INSTITUTIONAL EDITION · v1.0

Metta Protocol
$MEPR Premium Whitepaper

The infrastructure token powering real-world businesses, fintech utilities, AI services, escrow infrastructure, digital identity, and RWA integrations through one unified token economy.

TICKER	FIXED SUPPLY	CHAIN	POSITIONING
$MEPR	10,000,000,000	BSC → multi-chain	Utility · RWA · Infra

Innovating the world with the divine knowledge.

Published by Metta Protocol. · Prepared with Perplexity Computer.

● LEGAL NOTICE

Forward-looking & Risk Disclaimer

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$MEPR is positioned as a utility-first ecosystem token. It is not equity, a share, a debt obligation, a profit-sharing instrument, a security, or a claim on the revenue or assets of Metta Protocol or any affiliated entity. Holders of $MEPR are not entitled to dividends, profit distributions, passive income, or guaranteed buybacks. References in this document to potential treasury operations, including discretionary market buybacks, are forward-looking and conditional on treasury, market, governance, and operational factors. No representation is made that any such operations will occur, will be profitable, or will support a particular price level.

Forward-looking statements — including roadmap items, revenue targets, partnership ambitions, and ecosystem milestones — are based on management's current assumptions and are subject to significant uncertainty. Actual outcomes may differ materially. Digital assets are volatile and may lose all or substantially all of their value. Holders should only commit capital they can afford to lose. Participation in any sale is subject to applicable laws, KYC and AML procedures, and jurisdictional eligibility.

> Bottom line. Read this whitepaper as a description of an evolving utility ecosystem, not as a representation of investment return or financial guarantee.

EXECUTIVE SUMMARY

Own the infrastructure token powering real-world businesses

Metta Protocol is a blockchain-powered digital infrastructure ecosystem designed to connect real-world businesses, fintech utilities, AI services, escrow infrastructure, digital identity, and real-world asset (RWA) integrations through a single unified token economy powered by $MEPR. Rather than positioning around speculative narratives, the protocol is built around operating products that generate fee-based revenue and route economic activity through a transparent treasury and a controlled emission schedule.

TOTAL SUPPLY	CHAIN	ALLOCATION	DISCLOSURE
10B MEPR	BSC (multi-chain planned)	Utility-first	Public registry

What this whitepaper covers

- The institutional thesis behind $MEPR and how it differs from speculative tokens.
- Six ecosystem pillars — MettaPays, Escrow, MettaSpace, Metta AI APIs, Digital Identity SBT, and RWA Infrastructure.
- A fixed-supply 10,000,000,000 MEPR allocation across community, ecosystem, treasury, partnerships, and operations.
- Vesting and emissions designed to control circulating supply and align long-term participants.
- Treasury transparency, multisig wallet registry, and the discretionary buyback philosophy.
- A forward-looking revenue model, roadmap to 2027, and phased governance design.
- Comprehensive risk framework and risk-control architecture.

INSTITUTIONAL THESIS

Utility-first economics, real-world cash flows

Most token ecosystems begin with a narrative and search for utility later. Metta Protocol inverts that sequence. The protocol begins with operating businesses — payments, escrow, mailbox and business-address services, and AI APIs — and uses $MEPR as the connective utility token across them. The result is a token whose value drivers are tied to real fee-bearing activity rather than reflexive trading dynamics.

Three pillars of the institutional thesis

Utility-first design	$MEPR is consumed inside the ecosystem for payments, fees, discounts, staking-based trust, governance, and AI service credits — not held purely for speculation.
RWA & real-world rails	Escrow, mailbox, business address, and settlement infrastructure connect digital tokens to off-chain economic activity, expanding the addressable market beyond crypto-native users.
Transparent treasury	A multisig treasury, on-chain vesting contracts, and a public ecosystem wallet registry provide institutional-grade visibility into supply, locks, and treasury operations.

> Core thesis. Own the infrastructure token powering real-world businesses — payments, escrow, identity, AI, and RWA — connected by one transparent, utility-driven economy.

WHY $MEPR

Token utility across the Metta Protocol stack

Function	$MEPR role
Payments & settlement	Native settlement currency across MettaPays rails and merchant flows.
Escrow & dispute resolution	Fee discounts, staking-based trust scores, and governance over dispute parameters.
AI service consumption	Pay-per-use for Metta AI APIs; usage credits and developer access tiers.
Digital identity & access	Eligibility gating for launchpad, premium tiers, and verified marketplace participation.
Governance participation	Voting on selected protocol parameters as governance phases unfold.
Future RWA integrations	Access token for RWA settlement flows and tokenized ecosystem services.

