DRAGON TECH
ADAPTIING THE FUTURE

DRAGONTECH TOKEN
WHITEPAPER

Revolutionizing CrossBorder Payments in Southeast
Asia Through Blockchain Innovation

Official White Paper v1.0 — August 2025

INTRODUCTION

DragonTECH is a nextgeneration, blockchainpowered payments network that compresses crossborder settlement from days to seconds and lowers endtoend costs by up to 80% compared to legacy rails. The protocol blends publicchain speed with bankgrade compliance and audited smart contracts to serve enterprises and international workers across Southeast Asia.

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VISION

Deliver instant, lowcost, and transparent value transfer across Asian corridors while maintaining regulatory excellence and user trust.

MISSION

Bridge traditional finance and Web3 rails with compliant on/offramps, programmable settlement, and a communitygoverned token economy.

- ✔ **Settlement Finality:** ~3 seconds on BNB Chain PoSA.

- ✔ **Fee Efficiency:** sub1% realized costs; gas fees typically <$0.01.

- ✔ **Programmable Compliance:** embedded KYC/AML, sanctions screening, and audit trails

- ✔ **Utility Token ($DTT):** fee discounts, staking yields, and governance voting.

- ✔ **APIfirst Enterprise Stack:** dashboards, analytics, and bulk payment tooling

PROBLEM STATEMENT

Crossborder payments across SEA remain expensive, slow, and opaque. Workers routinely lose 3–8% of income to fees and FX slippage; businesses absorb treasury friction, reconciliation delays, and regulatory complexity.

1. **Excessive Costs:** 2–5% transfer fees plus 1–3% hidden FX spread.

2. **Delays:** 48–72 hour settlement windows; weekend/holiday blackouts.

3. **Fragmented Compliance:** countrybycountry KYC/AML rules and reporting.

4. **Low Transparency:** limited tracking, reconciliation friction, and error resolution.

5. **Access Barriers:** underbanked users face onboarding friction and limited hours.

SOLUTION OVERVIEW

DragonTECH implements a threelayer architecture:

1. **Base Infrastructure (BNB Chain PoSA):** high throughput (3,000+ TPS capacity), low fees, and ~3second finality.

2. **Protocol Intelligence:** audited smart contracts for settlement, liquidity management, rate optimization, and programmable compliance.

3. **Application Layer:** enterprise dashboards, mobile apps, and APIs for payments, reporting, and analytics
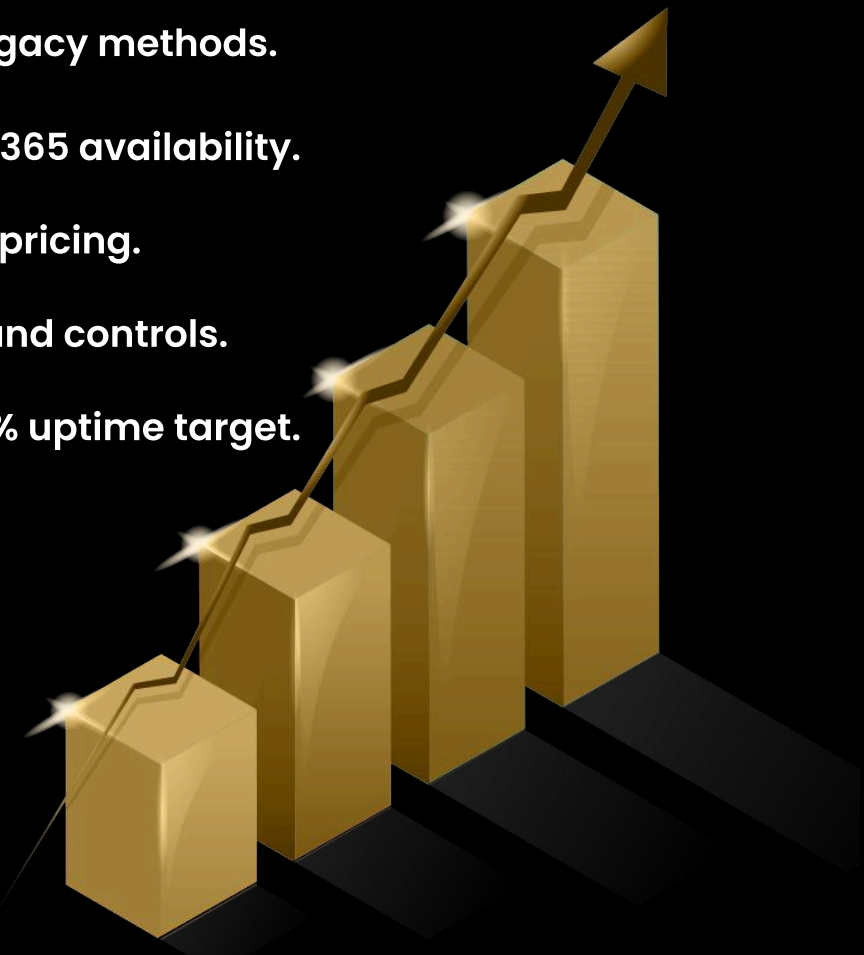
Key User Benefits:

