$SIMCAT TOKEN WHITEPAPER

v 9.01

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SIMCAT is the native utility token with the ticker symbol $SIMCAT. It is backed by the Crypto Engine Mining Pool and promoted through CryptoCat, a tap-to-earn crypto game featuring Simone the Cat—a character who progresses through 10 mining-themed levels while teaching blockchain and crypto concepts in an interactive way. Learn more at **cryptocat.io**. $SIMCAT is designed to reward engagement, power in-game features, and provide governance rights for community-driven development. Visit **simcat.io** to follow the project.

1. SECURITY

1.1 SIMCAT Authenticator

User Dashboard of **simcat.io** is a comprehensive ecosystem that provides a single access point for seamless interaction across various platforms, including Web, Staking, Smart Contracts and Exchange service offerings. Whether users are managing their assets, participating in staking, or engaging in trading activities, they can access all functionalities through a unified interface. This streamlined approach leverages Smart Contracts to ensure a secure and trusted single environment, eliminating the need for multiple logins and offering a secure environment for all financial and digital asset operations.

One of our top priorities is security, which is why SIMCAT.Auth has implemented a three-step security mechanism. This system is designed to securely store and protect the user's essential information, ensuring a high level of safety and reliability for all transactions.

Security Module

The primary requirement for security activation is enabling the Authenticator. SIMCAT.Auth operates with a three-step authentication process which is more advanced than the common two-factor authentication. Activation Process:

1. Phone Number Verification – The systems authentication process is initiated through a valid phone number of the user.
2. Authenticator Scan – A unique code is generated by an authenticator app.
3. Secure Password Storage – The authentication key is stored securely for all future verifications and invoked whenever the 1st step of the authentication process is completed.

When accessing the SIMCAT Dashboard, users receive notifications via email and can monitor active sessions directly within the dashboard. This approach ensures users privacy and prevents unauthorized access.

1.2 Enhanced Security with SIMCAT Mobile Wallet

SIMCAT Mobile Wallet introduces a new encryption feature that allows users to securely encrypt their private keys, significantly enhancing wallet security. By implementing industry-standard encryption mechanisms, it ensures that sensitive user information remains protected from unauthorized access, providing safer and more reliable experience for managing all digital assets.

Industry-Standard Encoding & Decoding: Encoding and decoding are essential for securing and transmitting data across digital platforms. These processes ensure that data remains protected while enabling authorized users to retrieve information securely.

Common Encoding Methods (Data Protection & Transmission)

- Base64 Encoding: Converts binary data into ASCII characters for safe transmission over text-based systems (e.g., email, JSON, URLs). Commonly used in cryptographic applications, API keys, and embedded certificates.
- PIN-Based Encryption: In security-sensitive applications like mobile wallets, a PIN code is selected by the user and used to encrypt private keys. Decoding is only possible with the selected PIN, the data remains inaccessible without the correct PIN so users have to make sure to choose a PIN that is unique to them and easy to remember. Users are advised to avoid easy to guess PINs consisting of repeated numbers or number sequences.

Decoding & Authentication

- Base64 Decoding: Converts Base64-encoded text back to its original binary format, often used for decrypting authentication tokens and digital certificates.
- Multi-Factor Authentication (MFA) Encryption: Combines PIN, biometric authentication, and one-time passcodes (OTP) to secure access, adding multiple layers of protection against unauthorized entry.

PIN Code Encryption for SIMCAT Mobile Wallet

SIMCAT Mobile Wallet will be featuring a new, PIN-based encryption replacing the previous secondary password option for improved security and ease of use.

How It Works:

1. Users must enter their existing secondary password to set up a new PIN code.
2. Once set, the PIN serves as the decryption key, allowing access to private keys and other sensitive wallet data.
3. Every login or critical transaction requires PIN verification to unlock encrypted information.

This enhanced security model ensures that only authorized users can access their digital assets while protecting against unauthorized access and data breaches

1.2.1 Problems with Current Wallets

MetaMask, Binance, Coinbase, Exodus, and Ledger are undoubtedly among the most popular wallet brands in the crypto space. However, they each come with limitations that impact user experience and security.

- MetaMask – While widely used, it is centralized and so controlled by a single business entity which raises concerns about data privacy and potential external control or abuse.
- Binance & Coinbase – These too are centralized exchanges, meaning users rely on third parties for funds security, introducing potential points of failure as shown with similar solutions in the past.
- Exodus & Ledger – Although decentralized, they lack mobile-friendly functionality, making them less convenient for on-the-go users.

These limitations highlight the need for a new secure, decentralized, and user-friendly wallet that balances accessibility with full control over private keys. Crypto wallets are essential apps for interacting with blockchain networks. However, the wallet brands currently dominating the market tend to provide only basic functionality.

Moreover, these established wallet providers rely on their early market success and display little desire to innovate or improve the user experience. As a result, they fail to introduce meaningful enhancements, adapt to newer

technology solutions that could simplify processes and bring more value to end users.
This lack of innovation highlights the need for a next-generation wallet that prioritizes user convenience, enhanced functionality, security and improvements beyond just the basic blockchain interaction.

1.2.2 SIMCAT Wallet: The Easiest and Most Secure Crypto Wallet

SIMCAT Wallet aims to be the most user-friendly and secure crypto wallet for investors of all experience levels. It goes beyond basic functionality by offering a wide range of features, enhanced capabilities, and additional benefits, ensuring a seamless and secure blockchain experience. With a mission to capture 20% of the crypto wallet market by the end of 2028, SIMCAT Wallet is set to revolutionize the Web3 experience by offering competitive benefits to its users, it aims to redefine how people interact with blockchain technology, making it more accessible, secure, and rewarding for everyone.

SIMCAT Wallet is built on a fully decentralized ecosystem, with the SIMCAT Token playing a key role in enhancing user trust and driving adoption. By supporting the IMCAT ecosystem, the token helps reduce transaction fees, providing users with a more cost-effective way to manage their assets. It also grants exclusive early access to the most exciting new pre-sales and public announcements of AirDrops to give users competitive edge in emerging opportunities. Additionally, IMCAT aims to attract more users through strategic airdrops, further strengthening its presence in the market. By providing these type of unique advantages to its users, the $SIMCAT is set to become the leading wallet token in the decentralized finance space.

SIMCAT Wallet offers unparalleled value to its users through its custom-built new portal called "USA News Token" that provides a gateway to invest in new crypto projects still in their pre-sale phase.