Demand drivers

Token demand emerges from actual use of ecosystem services: transaction fees on MettaPays, escrow fees on protected payments, API consumption on Metta AI, subscription rails through MettaSpace, and access gating via the Digital Identity SBT. As services scale, $MEPR is consumed, staked, and routed across treasury operations.

ECOSYSTEM ARCHITECTURE

Six pillars, one token economy

Metta Protocol — Ecosystem Architecture

Application Layer
MettaPays · Escrow Infrastructure · MettaSpace · Metta AI APIs

Identity & Trust Layer
Digital Identity SBT · KYC · Reputation Tiers · Anti-fraud

Settlement & RWA Layer
Escrow Contracts · Stablecoin Rails · RWA Integrations · Treasury

Token Utility Layer ($MEPR)
Payments · Fees · Discounts · Staking-based Trust · Governance

Blockchain Layer
BSC today → Base · Ethereum · Solana · Polygon · Arbitrum

MettaPays

PILLAR

Fintech and payment infrastructure. Non-custodial wallet infrastructure, fiat on-ramps, crypto swaps, escrow payments, stablecoin settlement, digital commerce rails, premium wallet features, and a multi-chain roadmap.

Revenue / utility: Transaction fees, swap fees, on-ramp partner revenue, subscriptions, escrow fees, and merchant settlement fees.

Escrow Infrastructure

PILLAR

Programmable escrow for P2P transactions, marketplace protection, freelance payments, B2B settlement, RWA transactions, multi-party escrow, and smart-contract dispute workflows.

Revenue / utility: $MEPR utility: reduced escrow fees, access tiers, staking-based trust scores, reputation, and governance over dispute parameters.

MettaSpace

PILLAR

SaaS-and-services component connected to digital mailbox and business-address infrastructure. Designed for entrepreneurs, remote teams, and small businesses needing a verifiable mailing presence.

Revenue / utility: Virtual mailbox subscriptions, business address plans, mail management, enterprise mailbox tiers, premium upgrades.

Metta AI APIs

PILLAR

AI assistant infrastructure, language tools, Haitian Creole AI models, API usage billing, business automation, AI support, and developer access — built on the heyMetta AI foundation.

Revenue / utility: $MEPR utility: AI service payments, API discounts, developer access, usage credits, and governance over AI tooling.

Digital Identity SBT

PILLAR

Soulbound-token identity layer: KYC-linked proofs, reputation scores, trust tiers, marketplace verification, anti-fraud, human verification, investor eligibility, and launchpad access.

Revenue / utility: Verification fees, identity infrastructure usage, and eligibility gating for ecosystem services.

RWA Infrastructure

PILLAR

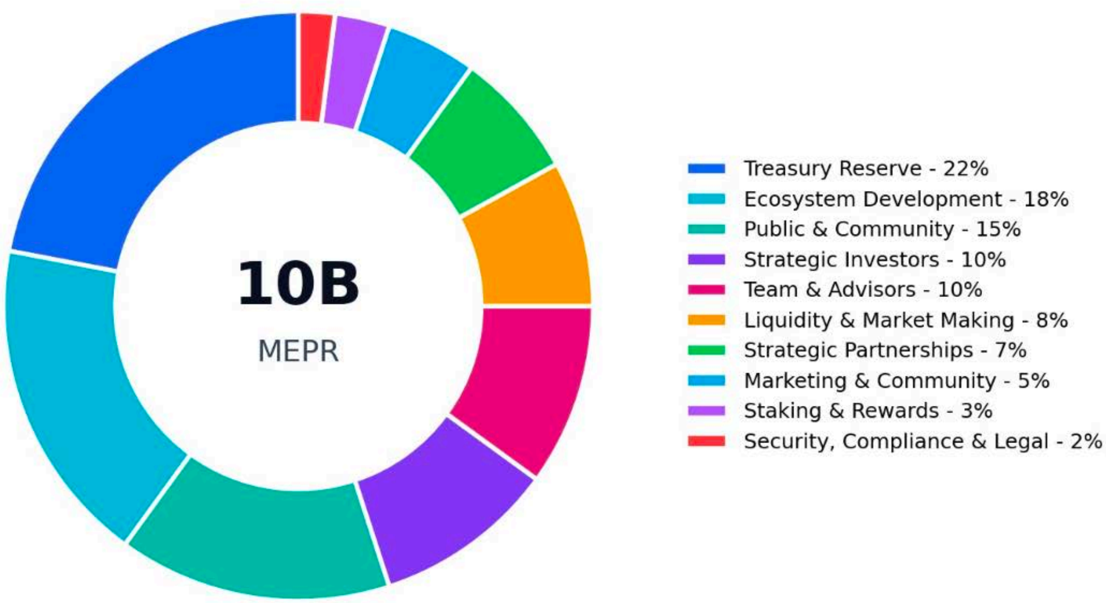
Tokenized access to ecosystem services, business-backed digital infrastructure, RWA settlement flows, escrow for real-world transactions, future asset-tokenization services, and treasury-supported expansion.