Up to 80% cost reduction vs. legacy methods.

3second settlement with 24/7/365 availability.

Transparent FX with oraclefed pricing.

Regulatorygrade auditability and controls.

Bankgrade security and 99.99% uptime target.

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MARKET ANALYSIS

Southeast Asia's crossborder flows are expanding with mobile adoption, regional trade growth, and migrant workforce demand. DragonTECH targets two primary segments:

Corporate Treasury

1,200+ Chinese and regional enterprises operating in SEA corridors; average monthly flow ≈ $500K per company

International Workers

>100,000 remittance users; average monthly remittance ≈ $800; doubledigit annual growth expected.

Total Addressable Market (TAM) is projected to surpass **$100B** by 2028, with addressable subsegments in remittance, B2B payments, and embedded finance.

COMPETITIVE LANDSCAPE

INCUMBENT OPTIONS SPLIT ACROSS THREE ARCHETYPES:

Traditional Banks: compliance maturity, but high fees and slow settlement windows.

Fintech Payment Processors: improved UX and APIs; crossborder capabilities vary; costs remain elevated.

Public chain Networks: fast and low cost; adoption and compliance integration are the common gaps.

DRAGONTECH DIFFERENTIATORS:

Enterprisegrade Tooling: bulk payouts, analytics, and SLAs for operations teams.

Compliancefirst Web3: programmable KYC/AML and jurisdictional rules baked into onchain flows.

Token Aligned Economics: fee relief, staking security, and community governance

TECHNOLOGY ARCHITECTURE

INFRASTRUCTURE LAYER (BNB CHAIN)

Consensus: Proof of Staked Authority (PoSA), ~3second blocks.

Fees: typically <$0.01 per transaction; predictable cost basis.

Interoperability: planned bridges to Ethereum/Polygon/Avalanche for liquidity access.

PROTOCOL LAYER

Settlement Contracts: atomic transfers with rolebased controls and emergency pause.

Liquidity Contracts: AMMstyle pools and treasurymanaged reserves for corridor depth.

Compliance Engine: KYC/AML enforcement, sanctions checks, address risk scoring, and audit logs

Oracle Integration: verified price feeds for FX and token pairs (redundant oracles).

Governance Contracts: proposal, voting (with optional quadratic weighting), and timelocks

APPLICATION LAYER

Enterprise Console: approvals, bulk payouts, statements, and reconciliation exports.

Mobile Apps (iOS/Android): onboarding, transfers, staking, and selfcustody options.

APIs (REST/GraphQL): payments, webhooks, reporting, and sandbox for developers.

Observability: metrics, alerts, and anomaly detection for fraud/risk signals.

SECURITY FRAMEWORK

Audits: independent smartcontract audits before major releases; ongoing pentests.

Key Management: multisig, HSM protection, and tiered access controls.

Runtime Protections: rate limiting, DDoS mitigation, and circuit breakers.

Bounty: continuous bug bounty with clear disclosure policy.

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TOKEN ECONOMICS ($DTT)

TOKEN OVERVIEW

STANDARD
BEP20 on BNB Chain;
18 decimals.

TOTAL SUPPLY
500,000,000 DTT
(fixed).