This unique feature allows users to access promising tokens before they are listed on exchanges and hit the broader market, securing them at the lowest possible prices. Such pre-sales events present a major opportunity for investors to gain early access to high-potential projects, a feature that sets SIMCAT Wallet apart from other crypto wallets. With its exclusive Initial Coin Offering (ICO) integration, SIMCAT Wallet delivers an innovative investment

advantage that no other wallet currently offers, making it a game-changer in the crypto space.

1.3 Wallet (SIMCAT.Auth)

By offering a blockchain-based financial platform, we strive to meet all financial needs within $SIMCAT's unique infrastructure. A wide range of $SIMCAT cryptocurrencies, including SIMCAT Coin, as well as stablecoins such as SIMCAT Cash and SIMCAT USD, are designed to facilitate various financial transactions.

In addition to providing comprehensive services such as decentralized exchange, easy access to opportunities, new SIMCAT Transfer and an online payment gateway, the $SIMCAT also has taken measures to enhance security by offering a diverse set of wallets built on the SIMCAT Blockchain. This includes dedicated mobile wallets for iOS and Android. Essentially, this involves a duplication of the tokens for demonstration purposes, specifically for the press release to showcase liquidity using internal components available within the ecosystem.

1.3.1 Exchange (SIMCAT.Auth)

SIMCAT Exchange enables fast, secure, and cost-effective cryptocurrency transactions while allowing users to manage their crypto portfolios within a single mobile application. By linking the customer account directly to the crypto wallet, the exchange process becomes more efficient, reducing transaction times and minimizing fees. With support for payments in Euros and US dollars, SIMCAT Exchange ensures a seamless, affordable, secure and convenient trading experience.

1.3.2 Seamless and Profitable P2P Crypto Exchange

With SIMCATs P2P exchange, you can seamlessly conduct direct cryptocurrency trades between users, ensuring a more profitable and decentralized transaction experience. The platform allows you to find the best currency exchange rates and purchase any cryptocurrency using a credit card or a bank transfer, making the process more flexible, efficient, and cost-effective.

1.3.3 SIMCAT Payment Gateway

SIMCAT Payment Gateway is an API-driven solution designed for eCommerce. Its integration enables seamless payment transactions for goods and services

using the $SIMCAT and other supported cryptocurrencies. By integrating directly with online platforms, the gateway will provide merchants with a secure and efficient way to accept crypto payments for online purchases. Similar to industry leaders like Stripe and Skrill, SIMCAT Payment Gateway facilitates real-time transaction processing, invoice generation, and automated settlement, ensuring a smooth and reliable payment experience. Its robust API allows developers to easily integrate payment functionalities into websites and mobile applications, offering a scalable and flexible solution for businesses looking to embrace digital currency payments.

SIMCAT Payment Gateway introduces an innovative approach to crypto transactions by enabling seamless transfers and real-time exchanges between different cryptocurrencies. Merchants can set a preferred digital asset for payments, while customers have the flexibility to pay using any supported cryptocurrency. The system will automatically convert the chosen by the user cryptocurrency into the merchant's preferred currency, ensuring smooth and efficient transactions. With support for SIMCAT Coin, SIMCAT Cash, SIMCAT E, as well as Bitcoin, Litecoin, and Ethereum, this breakthrough solution streamlines crypto payments and provides users with a transparent final cryptocurrency output accepted at the checkout.

The balance of expenses is calculated in proportion to the coins that need to be deposited online. Additionally, the user is provided with a QR code containing all the necessary payment details, including the wallet address, cryptocurrency type, and the amount of cryptocurrency paid. By scanning this QR code with any wallet, particularly the SIMCAT Wallet, the user is seamlessly redirected to the Payment Gateway for transaction processing.

This process takes place outside the online store's website, ensuring that customer wallet data is never stored on the eCommerce platform.

- Once the invoice is settled, the customer can wait for the receipt to be issued. Payments received through the SIMCAT Payment Gateway will be transferred to the seller's account as quickly as possible and the system automatically notifies both, the buyer and the seller, that the transaction has indeed been completed successfully. If the buyer cannot obtain a guarantee of the seller's authentication, both parties can conduct the financial transaction through the SIMCAT Transfer service for added security. This

payment gateway service is built around high level of security and convenience befitting both customers and sellers.

- Customer security – No wallet or payment method information is required from the customer, nor is any data stored anywhere, ensuring complete privacy and protection.
- Seller security: Transactions and receipts are only processed after the necessary confirmations have been obtained, providing an additional layer of reliability for merchants.
- Ease of use: The gateway allows users to complete transactions without being redirected to another website or required to provide additional information, ensuring a seamless and hassle-free payment experience.

Any failure in any step of the process will nullify the transaction on the eCommerce platform that initiated the transaction and automatically notify the seller and the buyer about the failure.

