

Convicoins

Business Whitepaper

The Stablecoin for the
Global Leisure Economy

April 2025

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Executive Summary

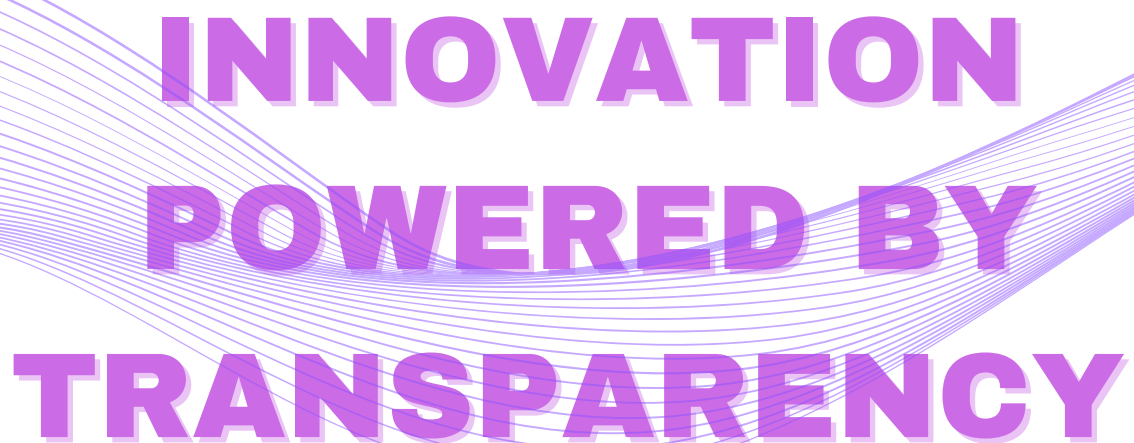
Convicoïn (CONVI): AI driven dollar-Backed Layer 1 Stablecoin Protocol

Convicoïn (CONVI) introduces an innovative stablecoin protocol that combines dollar with a sustainable profit-sharing mechanism on a high-performance Solana layer one platform. By leveraging real economic activity and transparent value distribution, CONVI achieves true price stability while fostering genuine economic growth through its integration with retail, hospitality, and entertainment sectors through partner platform.

By anchoring its value to the US dollar and integrating a sophisticated technological architecture, Convicoïn provides an effective alternative to both volatile cryptocurrencies and high-fee traditional payment systems.

Its utility spans across multiple industries, with a specific focus on sectors such as hospitality, retail, tourism, and e-commerce. Through integration with the Convilu.com platform, Convicoïn empowers merchants and consumers with a practical and seamless payment experience, minimizing friction while ensuring financial integrity.

Seamlessly extending Convicoïn's utility, the API connects travelers with local exchange offices in real time, enabling low-cost, transparent currency conversion. Ideal for tourism-based businesses, it removes cross-border payment friction while ensuring stable, dollar-pegged settlements—complementing Convicoïn's mission to power efficient, real-world transactions across travel, retail, and hospitality.