UTILITIES
Fee discounts, staking
rewards, governance,
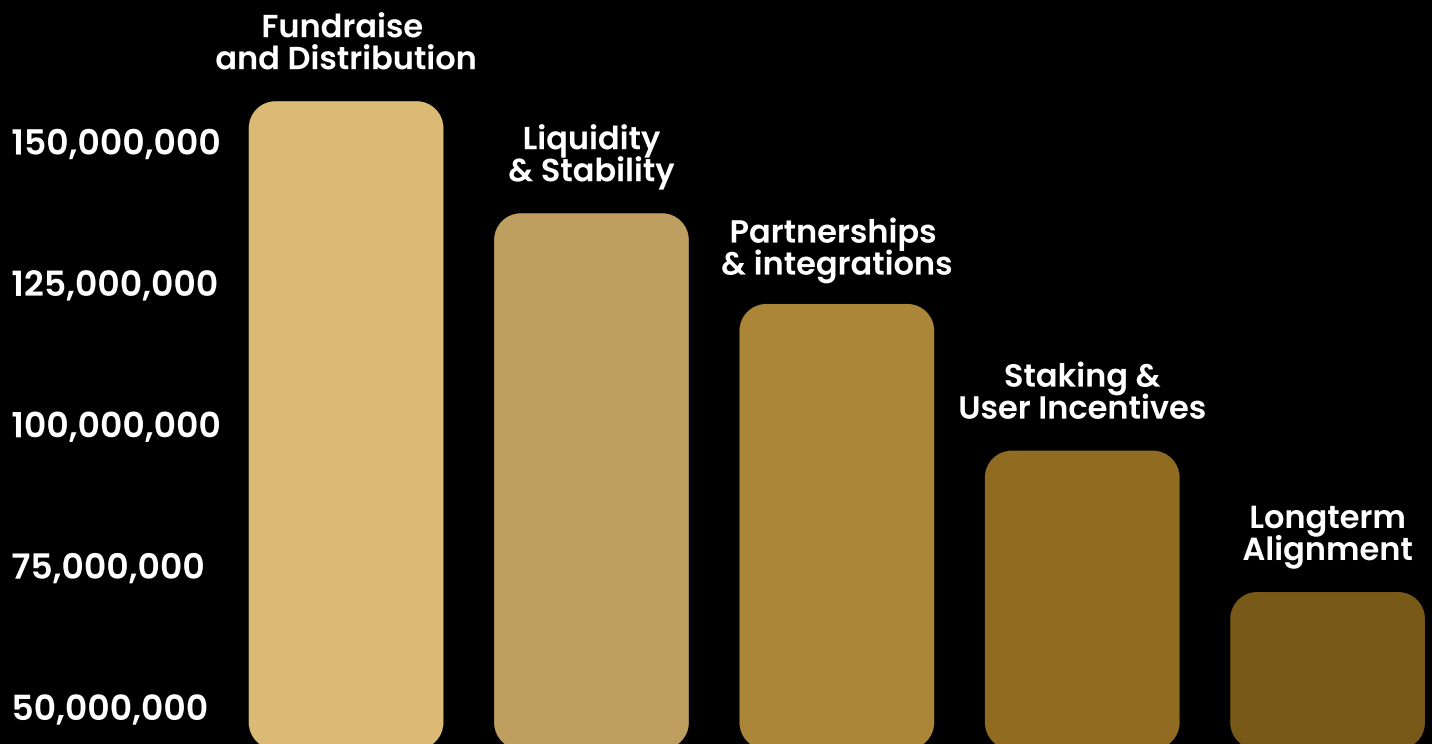premium feature access

INITIAL PRICE REFERENCE
$0.10
(FDV $50M at TGE).

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DISTRIBUTION

**Fundraise
and Distribution**

150,000,000

**Liquidity
& Stability**

125,000,000

**Partnerships
& integrations**

100,000,000

**Staking &
User Incentives**

**Longterm
Alignment**

75,000,000

50,000,000

30%
Presales

25%
Platform Reserve

20%
Ecosystem Development

15%
Community & Rewards

10%
Team & Advisors

UTILITY & ECONOMICS

Fee Discounts (illustrative): up to 50% reduction based on DTT holdings and/or monthly volume tiers.

Staking: baseline ~12% APY; higher tiers up to ~20% with lockup bonuses; yields adapt to market and governance decisions.