2. SIMCAT Solar Mining

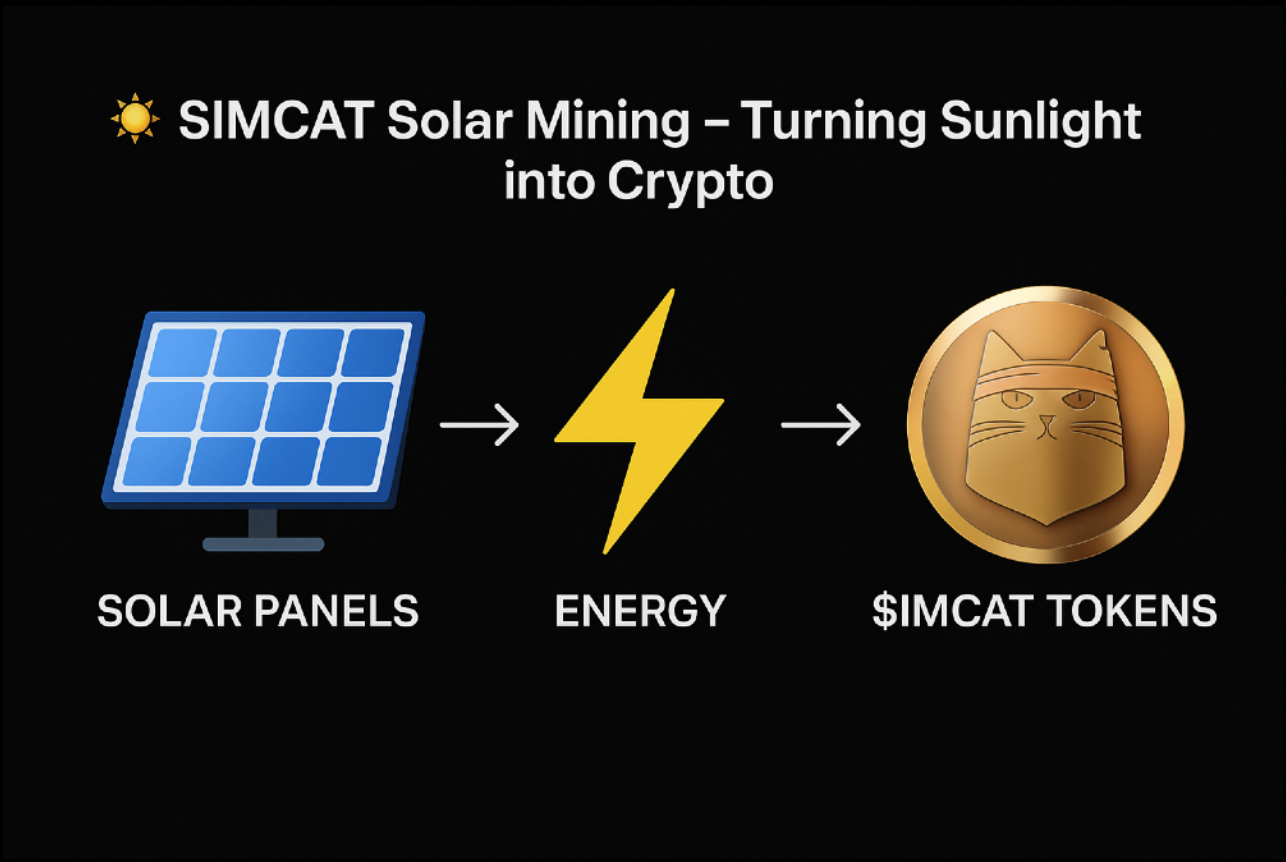
In cryptocurrency, the process of validating and adding new blocks of transactions to a blockchain is called "mining." Traditionally, mining relies on either the Proof-of-Work (PoW) or Proof-of-Stake (PoS) consensus mechanisms but SIMCAT Mining redefines the concept. While it uses the familiar term "mining," it does not involve the high energy consumption or computational race of traditional PoW systems. Instead, SIMCAT Mining literally turns sunlight into crypto—harnessing solar energy through specialized SIMCAT Solar Panels to generate $SIMCAT tokens. This eco-friendly process transforms excess clean energy into digital rewards, making mining sustainable, accessible, and truly green.

2.1 Green Energy Meets Blockchain Rewards

SIMCAT Solar Mining is a next-generation, eco-friendly mining solution that turns household solar energy production into $SIMCAT token rewards. Designed for small to medium households with solar panels, this initiative merges renewable energy generation with blockchain technology to create a new form of sustainable mining.

2.2 How It Works

It all starts with SIMCAT Solar Panels – Our proprietary solar panels generate clean electricity for household use.



- Excess Energy Monetization: Any surplus electricity is automatically sold back to the local power grid, earning the household credits or payments from the utility provider.
- Integrated $SIMCAT Mining Hardware – Each SIMCAT Solar system includes a compact, low-energy mining device connected to the Crypto Engine Mining Pool. Unlike traditional PoW rigs, it operates like a network modem —energy-efficient and maintenance-free.
- Blockchain-Linked Rewards – Every time the household generates a set amount of value from selling energy (e.g., $10 worth), a percentage (e.g., $2 worth) is also issued in $SIMCAT tokens directly into the user's wallet.
- Smart Grid Integration – The system uses custom blockchain algorithms to verify and record energy output, linking token rewards to the real-world performance of the solar installation.

2.3 Proof-of-Stake Alignment

While not traditional PoS, SIMCAT Solar Mining shares its principles—staking $SIMCAT tokens can increase earning potential, with rewards tied to solar panel performance over time. This creates a "stake in the sun," linking blockchain earnings to renewable energy output.

Benefits

- Double Earnings – Earn utility credits and $SIMCAT tokens from the same solar energy production.
- Eco-Friendly – 100% powered by renewable energy, no high-power PoW hardware needed.
- Seamless Integration – Fully automated mining process via Crypto Engine Mining Pool.
- Accessible – Designed for households, not industrial mining farms.

Target Audience

- Homeowners with solar panels generating excess energy
- Eco-conscious crypto enthusiasts
- Renewable energy advocates seeking additional revenue streams

3. Blockchain Banking

$SIMCAT introduces a new Blockchain Bank as a unique, decentralized financial system that provides banking services such as deposits, lending, payments, and investments, all operating on blockchain technology without relying on traditional intermediaries. Built on a decentralized ledger, the bank ensures transparency and immutability, utilizing smart contracts to automate financial transactions, reducing manual oversight, and increasing efficiency. With a consensus mechanism like Proof-of-Stake (PoS), transactions are validated securely, while interoperability allows seamless transfers across multiple blockchain networks. Customers can deposit funds in non-custodial wallets, earn interest through staking, and access collateralized loans without requiring credit scores, all facilitated by smart contracts. Instant peer-to-peer transfers with minimal fees enable global transactions, while tokenized assets provide investment opportunities in digital and real-world assets. Security and compliance are integrated through decentralized identity verification, multi-signature wallets, and auditable smart contracts, ensuring user trust while maintaining regulatory standards. Governance is handled through a decentralized autonomous organization (DAO), allowing token holders to vote on financial policies and system upgrades, ensuring democratic decision-making. To bridge the gap between decentralized and traditional finance, the bank can integrate fiat on-ramps and off-ramps, enabling crypto-to-fiat conversions and partnerships with licensed institutions for seamless withdrawals. By combining decentralized technology with regulatory safeguards, a Blockchain Bank offers an innovative, secure, and efficient

financial ecosystem, providing faster transactions, lower fees, and increased accessibility while giving users full control over their assets.

3.1. SIMCAT as franchisee of Metabank

Metabank is the first decentralized bank from MetaTech Ltd, France. It now has a unique franchise system that SIMCAT is partnering to become its major franchisee and plan to open a new and unique digital Blockchain Bank to provide its users with a virtual credit or debit card payment options. Though this partnership we will cooperate with Visa Card and Master Card so users can add $SIMCAT assets to Apple Pay or Google Pay and pay with it everywhere using any smartphone.