Revenue / utility: Settlement fees, RWA integration fees, and access economics tied to long-term ecosystem expansion.

TOKENOMICS & ALLOCATION

Fixed supply of 10,000,000,000 MEPR

TOTAL SUPPLY	LAUNCH FLOAT	CHAIN (GENESIS)	TICKER
10,000,000,000	8 – 15%	BSC	$MEPR



Bucket	%	MEPR	Purpose
Treasury Reserve	22%	2,200,000,000	Long-term ecosystem reserve, operational resilience, strategic support.
Ecosystem Development	18%	1,800,000,000	Product development, integrations, infrastructure, partner expansion.
Public & Community	15%	1,500,000,000	Community sale, public access, ecosystem participation.
Strategic Investors	10%	1,000,000,000	Strategic capital, institutional support, long-term partners.

Team & Advisors	10%	1,000,000,000	Founder, builder, advisor, and long-term contributor incentives.
Liquidity & Market Making	8%	800,000,000	DEX/CEX liquidity, market stability, exchange readiness.
Strategic Parnerships	7%	700,000,000	Enterprise partnerships, integrations, acquisition support.
Marketing & Community	5%	500,000,000	Brand growth, community activation, campaigns, education.
Staking & Rewards	3%	300,000,000	Future staking, user rewards, loyalty incentives.
Security & Compliance	2%	200,000,000	Audits, legal opinion, security reviews, regulatory infrastructure.
Total	100 %	10,000,000,000	

Sale structure

Tier	Minimum	Notes
Community	$50	Open to KYC-verified participants in eligible jurisdictions.
Strategic	$5,000+	Strategic supporters and ecosystem partners.
Institutional	Negotiated	Custom terms; bespoke vesting; dedicated diligence.

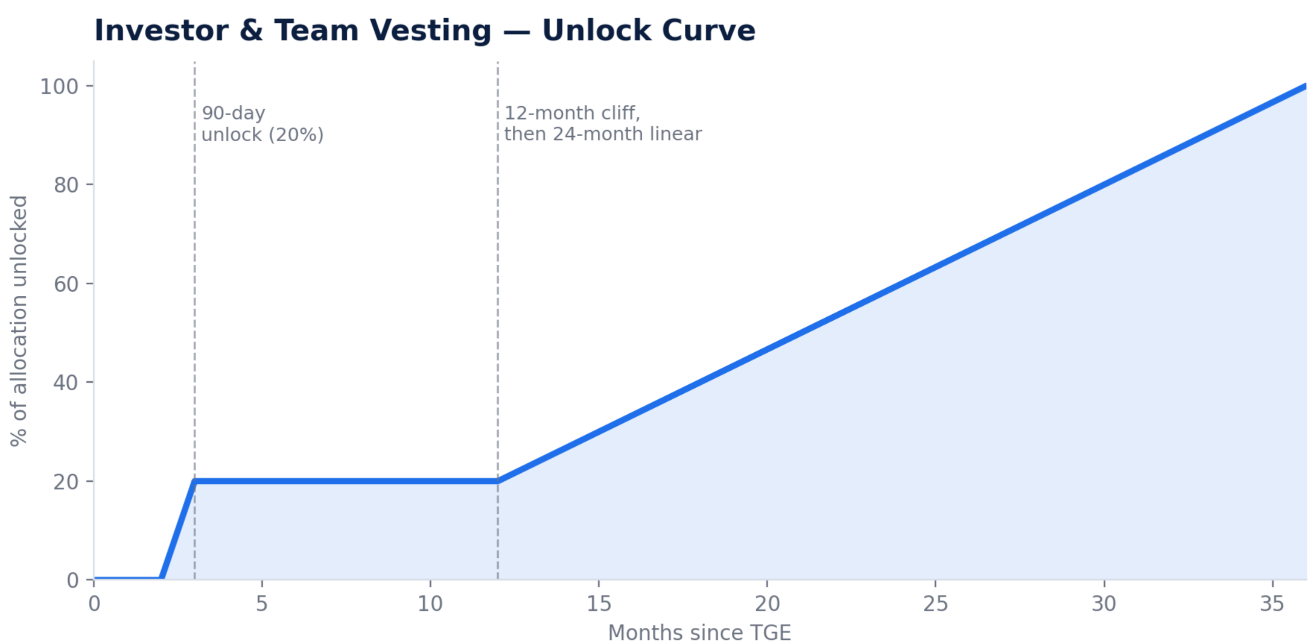
Accepted currencies: BNB, USDT, ETH, SOL, BTC. KYC required across all tiers. Participation is subject to jurisdictional eligibility and applicable AML procedures.