Governance: 1 DTT = 1 vote; proposal thresholds and timelocks to protect protocol changes; optional quadratic weighting.
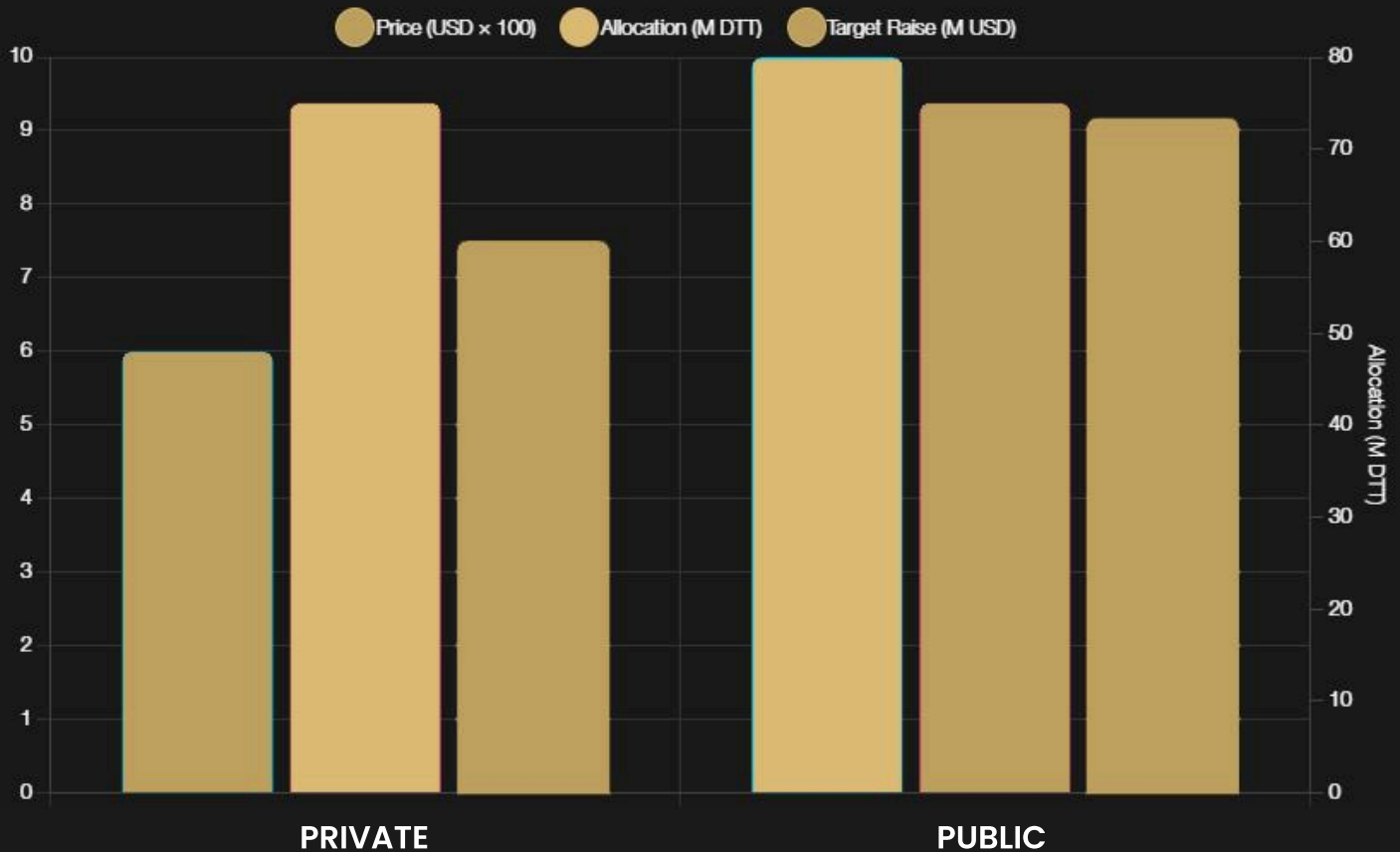
Burn Policy (optional): periodic protocollevel buyback/burn tied to revenue; parameters governed by DAO

PRESALES INFORMATION

Price (USD × 100) — Allocation (M DTT) — Target Raise (M USD)

PRIVATE — PUBLIC

Private Phase
Price: $0.06
Allocation: 75M DTT
Target: $4.5M
Min/Max: $50k – $500k
Vesting: 10% TGE, 18mo linear

Public Phase
Price: $0.10
Allocation: 75M DTT
Target: $5.5M
Min/Max: $100 – $50k
Vesting: 20% TGE, 5mo linear

Caps: Softcap $700k; Hardcap $10M. **Accepted:** USDT, USDC, BUSD, BNB, ETH.
All participants complete KYC/AML; enhanced due diligence for larger tickets.

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BUSINESS MODEL & FINANCIALS

REVENUE STREAMS:

Transaction Fees:
0.2–0.5% tiered by monthly volume and/or DTT holdings.

Enterprise API Subscriptions:
~$100–$5,000 per month by feature and SLA tier.

Whitelabel deployments and managed services for institutions.

Premium support, onboarding & consulting packages.

