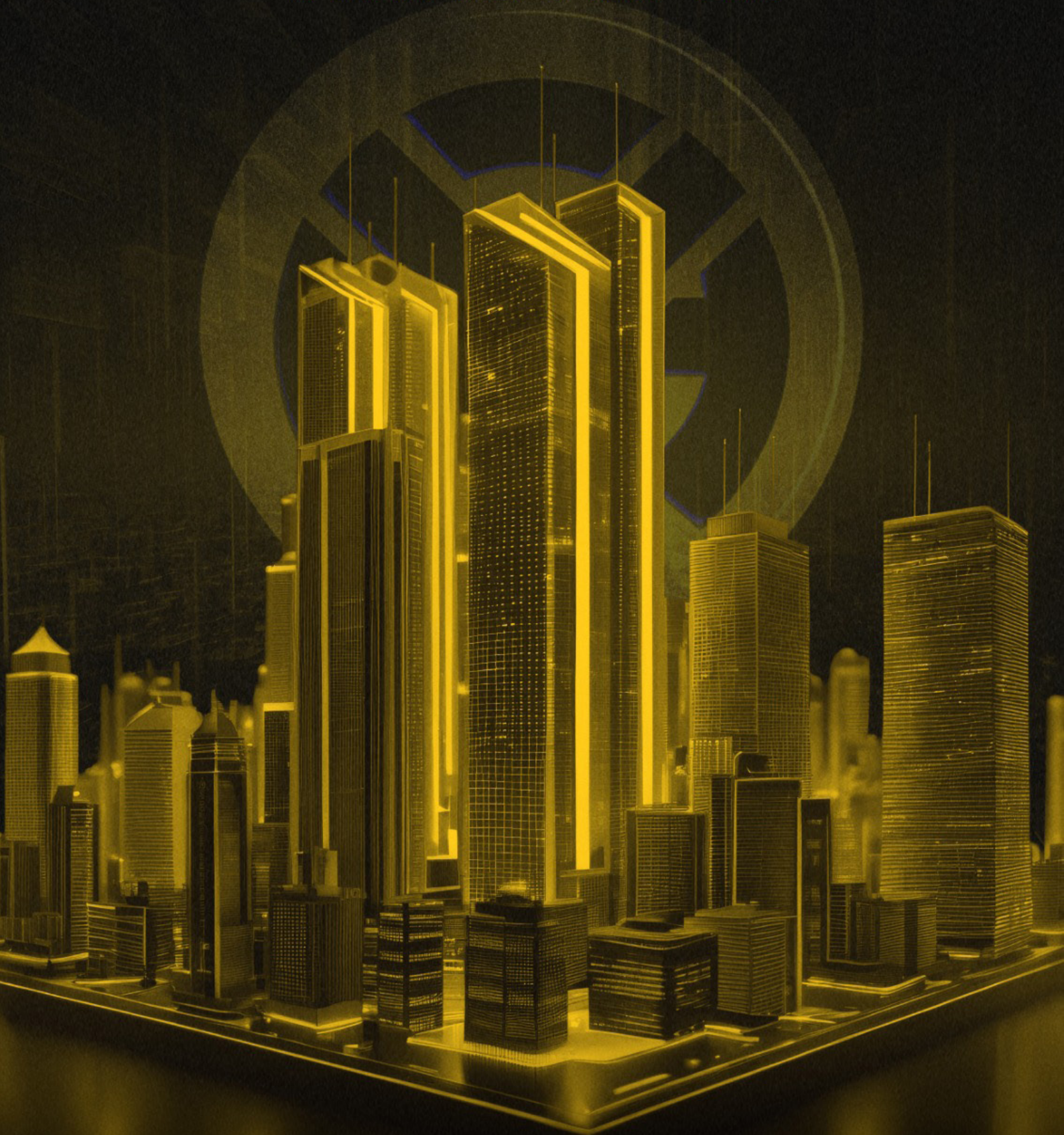




WHITE PAPER



DISCLAIMER

This White Paper is provided solely for informational and discussion purposes related to YA Group and the YAGC Token. It does not constitute an offer to sell or a solicitation of an offer to buy any securities, tokens, or other financial instruments

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No part of this White Paper should be considered a promise, guarantee, or assurance of the current or future utility, performance, or value of the YAGC Token.

VISION STATEMENT

Since the emergence of Bitcoin in 2009, the blockchain and cryptocurrency landscape has evolved significantly—moving from Blockchain 1.0 to 2.0, and into a more dynamic, application-driven era. What began as a decentralized digital currency has developed into a foundation for complex systems built on smart contracts and decentralized infrastructure. Innovations such as decentralized finance (DeFi), decentralized computing and storage, and Web3 are reshaping how people interact with technology, data, and value.

At YA Group, we believe blockchain technology is set to impact society as profoundly as the internet once did—bringing new ways of operating, transacting, and connecting across industries. However, despite rapid advancements, widespread adoption remains limited. A large portion of the global population has yet to engage with cryptocurrencies or understand the underlying technology. Complex applica-



tions such as NFTs, Layer 2 solutions, and cross-chain protocols often raise the entry barrier for new users. Additionally, a clear gap still exists between traditional systems and the decentralized world.

Since our founding in 2017, YA Group has moved from being a participant in the crypto space to an ecosystem builder. With the introduction of the YAGC Token, our mission is to leverage our experience, infrastructure, and talent to create a more inclusive, simplified blockchain environment. By reducing complexity and making access more intuitive, we aim to bridge the divide between traditional finance and decentralized innovation—empowering individuals and organizations to participate more confidently in this new digital era.

TOKEN OVERVIEW



TOKEN NAME	YA Group Coin
TOKEN SYMBOL	YAGC
TOTAL SUPPLY	50 million (fixed cap to ensure scarcity and long-term value)
NETWORK	Binance Smart Chain (BSC), chosen for high scalability, low fees, and EVM compatibility
SMART CONTRACT AUDIT	Scheduled with CertiK in Q3 2025 to ensure security and reliability

WHY CHOOSE US?

Real Utility. Real Impact.

YAGCC Token is built to deliver practical, real-world value—moving beyond speculation to drive meaningful change across finance, gaming, real estate, and supply chains. As a Real-World Asset (RWA)-backed token on Binance Smart Chain (BSC), YAGCC combines decentralization, speed, and transparency to eliminate inefficiencies and empower global economic participation.

With a total supply capped at 50 million tokens—20% of which are permanently burned—YAGCC ensures scarcity and long-term sustainability. As the native token of the YAGC Chain, it serves as the

fuel for payments, staking, and smart contract execution, offering seamless integration across decentralized applications.

YAGCC powers instant, low-cost forex transactions, secure digital economies in gaming, fractional real estate ownership, and transparent supply chain financing. Built in collaboration with YAGC Exchange and a thriving community, the token anchors a scalable, inclusive ecosystem where individuals and businesses benefit from liquidity, utility, and democratic governance.

This is more than a blockchain project—it's a movement to redefine finance with transparency, accessibility, and purpose.

Mission:

YAGCC Token's mission is to empower stakeholders businesses, merchants, and investors with a seamless, cost-effective Real-World Asset (RWA)-backed token on Binance Smart Chain.

It tackles inefficiencies like high fees, slow settlements, and fragmented systems by leveraging blockchain for streamlined, decentralized transactions.

YAGCC slashes costs, enabling merchants to retain profits, and democratizes access to assets like real estate and gold through tokenization, unlocking liquidity. Its cutting-edge technology ensures a trustable ecosystem, fostering transparency and efficiency across industries.

Retail investors gain access to opportunities once reserved for elites, while businesses benefit from scalable, secure transactions.

YAGCC's asset-backed stability and democratic governance empower stakeholders, creating an inclusive, prosperous future where tokenized economies thrive, driving global financial innovation.



FUTURE

A-Building the YAGC ecosystem:

To realize the vision of Real Utility. Real Impact., YAGC is committed to developing a comprehensive, scalable, and inclusive blockchain infrastructure through the following key pillars:

- **Build the Foundational Toolchain**

Develop essential blockchain tools to support smart contract deployment, on-chain operations, and developer access.