● VESTING & EMISSIONS

Aligning long-term participants

Investor and team allocations follow an identical vesting structure designed to align long-term participants and to control circulating supply during the early operating phase.

Phase	Schedule
Initial unlock	20% unlocked at the 90-day mark following Token Generation Event.
Cliff	The remaining 80% remains locked for 12 months from TGE.
Linear vest	After the 12-month cliff, the remaining 80% vests monthly over 24 months.
Applies to	Investor and Team & Advisors allocations.



Unlock curve for Investor and Team allocations.

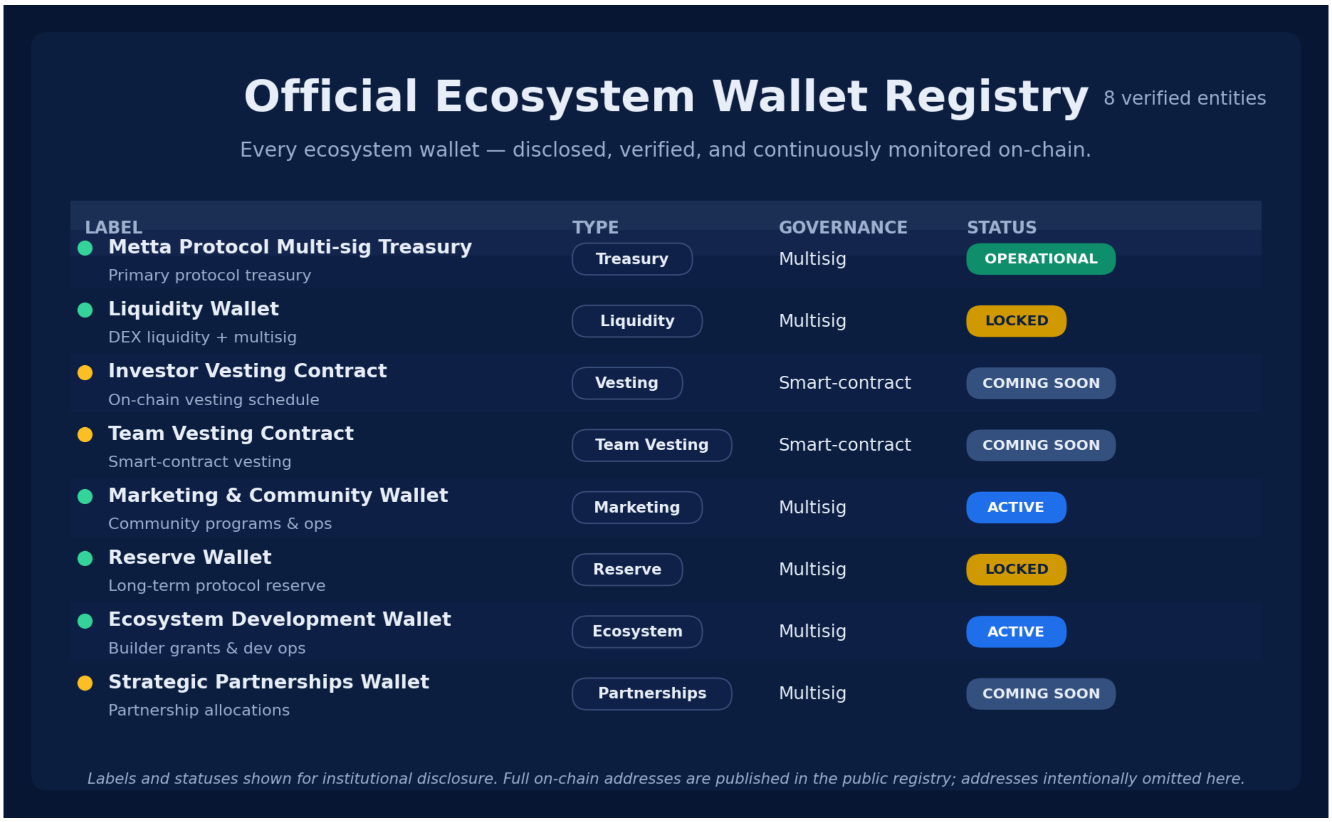
Merkle investor claim system

Investor distributions are administered through a Merkle-based vesting contract. An off-chain investor list — containing wallet address, total allocation, and claim eligibility — is hashed into a Merkle tree. The contract stores only the Merkle root. To claim, investors submit a Merkle proof; the contract verifies the proof, checks the schedule and prior claims, and releases the eligible amount of $MEPR. This pattern delivers verifiable, low-cost distribution with on-chain transparency.

TREASURY, TRANSPARENCY & WALLET REGISTRY

Institutional-grade disclosure

Metta Protocol publishes a public Official Ecosystem Wallet Registry covering eight verified entities: the multisig treasury, liquidity wallet, investor vesting contract, team vesting contract, marketing & community wallet, reserve wallet, ecosystem development wallet, and strategic partnerships wallet. Material wallets are governed by multisig controls. Vesting flows are administered through a single investor vesting contract and a single team vesting contract.



Official Ecosystem Wallet Registry 8 verified entities

Every ecosystem wallet — disclosed, verified, and continuously monitored on-chain.

LABEL	TYPE	GOVERNANCE	STATUS
Metta Protocol Multi-sig Treasury Primary protocol treasury	Treasury	Multisig	OPERATIONAL
Liquidity Wallet DEX liquidity + multisig	Liquidity	Multisig	LOCKED
Investor Vesting Contract On-chain vesting schedule	Vesting	Smart-contract	COMING SOON
Team Vesting Contract Smart-contract vesting	Team Vesting	Smart-contract	COMING SOON
Marketing & Community Wallet Community programs & ops	Marketing	Multisig	ACTIVE
Reserve Wallet Long-term protocol reserve	Reserve	Multisig	LOCKED
Ecosystem Development Wallet Builder grants & dev ops	Ecosystem	Multisig	ACTIVE
Strategic Partnerships Wallet Partnership allocations	Partnerships	Multisig	COMING SOON

Labels and statuses shown for institutional disclosure. Full on-chain addresses are published in the public registry; addresses intentionally omitted here.

Schematic — Official Ecosystem Wallet Registry. Addresses are intentionally omitted; full on-chain addresses are published in the public registry, which remains the source of truth.

Token Transparency Center

The Token Transparency Center is the institutional disclosure hub for $MEPR. It is designed to publish, on an ongoing basis: total supply; circulating supply; locked supply; treasury wallet positions; liquidity wallet positions; investor and team vesting contract states; buyback-related wallet activity; quarterly treasury reports; and an unlock calendar. Together with the public wallet registry, the Transparency Center is intended to make $MEPR's supply, locks, and treasury operations independently verifiable.