**INNOVATION
POWERED BY
TRANSPARENCY**

Vision and Mission

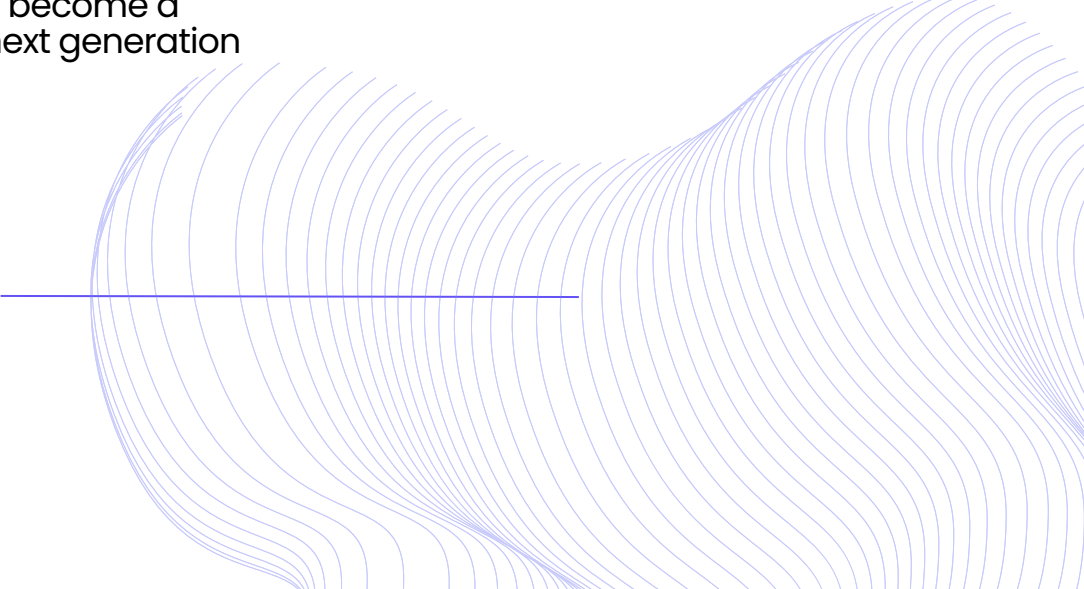
STABILITY THROUGH REAL ASSETS

The vision of Convicoin is to redefine how digital money is perceived and utilized in the global economy. We envision a future where decentralized digital currency is trusted not only by crypto-native users but also by traditional financial participants, thanks to its intrinsic stability and regulatory compliance.

Our mission is to deliver a universally accessible digital currency solution that provides the reliability of fiat money with the efficiency of blockchain technology. Convicoin aims to enhance transactional transparency, reduce costs, and offer programmable financial features, all while maintaining a secure and scalable infrastructure. By aligning with regulatory frameworks and leveraging real-world integration, Convicoin sets out to become a leading force in the next generation of digital finance.

Convicoin enhances the user experience in the free time sectors. Convilu allows businesses in hospitality, such as hotels, restaurants, and retail stores, to easily accept Convicoin crypto payments. This integration not only reduces transaction fees but also promotes broader acceptance of digital currencies in everyday commerce.

ConviCoin harnesses the power of AI to expand its ecosystem through intelligent ownership and investment in global dollar-backed assets. AI algorithms manage asset performance, optimize operations, and maximize returns, giving holders a smart, data-driven stake in the dollar economy and the profits generated by utilising Tokenomics optimization to keep it's value and ads incentives like staking bonus.



Withdrawing money abroad from a local ATM, traveler's often face hidden fees and poor exchange rates, sometimes losing over 20% of their money. Convicoin's API solves this by connecting users with local exchange offices in real time, offering transparent rates, a better business model, low fees, and smart transaction routing—ensuring fair, cost-effective currency exchanges every time.

At the end, ConviCoin provides a digitally native, programmable form of value that maintains price stability while enabling global, low-cost, and permissionless transactions. Unlike traditional fiat, they can be used seamlessly across decentralized financial systems, offering utility, accessibility, and interoperability beyond conventional banking infrastructure.

DIGITAL CURRENCY, REDEFINED.



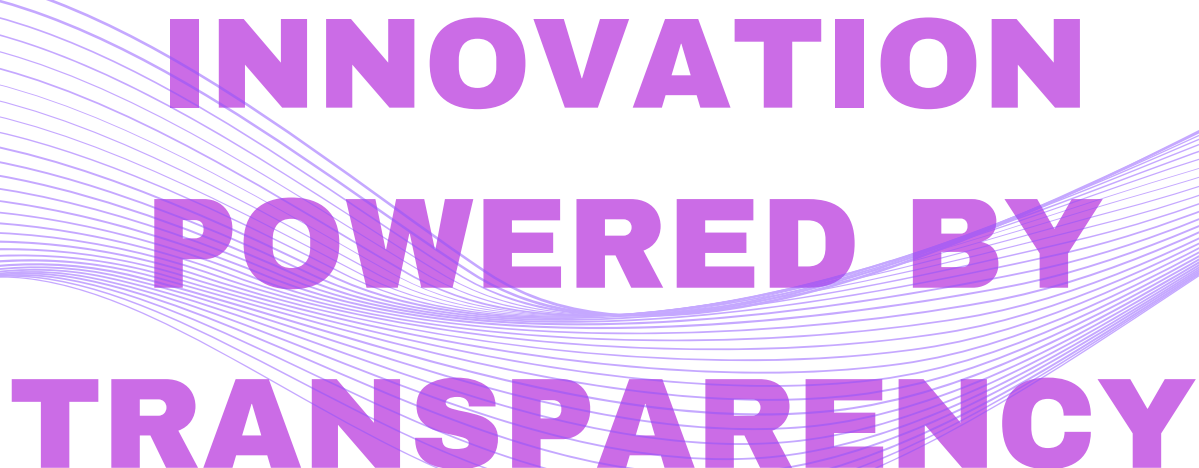
The Convicoín Solution

Convicoín offers a comprehensive solution that directly addresses these market inefficiencies. As a fully dollar-backed stablecoin, Convicoín ensures price stability and eliminates the speculative risks typically associated with digital currencies. The backing mechanism is transparent and verifiable, with all fiat reserves held in segregated accounts managed by regulated financial institutions and subject to regular third-party audits.