- **Bridge Centralized and Decentralized Systems**

Enable seamless integration between traditional financial systems and decentralized infrastructure to foster real-world utility and adoption.

- **Launch a Global, Open Developer Platform**

Empower developers worldwide with open-source resources, APIs, SDKs, and documentation to create innovative dApps and blockchain solutions.

- **Establish a Decentralized Autonomous Community (DAO)**

Build a governance framework that allows token holders and stakeholders to actively participate in decision-making and ecosystem direction.



- **Implement Cross-Chain Interoperability Protocols**

Facilitate smooth asset transfers and data exchange across multiple blockchain networks to increase accessibility and collaboration.

- **Expand Network Performance and Scalability**

Continuously enhance transaction throughput, reduce latency, and increase network capacity to meet the demands of real-world, high-volume applications.

YAGC ECOSYSTEM DEVELOPMENT PHASES

To realize our vision of creating a tokenized world with real-world utility, YAGC will be developed across three strategic phases—each designed to progressively scale performance, improve infrastructure, and expand usability.

YAGC 1.0: Foundation on BSC – Utility Begins

YAGC 1.0 establishes the core infrastructure and use cases by leveraging Binance Smart Chain (BSC) to deliver low-cost, high-performance solutions.

- Built on Binance Smart Chain (BSC) for speed and efficiency.
- 50 million total supply, with 20% burned for deflationary value.



- Supports high-throughput use cases: High TPS ideal for forex, gaming, and real-time financial ecosystems.
- ~3-second finality enables instant cross-border settlements.
- Gas fees between \$0.01 and \$0.10, optimizing microtransactions and enterprise use.
- Integrated with major DeFi platforms like PancakeSwap and Venus.
- RWA-backed use cases in forex trading, real estate tokenization, gaming economies, and supply chain finance.
- Cross-chain enabled via Chainlink CCIP for interaction with Ethereum, Solana, and others.
- Regulatory Compliance: YAGC operates under a licensed framework for Payment Processing and E-Wallet Services issued by the Republic of Kazakhstan. Business ID: 200940035452

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This license ensures that our platform complies with regulatory standards, enabling secure and legal handling of digital assets and transactions within the YAGC ecosystem.

YAGC 2.0: Performance & Developer Ecosystem – Scaling Real Impact

As adoption grows, YAGC 2.0 will focus on technical enhancements and developer empowerment to handle greater scale and broader functionality.

TOOLCHAIN DEVELOPMENT	Smart contract libraries, APIs, and SDKs for faster dApp deployment.
PERFORMANCE SCALING	Optimize BSC layer and develop custom subroutines for parallel execution.
YAGC DEVELOPER PORTAL	Open access to documentation, tutorials, and grants.
DAO FRAMEWORK IMPLEMENTATION	Launch YAGC governance layer to involve the community in major decisions.
OPTIMIZED DATA LAYER	Develop authenticated, blockchain-specific data storage engines (e.g., LightningADS-inspired).
EVM ENHANCEMENTS	Research and implement lightweight, parallel EVM environments for higher throughput.

YAGC 3.0: Cross-Chain Expansion & Inclusive Innovation

YAGC 3.0 will transition the ecosystem into a cross-chain, mass-adoption phase. Focus shifts to accessibility, Layer 2 solutions, and global integration.

CROSS-CHAIN INFRASTRUCTURE	Seamless token and asset transfers across Ethereum, Solana, and emerging chains.
LAYER 2 EXPANSION	Launch lower-cost, privacy-enabled Layer 2 to support large-scale applications.
MULTI-CHAIN SDK	Equip developers with tools to build across chains with privacy, speed, and scale.
DECENTRALIZED IDENTITY & ACCOUNTS	Unified user profiles across games, DeFi, and financial tools.
WEB3 API GATEWAY	Open access to blockchain data for builders, businesses, and institutions.
COMMUNITY ACCELERATOR	Support early-stage projects, dApps, and developers through funding and mentorship.

B-Building a Scalable Payment Infrastructure

YAGC Payment Infrastructure & Transaction Flow

Real Utility. Real Impact.

YAGC is building a real-world, scalable payment solution that seamlessly bridges digital assets with daily financial use. In collaboration with YAG Exchange, the broader YAG ecosystem, and future partners, we are creating a robust, interoperable crypto payment system designed to serve millions globally—offering speed, efficiency, and trust.

Integrated Credit Card System

YAGC will offer a virtual or physical credit card linked to user wallets, enabling real-time crypto-to-fiat conversion for in-store and online purchases. This empowers users to spend YAGC just like any traditional currency—without needing to exit the crypto ecosystem.

Ecosystem-Wide Utility

Within the YAGC ecosystem, the payment system supports seamless transactions across:

- Forex trading
- Real estate tokenization
- Staking and DeFi tools
- NFT markets
- Gaming platforms

This creates a unified, efficient network for cross-service value transfer and daily utility.

Global Payment Connectivity

Outside the ecosystem, YAGC will integrate with leading blockchains and financial rails to facilitate:

- Cross-border settlements
- Crypto-to-fiat conversion
- Multi-currency support (YAGC, stablecoins, fiat)

This reduces barriers for merchants and users, offering faster transactions and lower fees on a global scale.

TRANSACTION FLOW

1. Merchant Integration

Merchants can easily adopt YAGC via our Payment Service Provider (PSP) APIs:

- Setup within hours using pre-built tools
- Seamless integration with e-commerce, gaming, and real estate platforms
- Accept YAGC, stablecoins, or fiat
- Low integration costs improve adoption and revenue

2. User Transactions

Users make payments using YAGC or stablecoins, auto-converted through DeFi protocols like PancakeSwap:

- ~3-second finality on BSC
- Transaction fees as low as \$0.01
- Example: A \$50 transaction costs ~\$0.05 on YAGC vs. ~\$5 via traditional payment gateways
- Ideal for microtransactions, gaming, and streaming

3. Merchant Settlement

Merchants receive payments in YAGC, stablecoins, or fiat:

- Instant cross-border payouts in local currencies
- Automated smart contracts convert and settle at market rates
- Settlement fees ~0.1% vs. 2–3% in traditional card systems
- Blockchain ensures secure, transparent settlement with minimal friction

4. Investor Benefits

YAGC unlocks real-world investment access through dApps:

- Buy fractionalized RWAs (e.g., \$100 property shares with 6% yield)
- Stake YAGC for 5–10% APY (e.g., \$1,000 earns \$80/year at 8%)
- User-friendly platforms for trading and staking
- Transparent ownership and passive income options via blockchain

5. Traceability & Transparency

All transactions are verifiable on BSC's public ledger:

- Traceable RWA ownership history
- Auditable supply chain payments
- Staking rewards and transfers are fully transparent
- Institutional-grade trust with secure, tamper-proof data

YAGC ROADMAP & GROWTH STRATEGY

Phase 1: Foundation & Launch (May 2025 – Q1 2026)

Laying the groundwork for a secure, utility-driven token economy.



Phase 2: Expansion & Ecosystem Adoption (Q2 2026 – Q4 2026)

Scaling utility and diversifying real-world applications.

MERCHANT EXPANSION:

Onboard 500+ merchants, processing \$10M+ in transactions.

RWA GROWTH:

Add IP and global real estate; fractional ownership dApp launch.

AI TOOLS:

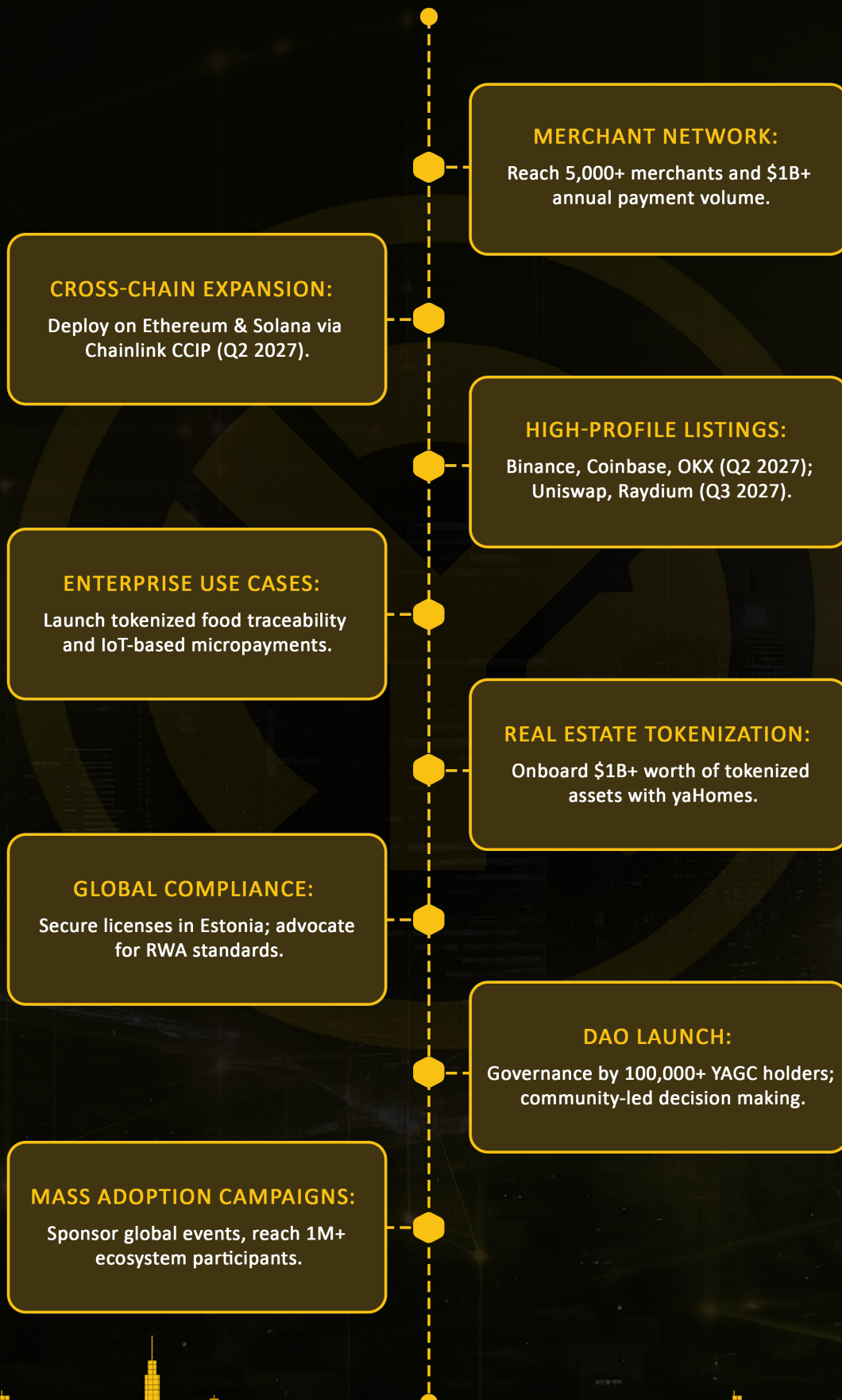
Deploy analytics dashboards for valuation and merchant performance.

PARTNERSHIPS:

Expand into real estate, supply chains, and finance verticals.

Phase 3: Autonomous Ecosystem & Global Leadership (Q1 2027 – Q4 2027)

Transitioning to a self-sustaining, decentralized economic layer.



TOKEN UTILITY & DISTRIBUTION

Token Details



TOKEN NAME	YA Group Coin (YAGC)
TOTAL SUPPLY	50 million (fixed)
BLOCKCHAIN	Binance Smart Chain (BSC)
AUDIT	CertiK (Q3 2025)



DEFLATIONARY MECHANISM

YAGC incorporates multiple mechanisms to control supply and enhance long-term value:

- Token Burn: 20% of total supply permanently burned after launch.
- PSP Usage Burn: A percentage of transaction fees from merchants is used to burn YAGC periodically.
- Staking Lockups: Reduces circulating supply and encourages long-term holding.
- RWA Collateralization: Token supply backed by real-world assets ensures intrinsic value over time.

This model supports scarcity, price stability, and long-term sustainability.