ILLUSTRATIVE 5YEAR TARGETS (SUBJECT TO MARKET CONDITIONS):

Year 1 (2025):
~$2.5M revenue; $500M processed; 20k active users.

Year 2 (2026):
~$8M revenue; $1.6B processed; 50k active users.

Year 3 (2027):
~$20M revenue; $4B processed; 100k active users.

Year 4 (2028):
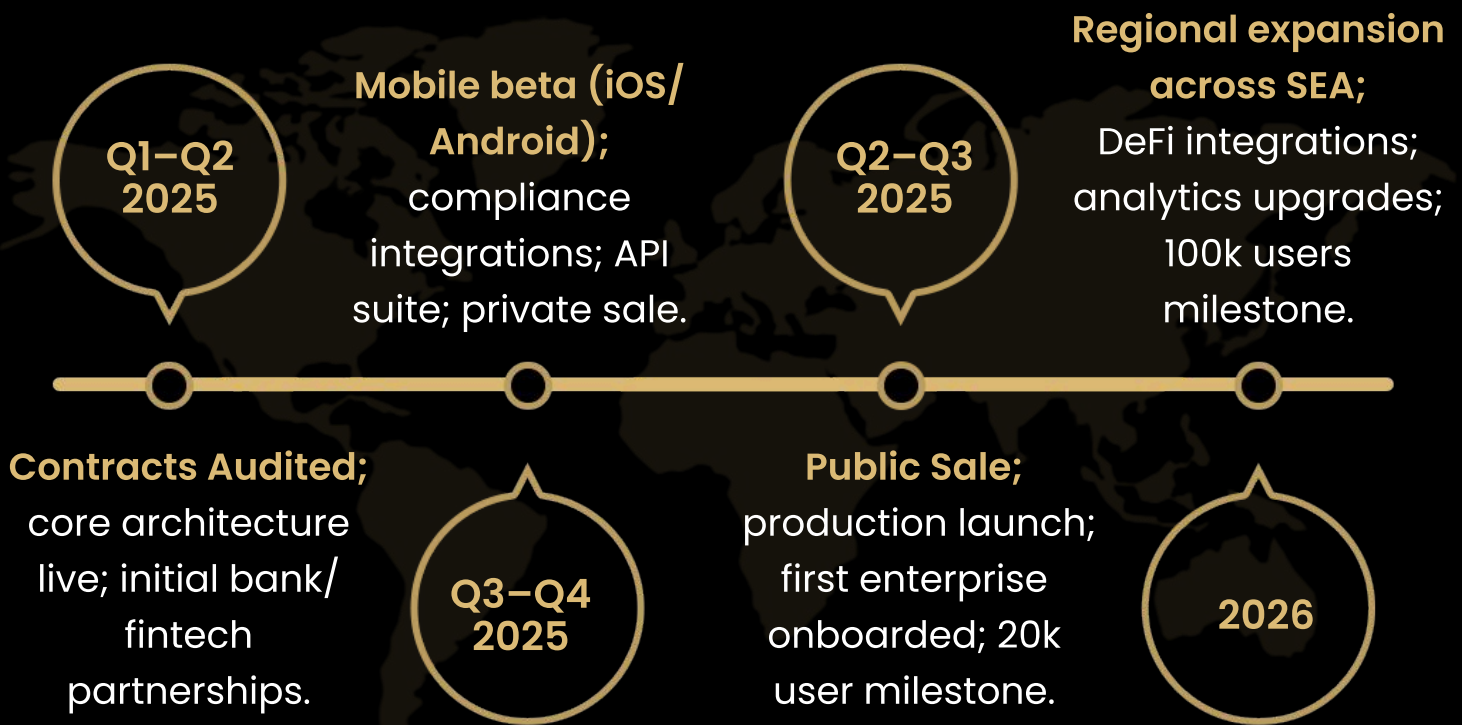~$45M revenue; $9B processed; 200k active users.

Year 5 (2029):
~$80M revenue; $16B processed; 350k active users.

ROADMAP

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Q1–Q2 2025

Mobile beta (iOS/Android); compliance integrations; API suite; private sale.

Q2–Q3 2025

Regional expansion across SEA; DeFi integrations; analytics upgrades; 100k users milestone.

Contracts Audited; core architecture live; initial bank/fintech partnerships.

Q3–Q4 2025

Public Sale; production launch; first enterprise onboarded; 20k user milestone.

2026

ROADMAP

GOVERNANCE (DAO)