3.1.1 Virtual credit or debit cards

Virtual cards work exactly like a physical bank card - they just live in user digital wallet on users phone instead of a physical wallet. Secured by encryption, they offer a safe and convenient way to pay online and in-store. We will provide Visa credit cards and debit cards as well as MasterCard credit and debit cards.

3.1.2 Payments through connected IBAN accounts

IBAN stands for "International Bank Account Number" and is a unique identifier assigned to bank accounts in Europe and in a total of 104 countries worldwide. The IBAN facilitates easier and faster processing of cross-border payments. By using IBAN, major banking systems can connect to microservices delivered through a collaborative infrastructure, accessible via APIs that support the app economy. As a franchisee utilizing the Metabank payment platform, SIMCAT aims to leverage these traditional banking services alongside the flexibility and potential of cryptocurrencies and blockchain technologies.

3.1.3 Crypto payments

The Metabank cryptocurrency payments infrastructure adds an extra layer of convenience for $SIMCAT users, offering features such as order tracking and easy management of crypto earnings through widely accepted, user-friendly crypto payment options. Users can simply scan a QR code to add a wallet address and make payments using any cryptocurrency. Through its partnership with Metabank, $SIMCAT will gain support for both the Ethereum, Solana and BSC (Binance Smart Chain) networks, as established by MetaTech Ltd.

3.1.4 P2P loans

This partnership with Metabank will also give $SIMCAT users access to a pool of lenders and borrowers through matchmaking algorithms, enabling a fully functional, decentralized peer-to-peer lending platform. This will lead to the creation of unique credit funds for our users in the crypto space. Together, SIMCAT and Metabank aim to revolutionize the overly complicated traditional credit creation process, allowing borrowers to access crypto funds and lenders to participate in a decentralized global marketplace. It's a true peer-to-peer solution—without intermediaries or traditional "middleman" services.

3.1.5 Staking and yield farming

SIMCATs Blockchain Bank will provide its own, Staking-as-a-Service feature that will allow users to stake tokens, specially created for that purpose with earning interests based on a rate set by Metabank. Our logic to calculate the staking interest will be implemented using a Compound protocol designed to ensure fair reward distribution among users pool. The core idea behind the Compound logic is to calculate rewards based on both time and rate, ensuring accurate and equitable distribution. Calculations will be based on these methods of earning:

- Staking: We will offer minimum of 6 months locked staking, or a staking with no fixed duration where the duration is set by the user himself.
- Yield Farming: Gain high interest rates and generate passive income by providing liquidity.

3.1.6 Governance token

A governance token is a type of cryptocurrency that gives its holders the right to participate in the decision-making processes of a blockchain protocol, decentralized application (dApp), or decentralized autonomous organization (DAO). In the context of blockchains, participants have incentives to consolidate power and guide the network in directions that benefit them. Holders can vote on proposals that may affect the future of the protocol—such as updates, new features, fee structures, or how treasury funds are used. Basically, there are three different approaches to on-chain governance:

- Fork-based governance
- Stake-based governance
- Entity-based governance

Some votes are executed automatically on-chain, while others may influence off-chain decisions made by developers or teams.

3.1.7 Smart Contract

Another key concept of the Metabank protocol is the "Smart Contract", which serves as a digital authorization to access an underlying asset (e.g., a bank account or cryptocurrency account) in order to initiate a payment or retrieve information. The protocol will be implemented within the $SIMCAT infrastructure as a combination of Smart Tokens, accessible via an SDK (Software Development Kit) and API (Application Programming Interface).

4. SIMCAT Exchange (Regional Patent #DGU 202407842)

By providing a decentralized exchange service, outside of Metabank infrastructure, the SIMCAT Exchange empowers users to trade directly with peers through blockchain, eliminating the need for intermediaries. Users can seamlessly convert cryptocurrencies into one another or fiat money while maintaining full control over their assets without relying on a third party. Unlike traditional exchanges, SIMCAT Exchange does not require users to deposit their digital assets, reducing the risk of hacks and theft. Acting as a trade verifier rather than a custodian, SIMCAT Exchange ensures transaction security and authenticity while preserving the core principle of decentralization—no middleman, just direct and secure peer-to-peer trading.

SIMCAT Exchange provides a low-cost trading experience by applying minimal commission fees while ensuring secure and direct cryptocurrency conversions. Users can exchange digital assets without relying on intermediaries, reducing unnecessary costs and delays. The platform employs a highly secure multi-key algorithm, where transactions are only finalized when at least two out of three private keys are registered—one for each party and an optional third-party verifier. This ensures seamless and efficient trading while maintaining security, transparency, and cost-effectiveness for all users.

5. The AirDrop

In the crypto industry, an airdrop is a method of distributing free cryptocurrency tokens to a large number of wallet addresses, typically as part of a marketing campaign or community engagement strategy. Blockchain projects use airdrops to raise awareness, reward loyal users, or encourage participation in their ecosystem. Some airdrops require users to hold a specific cryptocurrency at a set snapshot date, while others may ask participants to complete tasks such as social media promotion, referrals, or joining a

community. In some cases, tokens are distributed exclusively to early adopters or long-term supporters of a project. Airdrops help decentralize token distribution, drive adoption, and create initial liquidity in the market. $SIMCAT's initial distribution strategy involves allocating over 25.5% of its total token supply to airdrops and game-based rewards, incentivizing early adoption and community engagement.

5.1. CryptoCat the Game

CryptoCat is a play-to-earn game available to anyone on the telegram platform: CryptoCatGame_bot Players join the cat named Simone, a determined and curious cat who digs through the mines, hills, and mountains of Central Asia in search of valuable stones—digital assets representing various cryptocurrencies. Simone works alone, learning and growing as he delves deeper into the world of blockchain technology. The gameplay is centered on a reinvented Tap Farming mechanic. While the basic action is simple—tap to mine—CryptoCat adds depth through a unique learning system. As Simone discovers new crypto gems (quirky representations of cryptocurrencies) and masters blockchain concepts, his earnings per hour increase. This ties progression directly to education, turning gameplay into a light-hearted but meaningful learning experience about crypto. An hourly farming module further enhances Simone's income, which scales based on upgrades and new technologies unlocked during his journey.