Built on the Solana blockchain, Convicoín benefits from one of the fastest and most scalable infrastructures available in the market today. With the capacity to process over 65,000 transactions per second and minimal transaction fees, Solana provides the ideal foundation for high-frequency payment environments such as retail checkout systems, hotel booking platforms, and e-commerce gateways.

To facilitate real-world adoption, Convicoín is tightly integrated with the Convilu.com ecosystem—a platform designed to provide businesses with tools for digital payments, customer engagement, and financial analytics. This integration allows merchants to accept Convicoín as easily as fiat, while consumers benefit from seamless experiences that combine the speed and affordability of digital assets with the trust of traditional financial systems. Moreover, Convicoín employs smart contracts to automate compliance protocols, fee calculation, and transaction routing, thereby reducing operational overhead and enhancing user confidence.

Together, these features make Convicoín a powerful and practical payment solution for today's digitally connected economy.



**INNOVATION
POWERED BY
TRANSPARENCY**

Technology Overview

Blockchain Architecture

- **Solana layer 1 platform:** Convicoïn's Solana-based structure provides high transaction throughput (65,000+ TPS) with minimal fees, making it ideal for industries with high-volume, low-latency needs.
- **Smart Contracts:** Convicoïn leverages Solana's smart contract capabilities for automated agreements and integrations within DeFi and retail applications.
- **Proof of Stake (PoS):** Convicoïn utilizes a Solana-compatible PoS consensus model, optimizing energy efficiency without compromising security.

Decentralized Finance (DeFi) Integration

DeFi Ecosystem Compatibility

Convicoïn's blockchain infrastructure is tailored for interoperability with existing DeFi protocols on Solana and other compatible chains. This allows users to seamlessly interact with decentralized exchanges, lending platforms, and liquidity pools without needing to move funds off-platform.

The Convicoin protocol includes a smart contract layer that governs token issuance, burning, and transfer functionalities. Smart contracts also manage compliance-related processes, including the implementation of KYC/AML logic and the enforcement of transaction thresholds based on user verification levels. These contracts are written in Rust and audited by independent security firms to ensure robustness and safety against exploits.

Stablecoin Integration

An integral component of the Convicoin ecosystem is the oracle network, which supplies real-time data on US dollar reserves and macroeconomic indicators that may affect the stability of the token. These oracles interact with third-party custodians that hold the dollar reserves in regulated bank accounts. This ensures transparency and trust while automating the verification process for reserve adequacy.

Security and Compliance

Multi-Layered Security Protocols

- **End-to-End Encryption:** All transactions are encrypted, ensuring data protection throughout the transaction lifecycle.
 - **Regular Audits:** The codebase and smart contracts undergo routine audits by third-party security firms, identifying vulnerabilities and implementing fixes to ensure system integrity.
 - **Penetration Testing:** Simulated cyberattacks are regularly conducted to detect and rectify any potential security gaps, safeguarding against data breaches and unauthorized access.
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Fraud Prevention and Risk Mitigation

Convicoin incorporates real-time monitoring and risk assessment algorithms to detect and prevent fraudulent activity on the network. By flagging unusual activity and alerting administrators, Convicoin minimizes the risk of scams, phishing, and other forms of malicious activity. Additionally, a layered approach to **KYC (Know Your Customer)** and **AML (Anti-Money Laundering)** protocols ensures that transactions adhere to regulatory standards without compromising user privacy.