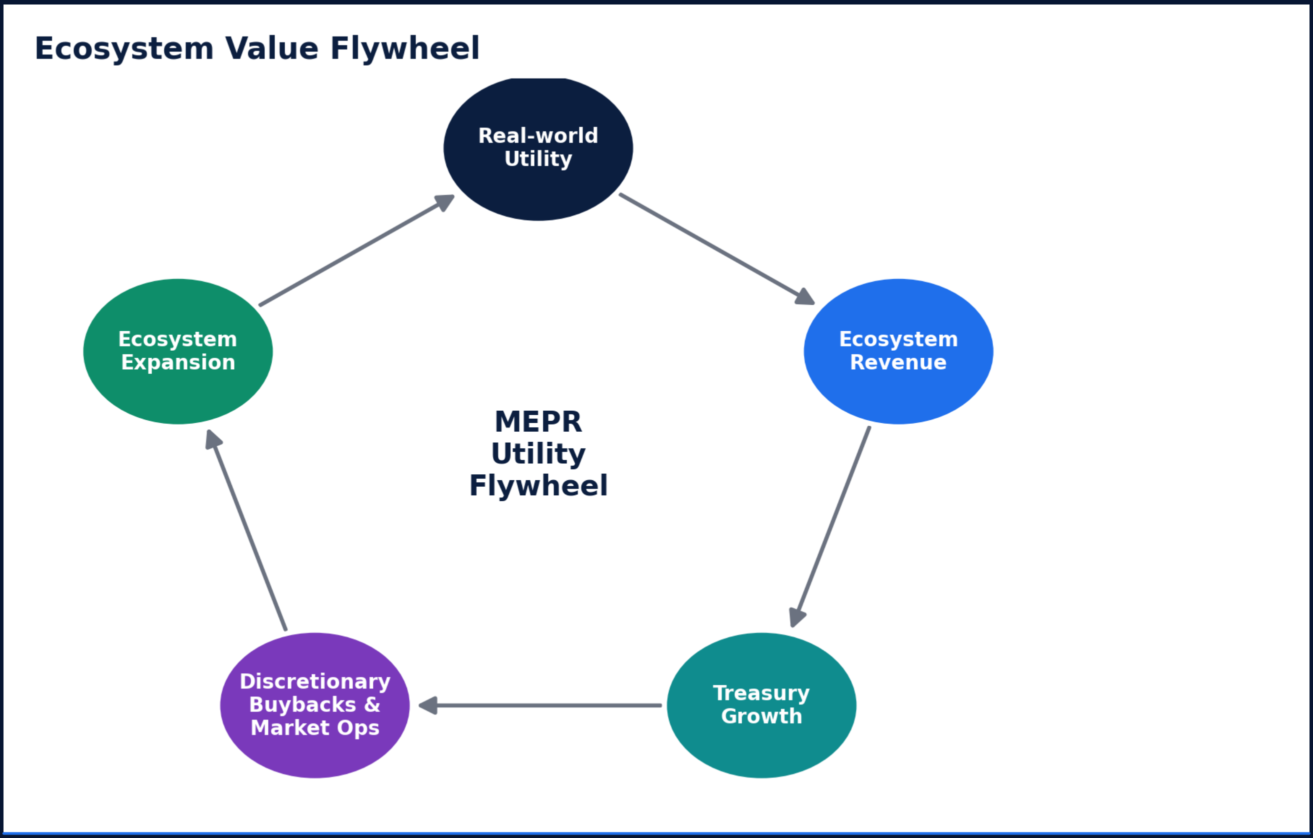
Wallet registry — entities

Label	Type	Governance	Status

Metta Protocol Multi-sig Treasury	Treasury	Multisig	Operational
Liquidity Wallet	Liquidity	Multisig + lock	Locked
Investor Vesting Contract	Vesting	Smart contract	Pre-launch
Team Vesting Contract	Team Vesting	Smart contract	Pre-launch
Marketing & Community Wallet	Marketing	Multisig	Active
Reserve Wallet	Reserve	Multisig + timelock	Operational
Ecosystem Development Wallet	Ecosystem	Multisig	Active
Strategic Partnerships Wallet	Partnerships	Multisig	Active

REVENUE MODEL & FLYWHEEL

How $MEPR earns its place in the ecosystem



1. Users adopt ecosystem services (MettaPays, Escrow, MettaSpace, AI APIs). 2. Service activity generates fee-based revenue routed through the treasury. 3. A portion of net profits may be allocated to discretionary, treasury-led market operations and buybacks. 4. Reinvestment funds ecosystem expansion and new integrations. 5. More adoption deepens utility demand for $MEPR.