5.1.2. CryptoCat AirDrop

CryptoCat Airdrop is designed as an exclusive giveaway for loyal wallet supporters. Early adopters and campaign participants will receive special rewards, with additional bonuses distributed after the Airdrop period ends. This initiative ensures that those who support the wallet from the beginning are recognized with valuable extras. Participants in the CryptoCat Airdrop can register on the official airdrop website at cryptocat.io and earn exclusive rewards by completing daily or weekly tasks. These tasks introduce users to all the wallet's features, including selling, exchanging, and participating in token pre-sales, ensuring early supporters gain first-hand experience with the platform.

As a thank-you to loyal supporters, the CryptoCat Airdrop distributes free tokens and exclusive perks, rewarding users who actively engage with the ecosystem. With a strong user base built over six months, the airdrop has

created a dedicated community that has completed over 100 tasks, helping SIMCAT Wallet expand beyond traditional crypto wallets. By the end of July 2025, more than 100,000 active participants were recorded, collectively completing over 1,000 tasks. This initiative not only incentivizes engagement but also sets a new standard for rewarding early adopters and shaping the future of decentralized finance.

6. SIMCAT Tokenomics

It is designed to create a sustainable and efficient ecosystem that benefits both users and investors. The native token, SIMCAT Token, serves as the backbone of the platform, facilitating transactions, reducing fees, and unlocking exclusive rewards within the ecosystem. A fixed total supply ensures scarcity, while a portion of tokens is allocated for ecosystem development, liquidity, staking rewards, and community incentives. Users holding SIMCAT Tokens can enjoy reduced transaction fees, early access to premium features, and participation in governance decisions. Staking mechanisms encourage long-term holding by rewarding users with additional tokens for securing the network.

Transaction fees generated within the ecosystem are partially burned or redistributed to active participants, ensuring continued value appreciation. With a structured token distribution model, SIMCAT Wallet aims to maintain a balanced and self-sustaining economic system that supports growth, innovation, and user engagement.

Only 10 B SIMCAT Tokens will be issues

The SIMCAT Token presents an exclusive opportunity for early supporters to purchase at the lowest prices before it gets publicly listed. SIMCAT Wallet and SIMCAT Exchange users will have priority access to buy tokens directly through the SIMCAT Wallet or $SIMCAT web-networks application via the Tokens portal. This early access, available one month before the token sale opens to other wallet providers, allows users to secure their holdings at a better price before wider market availability.

3.16 B $SIMCAT - Eco System Reserve: For the ecosystem, tokens will remain locked for 5 years, with 0.52% released each month on a regular schedule. If the ecosystem's token supply is sufficient, a designated percentage will be permanently burned.

1.27 B $SIMCAT - Community Airdrop: Distribution will take place after the airdrop concludes. Any allocated tokens that remain unclaimed by the deadline or belong to inactive users will be permanently burned.

1.27 B $SIMCAT - Airdrop Reserve: The remaining tokens will be periodically awarded to users who maintain their holdings and participate in additional tasks. If sufficient resources for full distribution are not available, any undistributed tokens will be permanently burned.

900 M $SIMCAT - Staking Liquidity: The tokens that will remain locked and will be unlocked progressively in accordance with staking demand.

800 M $SIMCAT - Community Team: These tokens will remain locked for an average period of 5 years, with a scheduled monthly release of 0.13%.

700 M $SIMCAT - Marketing Ads: tokens are reserved to fund marketing and advertising initiatives aimed at promoting the SIMCAT ecosystem, driving user growth, and increasing brand visibility.

590 M $SIMCAT - Liquidity: tokens are reserved to provide and maintain market liquidity, ensuring smooth trading and price stability across exchanges and liquidity pools.

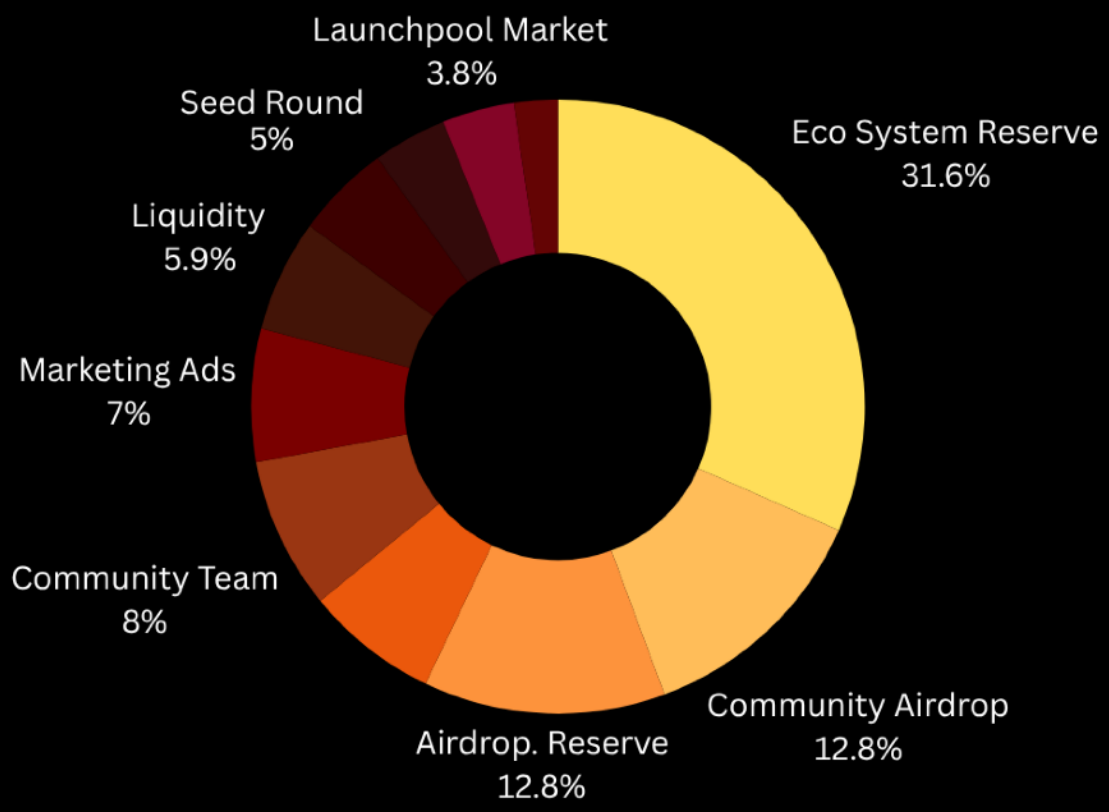
500 M $SIMCAT - Seed Round: Primarily designated for investors, these tokens will be locked for a 2-year period, with a predetermined percentage unlocked each month.

390 M $SIMCAT - Pre Seed Round: Primarily reserved for investors, tokens will remain locked for a 2-year period, with a fixed percentage released each month.

380M $SIMCAT - Launchpool Market: Tokens allocated to be used to provide and maintain liquidity within the pool.

230 M $SIMCAT - Charity Reserve: These tokens will be locked for a 5-year period, with the monthly unlocked portion dedicated to charitable initiatives.

Token Allocation



Eco System Reserve	31.60%	3.16 B $SIMCAT
Community Airdrop	12.75%	1.27 B $SIMCAT
Airdrop. Reserve	12.75%	1.27 B $SIMCAT
Staking Liquidity	7.0%	700 M $SIMCAT
Community Team	8%	800 M $SIMCAT
Marketing Ads	7%	700 M $SIMCAT
Liquidity	5.9%	590 M $SIMCAT
Seed Round	5%	500 M $SIMCAT
Pre Seed round	3.9%	390 M $SIMCAT
Launchpool Market	3.8%	380M $SIMCAT
Charity Reserve	2.3%	230 M $SIMCAT
TOTAL	**100%**	**10 B $SIMCAT**

The collected funds will be allocated toward expanding product development and strategic marketing campaigns. Tokens will be designated for the CryptoCat Airdrop, rewards, community incentives, exchange liquidity, and treasury reserves.

7. SIMCAT Staking (Regional Patent #DGU 202407850**)**
The SIMCAT Wallet presale operates in tandem with a powerful staking mechanism, separate from the Staking offered in partnership with Metabank, the SIMCAT Staking meant to reward early adopters of SIMCAT Tokens to encourage long-term holding. Staking is the process of locking up cryptocurrency holdings to support network operations, such as transaction validation, in exchange for rewards. Early buyers of $SIMCAT have an exclusive opportunity to stake their tokens before the public sale, unlocking dynamic annual percentage yield (APY) rewards while contributing to the stability and security of the ecosystem. By staking SIMCAT Tokens during the presale, you gain early access to dynamic rewards and benefit from the highest APYs, ensuring long-term loyalty and deeper involvement in the SIMCAT Wallet community.

7.1 How SIMCAT Staking works
Staking allows users to earn rewards by locking their tokens for a specific period, contributing to network security and liquidity. SIMCAT's staking system offers dynamic rewards, meaning the amount earned fluctuates based on the total number of stakers and each participant's contribution. The earlier and larger the stake, the greater the rewards.

A total of 7% of the SIMCAT Token supply is allocated to the rewards pool, ensuring sustainable tokenomics and long-term growth incentives for participants. Staking rewards are distributed proportionally, meaning each stakers earnings are directly related to their share in the total staked pool. The more a user stakes compared to others, the higher their potential rewards.

Dynamic rewards: SIMCAT staking rewards are dynamic, meaning they fluctuate based on the total number of stakers and each individual's contribution to the staking pool. The earlier you stake and the larger your share in the pool, the greater your rewards will be.

Rewards pool: A total of 7% of the SIMCAT Token supply is allocated for rewards. This ensures a healthy token economy and long-term incentives for participants while promoting sustainable growth for the project.

Proportional rewards: Staking rewards are distributed proportionally based on each holder's share in the total staked amount. The more you stake compared to other participants, the higher your potential rewards will be.

8. The Industry (global)

The cryptocurrency industry is experiencing significant developments across various sectors. Komainu, a crypto custody service provider established in 2018, is expanding its operations, particularly in Asia. The company recently acquired Propine Holdings in Singapore and is considering entering the Japanese market. Notably, Komainu raised $75 million in Series B funding entirely in bitcoin, marking a first in the industry. The company is also renewing its focus on the U.S. market, encouraged by President Donald Trump's pro-crypto stance, which has rejuvenated interest in the region.

In the realm of cryptocurrency investment products, Canary Capital Group has filed for an exchange-traded fund (ETF) linked to the spot price of Sui, a cryptocurrency from the Sui Network. This filing adds to the firm's total of six cryptocurrency ETF applications with the U.S. Securities and Exchange Commission (SEC).

The current administration's favorable outlook on cryptocurrency regulation has increased optimism for the approval of various cryptocurrency ETFs by the end of 2025. Regulatory changes include dropping enforcement actions against major cryptocurrency entities and reconsidering tougher custody rules.

On the trading front, Bitcoin has edged higher that $100,000; on the political scene the state of Texas exploring BTC for reserves; Coinbase Institutional's head of research suggests that a rally to new highs expected this year.

These developments underscore a dynamic period in the cryptocurrency industry, characterized by strategic expansions, evolving regulatory landscapes, and fluctuating market conditions.

8.1 New Projects

The global cryptocurrency market is witnessing rapid innovation with projects focusing on scalability, security, and mainstream adoption. Notable initiatives include:

- Solana Ecosystem Growth: Solana continues to attract high-performance dApps and DeFi platforms due to its low transaction fees and high throughput, making it ideal for $SIMCAT's foundation.
- Wallet-Integrated Tokens: Tokens like Crypto.com's $CRO and Trust Wallet Token ($TWT) demonstrate how wallet-native utility tokens can drive user engagement and ecosystem loyalty.
- DeFi 2.0 Protocols: Platforms integrating staking, lending, and governance in a single interface (e.g., Aave and Compound) showcase the potential for multi-utility tokens to dominate decentralized finance.

$SIMCAT builds on these advancements, combining wallet-native utility, tap-to-earn gamification, and integrated banking services to stand apart from isolated offerings in the market.

8.2 New Coins

Several emerging tokens align closely with $SIMCAT's vision:

- $BONK (Solana): Community-driven meme token demonstrating strong engagement on Solana.
- $PYTH (Pyth Network): A Solana-based oracle solution enabling low-latency financial data feeds for DeFi platforms.
- $JUP (Jupiter Exchange): A decentralized Solana exchange token showcasing successful DEX integration.

By leveraging Solana's rapidly growing ecosystem and interoperability with such projects, $SIMCAT is positioned to integrate seamlessly with next-generation DeFi and gaming solutions.

8.3 Governments supporting Crypto Currency exchange

Global regulatory attitudes toward crypto are shifting toward acceptance and structured frameworks.

- United States: Recent regulatory clarity under the pro-crypto stance of federal leadership, combined with growing ETF approvals, creates a

favorable environment for blockchain-based businesses. SIMCAT adheres strictly to U.S. compliance standards, including KYC/AML.

- European Union (MiCA): The Markets in Crypto Assets (MiCA) framework offers a unified regulatory landscape across EU member states, supporting wallet services and exchange integration.
- Asia-Pacific: Regions such as Singapore and Hong Kong as well as Uzbekistan and Kazakstan have positioned themselves as crypto-friendly hubs through transparent licensing programs.

$SIMCAT's U.S.-based compliance-first approach ensures it is well-positioned for global expansion within these regulated and supportive jurisdictions.

9. Technical Architecture (Solana**)**

SIMCAT Token ($SIMCAT) is deployed on the Solana blockchain, chosen for its unmatched scalability, low fees, and energy efficiency.

- Transaction Speed: Solana processes up to 65,000 transactions per second (TPS), enabling fast wallet transfers, in-game rewards, and staking.
- Smart Contract Security: $SIMCAT utilizes Solana Program Library (SPL) tokens with audited smart contracts to ensure safe deployment.
- Cross-Chain Potential: While Solana is the core network, SIMCAT plans future integrations with cross-chain bridges for broader DeFi and exchange compatibility.

This technical foundation ensures $SIMCAT's infrastructure can support millions of users while remaining cost-effective and sustainable.

10. Legal and Compliance (USA-Based)

SIMCAT operates with the support of Crypto Engine LLC, a U.S.-based Mining Pool Software company, helping to reach full compliance with applicable federal and state regulations. Learn more about it here: **cepool.us**

- KYC/AML Protocols: All wallet, exchange, and staking functions integrate robust Know Your Customer (KYC) and Anti-Money Laundering (AML) processes.
- SEC and FinCEN Guidance: SIMCAT Token is structured as a utility token, avoiding characteristics of securities under the Howey Test while adhering to FinCEN reporting requirements.

- Data Privacy: All user data and authentication comply with U.S. and international standards, including GDPR compatibility for future EU expansion.

This compliance framework positions $SIMCAT as a legitimate, investor-ready project prepared for regulatory scrutiny.

11. Market Entry Plans

$SIMCAT's entry strategy leverages community engagement, gamified onboarding, and global partnerships to build rapid adoption and long-term sustainability.

1. Community Engagement via CryptoCat
   Our market entry begins with CryptoCat, a Telegram-based tap-to-earn game that introduces users to cryptocurrency concepts in an interactive and rewarding way. By integrating SIMCAT Token rewards directly into gameplay, we foster early engagement and incentivize participation in our ecosystem.
2. Content Channels for Growth
   $SIMCAT's rapidly growing Telegram community, YouTube, x.com and Instagram channels, serve as our uninterrupted outreach tools. Also the "tasks" in the game that earn additional rewards to the player for joining our communities and subscribe to our channels help immensely. We provide continues video reportage with tutorials, updates, and news to users, strengthening community trust and accelerating adoption.
3. Global Partnership Integration
   We are strategically connecting multiple products through partnerships that form the backbone of our ecosystem:
   - Crypto Engine (USA): Mining pool operator delivering regulated hash power solutions.
   - Crypto Mining (Central Asia): Large-scale mining farms supporting network infrastructure and liquidity.
   - Metabank (France): Blockchain banking franchise providing virtual cards, IBAN payment access, and fiat-crypto bridges.
   - Staking Platform (Regionally Patented): A proprietary staking mechanism offering dynamic APYs and long-term token utility.
   - Signal Bot (Regionally Patented): A Telegram-based market analysis bot delivering real-time trading signals and insights to users.

By merging gamified education, financial tools, and real-world utilities, $SIMCAT creates a holistic path from beginner engagement to advanced crypto adoption.

When We Enter

The SIMCAT project has been steadily developing since its inception:

- February 2023: Registration of intellectual property for our Staking platform and Signal bot.
- May 2025: Launch of CryptoCat v1 and deployment of the Crypto Mining Pool.
- June 2025: Release of CryptoCat v2, finalizing core gameplay and educational mechanics.
- July 2025: Public ICO offering for SIMCAT Token ($SIMCAT), granting early supporters pre-listing access.
- Early 2026: Integration of Metabank for blockchain banking and fiat on/off ramps.
- Mid-2026: Launch of the SIMCAT Wallet, consolidating wallet, staking, exchange, and payment functions.
- Early 2027: Completion of $SIMCAT's ecosystem, integrating all services into a unified Web3 platform.

Why We Enter

Our vision is to redefine how users interact with crypto by providing secure, accessible, and utility-driven solutions that merge entertainment with financial empowerment.

By leveraging robust technology and strategic partnerships across mining, banking, and DeFi, $SIMCAT bridges the gap between traditional finance and decentralized ecosystems. This approach not only accelerates adoption but also builds a foundation for a sustainable, community-driven financial network powered by the Solana blockchain.

$SIMCAT is uniquely positioned to transform the way users engage with digital assets—delivering education, rewards, and real-world utility through a seamless, gamified experience backed by a secure and scalable infrastructure.

12. Token Description

The token represents broad usability. It allows users to perform fast and easy global transfers and make payments with minimal fees. The primary purpose of the SIMCAT Token is to improve and simplify the use of banking and crypto applications while supporting the implementation of eco-friendly programs within the $SIMCAT ecosystem.

$SIMCAT will be issued as a Utility Token. To ensure market stability and provide continuous benefits to users who stake their tokens for extended periods, SIMCAT Utility Token will be supported by its own robust ecosystem. First and foremost, SIMCAT Token offers users a Web3-based crypto wallet designed for long-term use. The SIMCAT Wallet allows users to securely store their most trusted tokens and convert or swap them into stablecoins effortlessly. Additionally, SIMCAT Utility Token provides another major advantage—long-term sustainability. The token is designed to remain stable in future markets while supporting key ecosystem services such as SIMCAT Exchange, SIMCAT Wallet, SIMCAT Banking, SIMCAT Payment, and $SIMCAT Mining Pool. Through staking applications and associated fee structures, token holders will receive rewards in $SIMCAT, drawn from the ecosystem revenues generated by these platforms.

SIMCAT Token will be launched primarily on the Solana blockchain, with earlier consideration also given to Toncoin. Solana was selected due to its scalability, high transaction throughput, and low fees, making it one of the fastest-growing blockchains. In recent years, numerous successful tokens have been deployed on Solana, making it an ideal foundation for $SIMCAT.

Services available to SIMCAT Token users include:

- **SIMCAT Wallet:** A low-fee crypto wallet compatible with all major tokens, designed for secure storage and seamless transactions.
- **SIMCAT Exchange:** A trading platform for buying and selling tokens, enhanced with P2P functionality for direct crypto trading.
- **CryptoCat AirDrop:** A Web3-based Telegram airdrop where users can invite friends and earn $SIMCAT daily by mining through a simple tap-to-earn mechanism.
- **SIMCAT Staking:** Users can lock their SIMCAT Tokens for a set duration and receive bonus $SIMCAT rewards upon completion.

- **SIMCAT Payment:** Enables users to make online purchases using SIMCAT Tokens as a payment method, subject to platform rules.

All these services will be powered by custom smart contracts on the Solana blockchain, ensuring security, transparency, and efficiency across the entire $SIMCAT network.

13. Market Expansion

SIMCAT's market expansion focuses on scaling its ecosystem globally through strategic partnerships, compliance-driven operations, and targeted regional integrations. By leveraging its foundation on the Solana blockchain, SIMCAT will deliver high-speed, low-cost transactions while introducing innovative services such as regulated exchange trading in the U.S., government-backed payment utilities in Uzbekistan, and blockchain banking through Metabank in Europe. Combined with gamified user engagement via CryptoCat and mining-backed rewards from Crypto Engine, $SIMCAT is positioned to bridge the gap between emerging markets and mature crypto economies, creating a unified, accessible financial ecosystem for users worldwide.

13.2 Capital Investments

Capital raised through $SIMCAT's presale and token offerings will be strategically deployed:

- 40% – Product Development: Wallet, exchange, staking platform, and blockchain banking integrations.
- 25% – Marketing & User Acquisition: Global campaigns, influencer partnerships, and gamified onboarding.
- 15% – Liquidity Pools: Ensuring $SIMCAT stability across exchanges.
- 10% – Compliance & Legal: Licenses, audits, and U.S.-based legal infrastructure.
- 10% – Ecosystem Growth: Strategic partnerships, grants for dApp developers, and gaming expansions.

13.3 Projects

Key funded initiatives include:

- SIMCAT Wallet Expansion: Launching advanced features such as NFT storage, one-click DeFi access, and enhanced cross-chain compatibility to create a versatile Web3 wallet experience.

- CryptoCat Game Enhancements: Expanding the Telegram-based tap-to-earn game with additional levels, character skins, and educational modules to increase engagement and integrate deeper blockchain learning.
- DeFi Lending & Yield Integration: Introducing seamless staking and decentralized lending protocols built on Solana's DeFi ecosystem, enabling users to earn rewards and participate in on-chain financial services.
- U.S. Compliance-Ready Exchange: Developing a fully regulated P2P and spot trading platform featuring fiat on/off ramps, designed to meet U.S. compliance standards while maintaining decentralization.
- Crypto Engine Mining Pool: Operating a high-capacity 22 EH/s mining pool, distributing rewards in $SIMCAT Tokens and providing the mining pool participants with transparent earnings and real-time performance tracking.
- SIMCAT Solar: SIMCAT Solar Mining production, the world's first household-friendly mining solution that converts excess solar energy into $SIMCAT tokens. Our proprietary SIMCAT Solar Panels come with built-in, low-energy blockchain hardware that connects directly to the Crypto Engine Mining Pool. When a solar system sends surplus electricity back to the grid, owners don't just get paid by the utility—they also earn $SIMCAT rewards automatically, tracked in real time through their mining pool account.
- Utility Payments: Partnering with a new government-backed road assistance and monitoring initiative, offering citizens of Central Asian country exclusive discounts when paying with $SIMCAT

ROADMAP

2025-July:
Test Airdrop game
Upgrade New 1.0 Basic Game
Start Referral System

2025-September:
Open special Card
Donate Toncoin Boost mining
Open charging Staking boost

2025-October:
TimeFarming registration
Open Technology Card
Start Project ICO News printing

2025-November:
airdrop.io registration
CryptoCat Authenticator
Web 3 pre listing App

2025-December:
Finished Airdrop time determined
NotCoin Partnership
Start Live events News printing

2026-January
Identification of active users
Preparation for market listing
Start Airdrop Strategy

2026-February
Start Mining Pool and Solo Mining SIMCAT AI
Listing crypto market
SIMCAT Authenticator
Release news about $SIMCAT eco system

2026-March
Enhanced Security with SIMCAT Mobile Wallet
Industry-Standard Encoding & Decoding
Common Encoding Methods (Data Protection & Transmission)

2026-April
Wallet (SIMCAT.Auth)
Start Wallet staking
Start Wallet exchange Swap

2026-May
Exchange (SIMCAT.Auth)
Seamless and Profitable P2P Crypto Exchange
Star Exchange Spot Trading
List in n.exchange with (U.S. focus)

2026-June
SIMCAT Payment Gateway
Customer security, Seller security
List in Coinbase (U.S. focus)

2026-August
Blockchain Banking
Start connection SIMCAT Exchange
Start connection SIMCAT Mobile Wallet
Binance Central Asia, Uzbekistan

2026-August
Expand into Europe (via Metabank in France)
Integrate Payment & Utility Infrastructures
Expand to Uzbekistan (for utility payment integration)

2026-September
DeFi & Exchange Infrastructures
Integrate SIMCAT Exchange in India
List in the Bitget exchange supporting emerging tokens

2026-October
Integrate SIMCAT into Blockchain & Financial Infrastructures
Expand to Solana ecosystem in Singapore
United Arab Emirates (Dubai, Abu Dhabi)

2026-November
Expand to Latin America (Brazil, Argentina)
Listing in OKX exchange with Solana ecosystem

2026-December
List on gate.io for Asian user base.
Expand to Hong Kong

Year-2027
TBD

DISCLAIMER

This whitepaper is for informational purposes only and does not constitute financial, investment, or legal advice. SIMCAT Token ($SIMCAT) is a utility token intended for use within the $SIMCAT ecosystem. Purchasing $SIMCAT involves risk, including the potential loss of capital. Prospective participants should conduct their own research and consult with qualified financial and legal advisors before making any investment decisions. $SIMCAT does not guarantee any profits or returns, and token values may fluctuate significantly based on market conditions. Participation is subject to local laws and regulations, and SIMCAT reserves the right to modify its offerings to remain compliant.