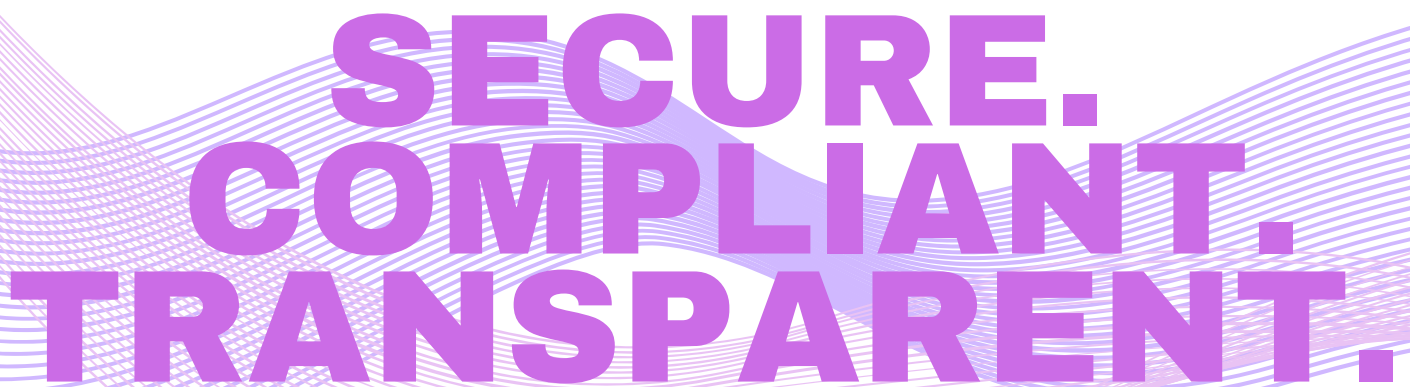
Regulatory Compliance and Financial Reporting

- **KYC/AML Compliance:** Convicoin partners with regulated KYC/AML providers to ensure adherence to global standards. This minimizes the risk of illicit activity and aligns with regulations in key markets.
 - **Regulatory Reporting:** Convicoin maintains transparent records, providing necessary documentation for tax reporting, financial audits, and compliance with local and international regulations.
 - **Privacy Protections:** Convicoin's design incorporates GDPR-compliant data handling procedures, safeguarding user privacy and maintaining transparency about data usage.
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Secure Wallet and Key Management

Multi-Signature Wallets: Users can opt for multi-signature wallets, adding an extra layer of security by requiring multiple approvals for transactions.

Cold Storage Options: For users requiring additional security, Convicoïn supports cold storage wallets to minimize online exposure to their assets.



**SECURE.
COMPLIANT.
TRANSPARENT.**

Convicoïn interoperability

Convicoïn is also designed to be interoperable with existing decentralized finance (DeFi) protocols. Through cross-chain bridges and wrapped token standards, users can move their assets across multiple blockchains while retaining value and functionality. This cross-compatibility enhances liquidity and allows Convicoïn to serve as a stable asset within yield farming, lending, and staking environments.

Diversified-Portfolio

Convicoïn's stability is anchored in a diversified portfolio of dollar assets, which serve as the underlying collateral for the cryptocurrency. This approach provides intrinsic value and minimizes the market volatility typically associated with traditional cryptocurrencies. In addition to these commercial dollar properties—acquired to generate profits for the ConviCoin holders associated with them—we are also exploring investments in precious metals (edelmetalen), as we recognise the long-term value they can offer within a balanced and resilient asset strategy.

- The dollar portfolio is actively managed by a team of experienced professionals, who continuously monitor market conditions and optimize the asset mix to ensure long-term stability and growth.
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Tokenomics

Convicoïn-based Tokenomics

The entire system, from membership access to payments, would be built around Convicoïn and smart contracts. These contracts would handle things like:

- Token ownership
- Membership eligibility and access control
- Profit-sharing
- Payment processing within different wallets

Total supply

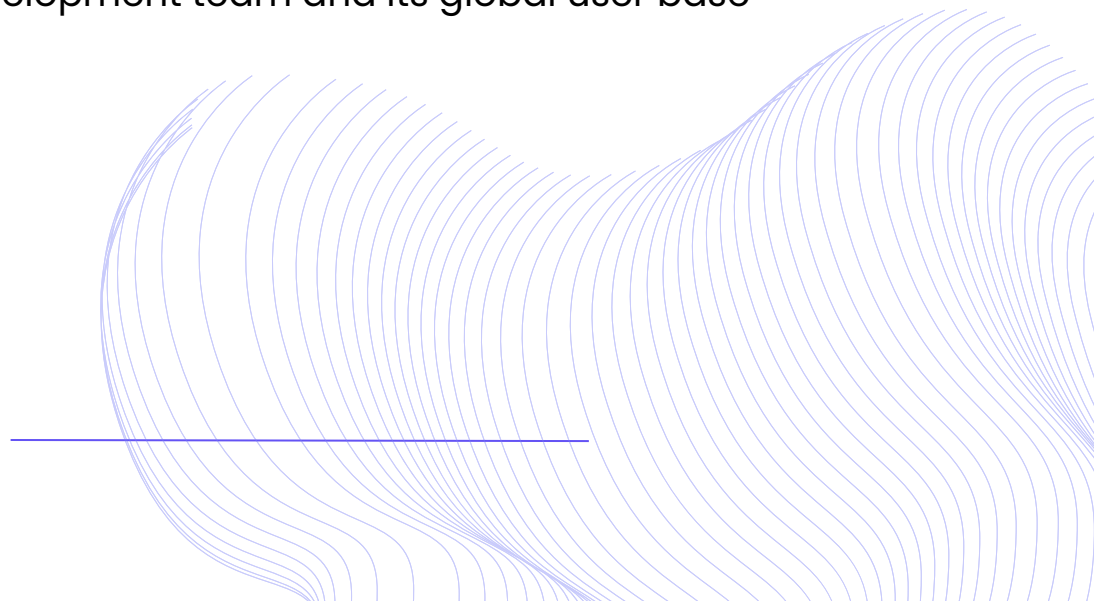
The total supply of Convicoïn is determined by market demand and is dynamically minted or burned based on user transactions. When users purchase Convicoïn, an equivalent amount of US dollars is deposited and held in reserve. Conversely, when users redeem their tokens for fiat, the corresponding amount is removed from circulation and the reserves are debited accordingly. This mechanism guarantees a transparent and auditable monetary base.

The economic design of Convicoïn is grounded in simplicity, transparency, and long-term stability. Each CONVI token is backed one-to-one by a US dollar held in a regulated, segregated custodial account. This direct peg to the dollar ensures that users can trust the value of their holdings, regardless of fluctuations in the broader cryptocurrency market.

Community Buildup

Convicoïn places significant emphasis on cultivating a robust, participatory, and informed user community. Community engagement is a cornerstone of the protocol's long-term success, not only as a means of promoting adoption but also as a mechanism for decentralized governance and transparent communication. The Convicoïn ecosystem includes community channels, forums, webinars, and educational materials that serve both new and experienced users alike. These platforms facilitate meaningful dialogue, user feedback, and collaborative decision-making.

An active and well-informed community is crucial for ecosystem health. To that end, Convicoïn introduces governance capabilities whereby token holders can vote on platform upgrades, feature additions, and allocation of development resources. This governance model encourages democratic participation and ensures that the protocol evolves in alignment with user priorities and emerging market demands. Additionally, Convicoïn organizes regular town hall meetings, AMAs (Ask Me Anything sessions), and regional events to maintain a strong connection between the development team and its global user base



Real-World Use Cases

The practical utility of Convicoins extends across a variety of industries and geographic regions. As a stable and efficient digital currency, it meets the operational needs of sectors that demand reliable, low-cost, and fast transactions. In hospitality, Convicoins enables hotels and resorts to streamline payments for bookings, services, and amenities. Its integration with property management systems and POS terminals ensures a seamless guest experience, whether for domestic travelers or international tourists.

Retail

In retail, Convicoins supports in-store and online transactions through simple wallet integrations and merchant APIs. Retailers benefit from lower processing fees, reduced chargeback risk, and the ability to offer modern payment options to digitally native consumers. The transparency and finality of blockchain-based payments also improve reconciliation processes and fraud detection mechanisms.

Tourism


Tourism-based businesses—including tour operators, attractions, and transport services—leverage Convicoins to overcome cross-border payment barriers. Travelers no longer need to worry about currency exchange, foreign transaction fees, or unreliable banking networks. When withdrawing money abroad, travelers often face

hidden fees and poor exchange rates, sometimes losing over 20% of their money. Convicoins's API solves this by connecting users with local exchange offices in real time, offering transparent rates, low fees, and smart transaction routing—ensuring fair, cost-effective currency exchanges every time. For international merchants, receiving payments in a stable, dollar-pegged asset simplifies accounting and reduces volatility exposure.

E-commerce

E-commerce platforms represent another major use case. Convicoins enables direct wallet-to-wallet payments that bypass traditional intermediaries, reducing costs and settlement times. Integration with shopping carts, subscription models, and service marketplaces provides users with an intuitive and secure digital payment method, while merchants gain from global reach and financial efficiency.

Across all these sectors, Convicoins demonstrates its strength as a digital asset rooted in usability, backed by regulation, and optimized for real-world application.



Partner Integration





Convicoïn offers a platform to facilitating utility across various sectors, such as hospitality, retail, and entertainment. This integration enables venues, hotels, and restaurants to accept Convicoïn seamlessly, offering users practical everyday payment options with an liquidation option to opt on the financial market and all a stablecoins facilities like .

Key features

- **Wide Acceptance in Various Industries:** Convilu.com enables diverse businesses, from hotels to restaurants and entertainment venues, to accept Convicoïn. This ecosystem supports day-to-day spending, making Convicoïn more versatile and accessible.
 - **Reduced Transaction Fees:** Using Convicoïn on Convilu.com reduces reliance on traditional payment processors, minimizing transaction fees for both users and businesses. This makes Convicoïn transactions more cost-effective, especially for smaller, frequent purchases.
 - **Seamless User Experience:** Convilu.com's integration provides a user-friendly payment experience. Users can spend Convicoïn in supported venues without complex processes or additional conversions, making it a practical choice for real-world transactions, particularly for travelers who benefit from the stability and simplicity of dollar-backed currency.
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Transaction Processing

Purchase Flow

-  **User Initiates Purchase:** User buys tokens backed by dollar.
 -  **Token Minting:** Tokens are minted at a stable, pre-set price.
 -  **Smart Contract Tracks Token Ownership:** Each purchase updates the user's token balance.
 -  **Income Yield Begins Accumulation:** From the date of purchase, tokens begin to accumulate yield, which is distributed quarterly.
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Liquidation Flow

- User initiates liquidation
- Smart contract retrieves entry price
- Oracle provides current dollar portfolio
- Profit calculation (if any)
- Fee calculation (0.1 till 0.5 percent)
- Transfer of funds



Compliance and Regulation

Compliance with Financial Regulations

- **Anti-Money Laundering (AML)** regulations to prevent illicit activities like money laundering and terrorist financing.
- **Know Your Customer (KYC)** requirements to verify the identities of users and ensure the legitimacy of transactions.
- **Securities regulations** to determine whether Convicoin qualifies as a security in certain jurisdictions, which would require adherence to securities laws (e.g., registration, disclosure, and reporting requirements).