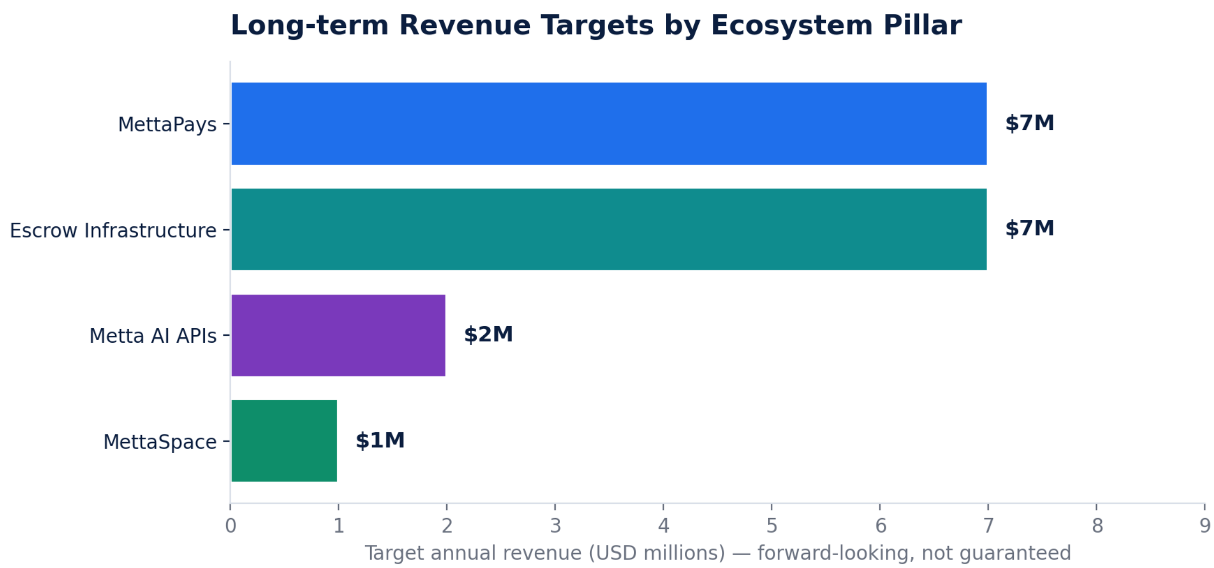
Buyback philosophy.

A portion of ecosystem net profits may be allocated toward treasury-led market buybacks, proposed initially at up to 7%, subject to governance approval and treasury discretion. Any such operations are conditional on market conditions, operational needs, regulatory considerations, and approved policy. Buybacks are not guaranteed and confer no price guarantee, profit distribution, dividend, or right of return.

REVENUE TARGETS

Forward-looking aspirations, not guarantees

The figures below represent long-term target potential for ecosystem revenue streams. They are aspirational and forward-looking; they are not commitments, projections of profit, or representations of return to $MEPR holders. Actual results may differ materially.



Estimated long-term aggregate target: $17M+ annually. Targets, not commitments or projections of return.

Stream	Target annual revenue	Source
MettaPays	$7,000,000	Tx fees, swaps, on-ramps, subs, escrow, merchant settlement.
Escrow Infrastructure	$7,000,000	P2P, marketplace, freelance, B2B, RWA, multi-party escrow.
Metta AI APIs	$2,000,000	AI usage billing, developer access, automation services.
MettaSpace	$1,000,000	Mailbox subs, business address plans, enterprise tiers.
Enterprise integrations	Expanding	Bespoke partner deals and platform integrations.
RWA tokenization services	Expanding	Tokenized access, settlement, real-world rails.
Aggregate long-term target	$17,000,000+	Subject to execution and market conditions.

STRATEGIC ROADMAP

From institutional launch to multi-chain RWA platform

Q3 2026

- IEO launch
- Vesting contracts live
- Token Transparency Center
- Investor dashboard live
- Audit preparation

Q4 2026

- Tier 2 CEX listing
- CEX listing expansion
- MettaPays public rollout
- Escrow infrastructure launch
- Treasury reporting begins

Q1 2027

- RWA integrations
- RWA pilot integrations
- Digital Identity SBT beta
- Enterprise partnership development

Q2 2027

- AI infrastructure expansion
- AI API expansion
- Multi-chain planning
- Launchpad access layer
- Ecosystem governance expansion

GOVERNANCE MODEL

Treasury-guided, progressively decentralized

Governance is introduced in deliberate phases. The early phases are treasury-guided to preserve operational accountability while the protocol stabilizes; later phases progressively expand community voice and token-weighted decisions over selected protocol parameters.

Phase 1 — