (CuplVault) and stablecoin yield products rely on vault aggregation strategies (i.e., auto-staking). These strategies combine yield-farming income across high-grade DeFi protocols to produce yield for users that deposit stablecoins and high-demand cryptos on to CuplCoin's CuplPay platform CuplVault - DeFiDLe + CoinSurance.

## **CuplCoin; Adoption targets met; Phase 2**

Once the minting process is complete, and CUPL tokens are in circulation, CuplCoin aims to create a long-lasting ecosystem of revenue-generating activities.

### **These activities include the following:**

#### **Trading**

Taxes & fees are generated when users swap between tokens via CuplCoin's Future Swap & Trade capability

#### **Yield Bearing Idle Vaults**

Single token staking vaults that rely on vault aggregation strategies. It is a fixed-income product for retail users that diversifies risk across high-grade DeFi protocols

#### **Staking & Farming**

Users stake and farm \$CUPL to receive rewards in \$CUPL during the 1-year minting period

#### **Lending & Borrowing**

Users can earn high-yields via lending out their CUPL assets to Cupl CoinSurance policy holder Yield Bearing idle Vault secure mechanisms. This enables the idle Yield Bearing Vaults to magnify returns by leveraging lender funds beyond the Liquidity Pool capabilities

#### **Stablecoin Yield Vaults**

Stablecoin yield products developed by combining yield-farming strategies across high-grade DeFi protocols in to fixed-income product

## **Increased Minority Investments**

CuplCoin has a Sole focus of realising the full potential of our Proprietary Merge your Portfolio (MYP) Dual Wealth Creation Mechanisms\*, along with full realisation of the CuplCoin Market Cap Valuation

## **CuplCoin Swap & Trade Futures\***

Our major vision is to create a unified space for our users where they can avail all the financial services that they desire, without having to switch between platforms. The CuplCoin Swap & Trade Futures will aid in facilitating this purpose.

- Liquidity providers can generate LP tokens directly from our platform vs. a DEX such as PancakeSwap, allowing for trading fees to be organically generated through CuplCoin's and Solana's platform.
- A 0.20% fee will be charged, with 0.17% going towards the LPs and 0.03% going to CuplCoin's Liquidity Pool.

## **CuplCoin; Analytical Dashboard Development**

CuplCoin's analytical dashboard will enable users to track their CuplCoin investments in real-time. We will partner with a major analytical dashboard protocol to integrate with CuplCoin's platform, enabling charting analytics and buying/selling times of our token.

The dashboard will have sections where users can track real-time data that shows the total token burns conducted, number of tokens in circulation, and the amount of money that has been realised with the CUPL Foundation, and the transparency of all CUPL Foundation Holdings and Investments, whether public or Private.

## **CuplCoin; Yield Enhancement Vaults\***

CuplCoin will offer high-yields on strategic investments and the portfolio of public stocks etc using single-token auto-staking internally with CuplCoin.

This is a strategy where users can deposit single tokens for voting and input to earn high yield (e.g. on Stocks, Investments, Gold, Cash etc.) and the vault automatically allocates funds across internal reporting protocols to generate high risk-adjusted returns for on & off risk positions.

This strategy works by a single vault automatically allocating user data to determine yield across different high-grade DeFi protocols and auto-compounding the native token rewards. This produces a yield while lowering risk as risk is spread across many different protocols. This is the backbone of one of our Proprietary Mechanisms at CuplCoin.

## **CuplCoin; Lending, Borrowing and Time-Deposits**

Lending and borrowing make up core banking functions in traditional finance. Crypto lending/borrowing, on the other hand, has not been able to provide a real use-case since users who need to borrow crypto are required to pledge assets at very-high collateralization rates.

For Brands, Products and Companies this is compounded drastically with sensitive data regularly cited as a cause of concern with regards to penetrating borders and strategic financing for international expansion.

CuplCoin aims to change the way lending and borrowing is facilitated in the real world with crypto, by allowing users to lend funds to provide leverage to the Yield Bearing idle Vaults, magnifying returns for its users, whilst enabling CUPL Holders to have a vote & input on the Liquidity Pool Minority Stake Investments into Brands, Products & Companies.

Lenders are offered higher lending rates when lending utilization rates increase due to the increased demand to allocate to the Yield Bearing idle Vaults.

Yield generated via lending will be given to the capital providers of CuplCoin's CuplVault, providing high-yield income to users who deposit stablecoins and altcoins into CuplPay that are then lent out from the Liquidity Pool via Diversified Strategic Leveraged Minority Stake Investments with CoinSurance smart contracts.

## **CuplCoin; Long-term Action Plan**

- CuplCoin to create time-locked, fixed-yield vaults. These vaults can be compared to time-deposits found at traditional banks, but with greater returns & financial security.
- CuplCoin to do trial runs of uncollateralized lending to select users whereby KYC and AML procedures are in place. These products are targeted at high-net-worth individuals & Brands, Products & Companies Actively Looking towards Global Expansion plans & who are Actively seeking Financing for this Strategic Venture Investment and who need short-term working capital to undertake & execute.
- Offer CUPL investments cross-chain lending & borrowing capabilities on other low-cost, high-speed blockchains.

## **CuplCoin; Yield Bearing idle Vaults**

The demand for crypto in DeFi has been increasing as new users transfer their fiat money to Bitcoin, Ethereum, stablecoins and altcoins via centralized exchanges.

This creates increasing demand for yield on these coins as users are disappointed with the interest rates they receive from traditional finance.

CuplCoin's high-yield vaults will initially be active on the Solana Blockchain, however the team has plans to scale these vaults across other low-cost, high-speed blockchains such as Polygon.

CuplCoin will also develop diversified vault products that will act as 'All Weather Funds' with highly attractive risk-adjusted returns.

In the future, CuplCoin will also be develop enterprise-grade high-yield products that cater to high-net-worth individuals and institutions.

## **CuplCoin; Mobile App, Governance & Reporting**

All of CuplCoin's applications will be available directly through a mobile application in due course. This is the future of DeFi & DeFiDL, platforms should no longer be subject to desktop-only applications.

A majority of cryptocurrency users are predominantly mobile users, especially in developing countries in Africa & South-East Asia, where Android operating systems are the most common.

To achieve scalability, CuplCoin will develop a comprehensive mobile application where users can seamlessly access all of our services from their mobile devices.

Real time realisation of a users portfolio net worth with CUPL Holdings + Strategic Investment Current Valuations and positions in real time.

## **CuplCoin; CuplCrowd Community Governance**

To truly create a decentralized environment for the users, they have to be given certain control over the project. Each user in the CuplCoin ecosystem is a decision-maker, and they will be given voting privileges depending on how many CUPL tokens they hold. The CuplCrowd.

## **CuplCoin; The Voting Process**

- To submit a proposal and vote within the CuplCoin ecosystem, a CuplCrowd user must hold and stake the \$CUPL token. Each token represents 1 vote within the CUPL ecosystem.
- To propose a topic for voting, CuplCrowd users will need to hold USD \$1,000 worth of \$CUPL as collateral. If the proposal should fail, they will lose the \$CUPL collateral, but if the proposal passes evaluation from the council, then the vote will proceed.
- If the proposal receives over 51% of the votes from valid voters (staking & holding \$CUPL), then the depositor will receive their \$CUPL back as well as a bonus for helping the ecosystem.

## **CuplCoin; The voting time-frame**

**1 week for proposals**

**1 week for evaluation of proposals**

**1 week for voting of proposals**

**1 week for implementation of proposals**

\$CUPL ; CuplCrowd will be allowed to propose the following changes to CuplCoin's ecosystem

**Lending assets**

**Launchpad features**

**New additions to the Yield Bearing idle CuplVaults**

**Brand Updates**

**Adding new pages & features**

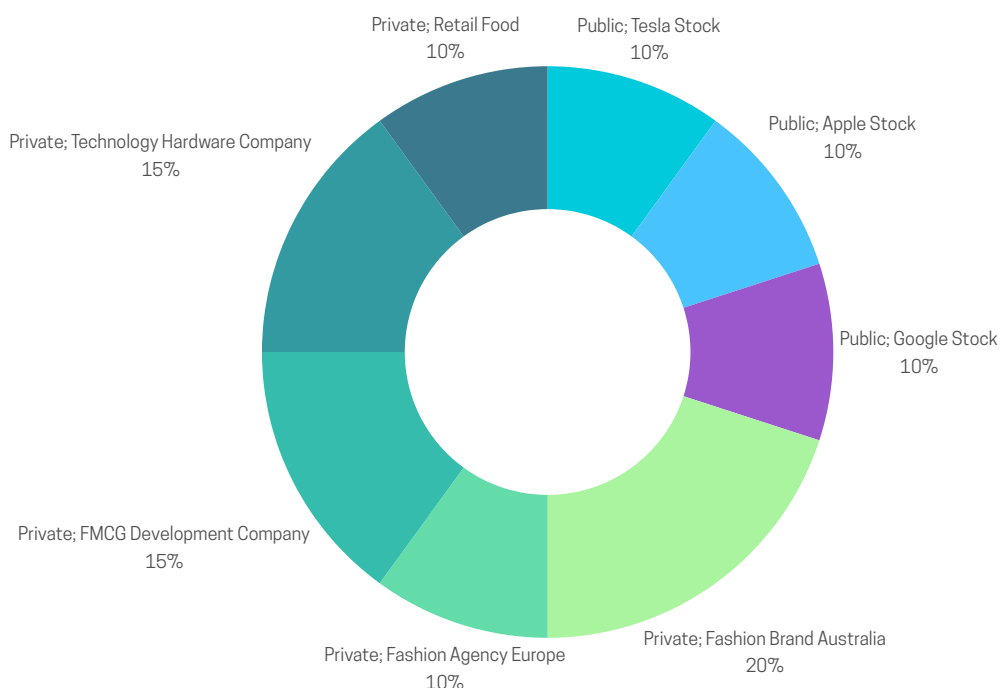
**UI/UX improvements**

**CuplCoin; Transparency & Financial Reporting**

It is CuplCoin's mission to run as the powerhouse of DeFi with the industry defining products DeFiDLe & CoinSurance. We want to treat token-holders just how we would shareholders. This means issuing regular reports to token-holders regarding project operations and strategy.

# CUPLCOIN TRANSPARENCY

CUPLCOIN :CUPL



- Public Stock; TSLA
- Public Stock; AAPL
- Public Stock; GOOG
- Private; Fashion (AU)
- Private; Agency (EU)
- Private; FMCG (ASIA)
- Private; Tech Co (CA)
- Private; Retail Food



## CuplCoin; Strategic Road Map

### CuplCoin Concept, Creation & Parameters - Q1 2024

- CuplCoin market need realised
- Internal token parameters realisation
- CuplCoin Introductory Info created
- Staking on all Socials and Platforms; CuplCoin & CUPL
- Seed Investment Round Opened (Private Crypto Round)

### CuplCoin; Further Concept Development - Q2 2024

- Platform design and protocol development
- Internal token parameters realisation further

- White paper release and distribution
- CuplCoin investor presentation deck
- Private Sale through investor network
- Online community building on Twitter, Telegram, and Every Social
- Creation of daily content that introduces newcomers to DeFiDL
- ICO Pre-sale Process preparation
- Initial Coin Offering
- Navigation of CUPLCOIN Launch (V1 - BETA)

### **CuplCoin; Staking & farming begin - Q3 2024**

- Listing on CoinMarketCap, CoinGecko, Dappradar, etc
- Go live on DEX PancakeSwap and other platforms
- Staking & farming on Solana via CUPL & CUPL-SOLANA pools
- Polygon bridge development & other platforms development
- Staking & farming on Polygon and other platforms development
- Partnership with DeFi tools provider to enable a live analytics dashboard on the platform incorporating DeFiDL & CoinSurance smart contract implementation & execution
- DeFi project partnerships on SOLANA and Polygon leveraging the ecosystem
- Content and brand influencer marketing through social media channels

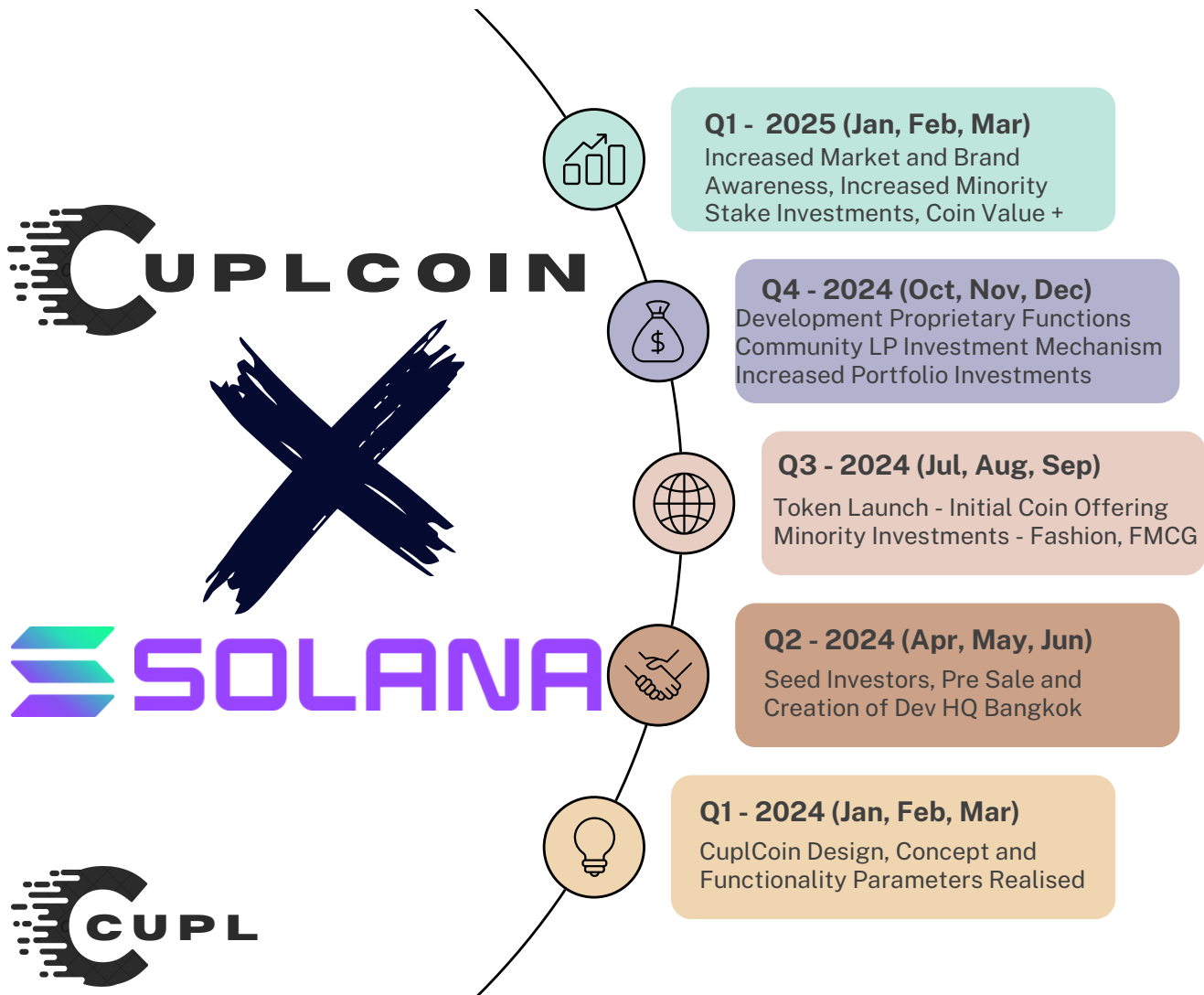
### **High yield vaults - Q4 2024**

- Development of High-Yield vaults on SOLANA and Other networks
- Swap & Trade function
- Governance development
- Develop lending capability to allow for leveraged yield enhancement on auto-staking vaults

### **Mobile app released (Beta version) - Q1 2025**

- Mobile beta-app released to the CuplCoin community

- Community-given feedback and improvements
- Mobile app marketing via social media channels, YouTube influencers, and marketing partners
- The first version of the mobile app released to the CuplCoin community



### Tokenomics

Token Name - CUPLCOIN

Total Supply - 88,800,000 CUPL

Symbol - CUPL

Standard - SPL TOKEN

Feature - Solana Pay

Blockchain - SOLANA Blockchain



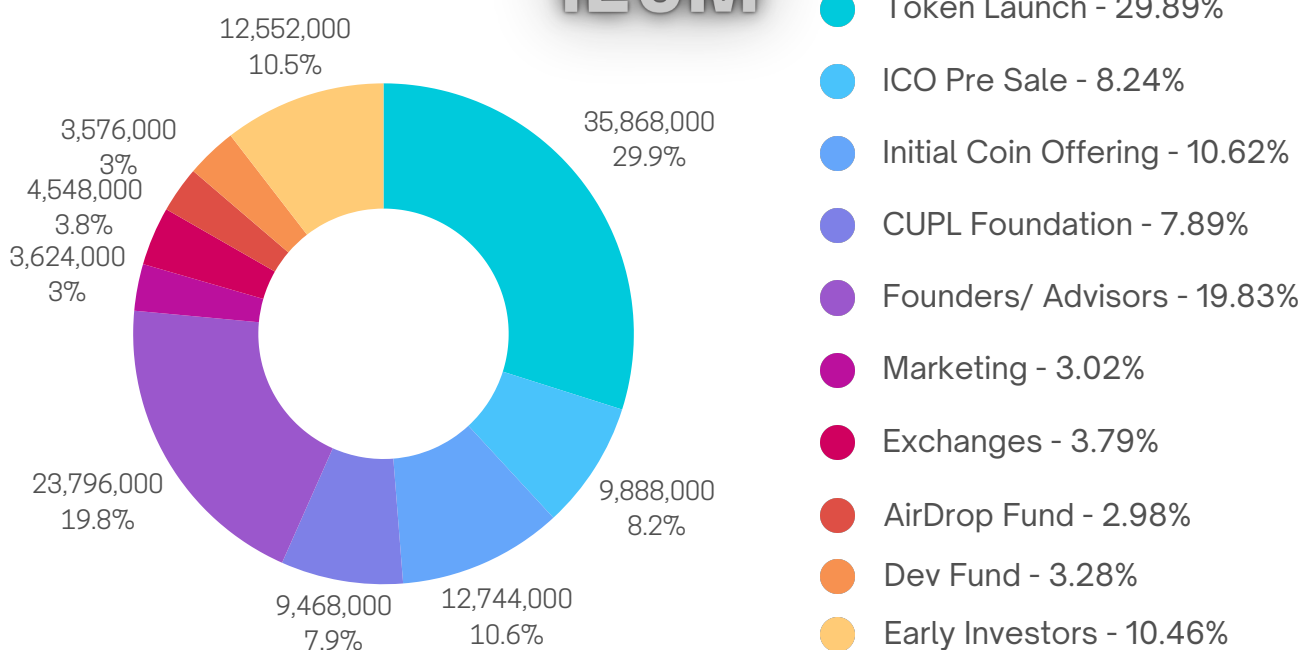
## CuplCoin (CUPL) Token Distribution Breakdown



### TOKEN DIVISION

CUPL TOTAL SUPPLY

120M



**CuplCoin will engage in private & public capital raising rounds.**

**CUPL Foundation will be Incorporated as a Swiss not for profit.**

### CuplCoin + CuplPay; Conclusion

CuplCoin will function as one of the largest savings' account and wealth creation mechanisms on the Solana Blockchain ecosystem and is backed by DeFi and smart contract experts with the aim to position the world-class revolutionary Future Stablecoin as the most widely used decentralized stablecoin protocol, by leveraging Proof-of-History (PoH) rewards, liquid staking, stableswaps and yield-bearing assets.

CuplCoin & CuplPay will bring change to the finance industry with the creation, development & functionality of the DeFi & traditional finance defying products - DeFiDL & CoinSurance once locked into CuplVault's.

The overarching reason behind CuplCoin is to ensure that long-term holders are rewarded for their loyalty, & that crypto hodlers have a simple and sustainable way to profit from their digital assets

with multiple revenue streams utilising our proprietary Merge Your Portfolio Mechanisms with on and off chain and on and off risk investments ledged on the blockchain with digital & physical investments balancing a diversified rapidly developing portfolio.

***CUPL: 1 Coin = 100's of Investments in Brands, Products and Companies you know, love & Trust!***

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CuplCoin is a developing financial product with proprietary functions.

\*CuplCoin proprietary protocol, concepts, functionality, features, developments, designs & infrastructure

\*\* CuplPay users who have vaulted CuplCoin assets during market volatility are to remit funds back to primary account in full and matching what was vaulted with CuplPay as per terms & conditions of the use of CuplCoin & CuplPay to be eligible for the yield earned during vault period (DeFiDLe).

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### CuplCoin Wallet Addresses

Solana Wallet - 5sVT1s9XMZCz9AnENK7qmWZXNucDatt9ZuN9gaLDs2VC

Ethereum Wallet - 0x380dDf30FF9f551323381d0232cAC06747db0a58

Bitcoin Wallet - bc1q30tx6n63lqwjzw0qnp93gkpnrxuwuyne4wqhy

Polygon Wallet - 0x380dDf30FF9f551323381d0232cAC06747db0a58