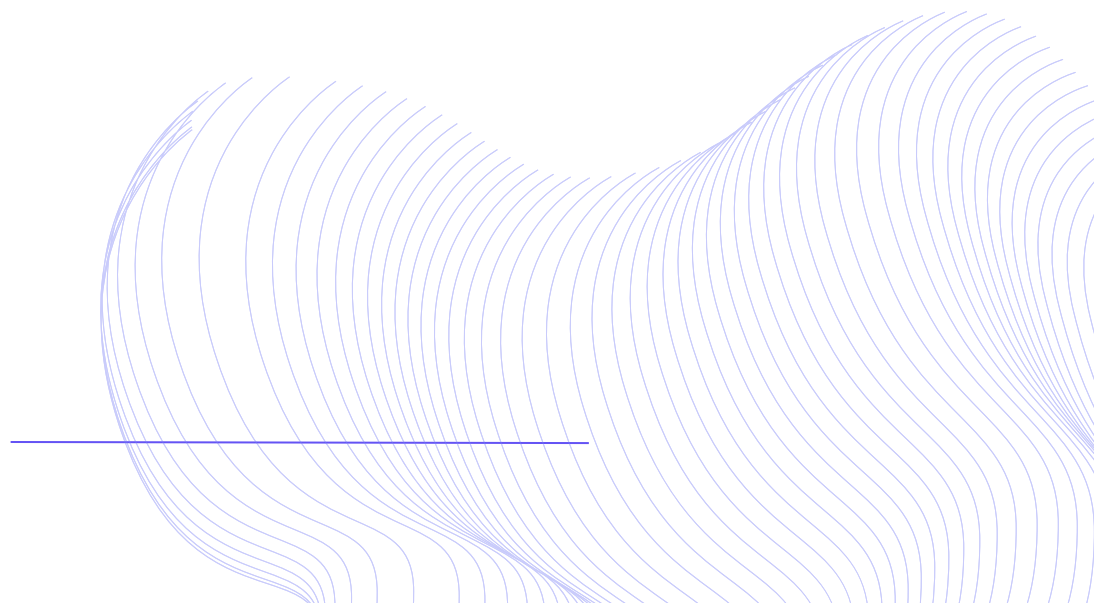
Stablecoin Regulation

Regulatory compliance is a foundational pillar of Convicoin's design. As stablecoins attract increasing scrutiny from financial authorities worldwide, Convicoin proactively aligns its operations with the evolving landscape of digital asset regulation. The protocol integrates Know Your Customer (KYC) and Anti-Money Laundering (AML) procedures through partnerships with certified compliance providers. This ensures that all users undergo identity verification prior to engaging in activities that require regulatory oversight, such as fiat conversion or large-scale transfers.

Convicoin

Convicoin's dollar reserves are held in fully segregated accounts managed by regulated financial institutions. These accounts are subject to recurring third-party audits and proof-of-reserve attestations, which are published to maintain transparency and build user trust. These practices ensure that each Convicoin token in circulation is backed by a verifiable US dollar deposit, thereby eliminating any ambiguity around the asset's collateral base.

The protocol's governance structure is also designed with compliance in mind. By facilitating transparent decision-making and maintaining a clear audit trail of all smart contract upgrades and policy changes, Convicoin supports accountability and minimizes systemic risks. The team actively monitors guidance from regulatory bodies such as the U.S. Securities and Exchange Commission (SEC), Financial Action Task Force (FATF), and the European Central Bank (ECB), adjusting its practices accordingly to ensure cross-jurisdictional compliance.



Convicoin also complies with data privacy laws, including the General Data Protection Regulation (GDPR) and the California Consumer Privacy Act (CCPA). Personal data collected for compliance purposes is stored securely, with access limited to authorized parties and protocols in place to ensure proper data minimization and retention.

Through this multi-layered approach to compliance, Convicoin not only reduces the legal risks associated with digital currency operations but also enhances its credibility among users, partners, and institutional stakeholders.

Security Framework

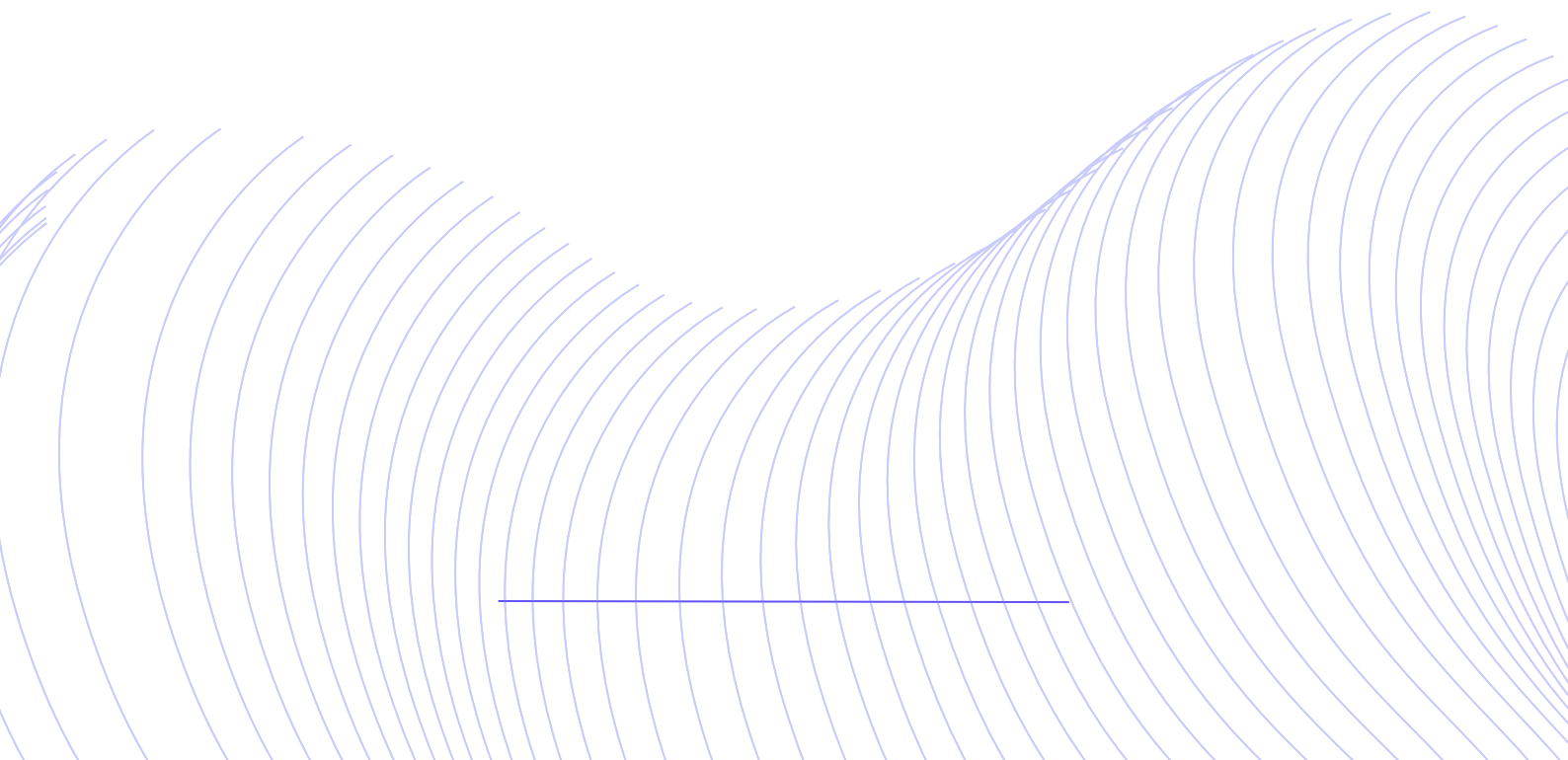
Security is paramount in Convicoin's protocol architecture and operational strategy. From wallet protection to network integrity, every element of the ecosystem is designed to minimize risk and defend against cyber threats. The platform employs end-to-end encryption across all transaction layers, ensuring that user data and funds remain secure throughout the lifecycle of any operation.

Smart contracts undergo rigorous testing, including formal verification and third-party security audits, prior to deployment. Each codebase update is subject to a mandatory review process that includes both automated testing frameworks and manual penetration testing scenarios. This dual approach ensures that potential vulnerabilities are identified and remediated before they can be exploited.

The Convicoïn network also includes automated monitoring systems that detect and respond to suspicious activity in real time. These systems are governed by heuristic and machine learning algorithms that evaluate behavioral patterns, block suspicious transactions, and alert administrators to potential breaches. This capability is essential for detecting sophisticated attack vectors such as flash loan exploits, transaction reordering, or double-spending attempts.

Finally, Convicoïn maintains a cybersecurity insurance policy to cover financial losses in the event of a confirmed breach. This risk mitigation strategy adds an additional layer of protection for users and contributes to the long-term resilience of the platform.

By embedding security at every level, Convicoïn ensures the protection of user assets and fosters a trustworthy environment for both individuals and enterprises engaging with the protocol.



Roadmap

Phase 1: Foundation (2025)

- **Q1:** Blockchain and smart contract deployment, initial reserve formation, onboarding of pilot merchants
- **Q2:** Regulatory framework integration, compliance partner engagement, first audit publication
- **Q3:** Public token offering, wallet app release, integration with Convilu POS
- **Q4:** Community governance activation, API access for developers

Phase 2: Expansion (2026)

- Global merchant onboarding across hospitality and retail
- Expansion of reserve banking partners
- Implementation of advanced risk tools and fraud analytics
- Release of Claude content applications with integrated fiat on- and off-ramps

Phase 3: Maturity (2027 and Beyond)

- Integration with international payment gateways
- Establishment of cross-border fiat liquidity corridors
- Launch of white-label stablecoin solutions
- Strategic partnerships with institutional players in fintech and real estate

CONCLUSION

Convicoins stands at the forefront of digital finance innovation, offering a stable, scalable, and secure currency infrastructure that aligns with both user needs and regulatory expectations. By anchoring its value to the US dollar, deploying on a high-performance blockchain, and integrating with real-world industries, Convicoins delivers a powerful solution for seamless digital payments. Convicoins is uniquely positioned to become the preferred stablecoin for both enterprise and consumer applications. As the world continues to embrace decentralized finance, Convicoins provides the trusted bridge between legacy systems and the digital economy of the future.

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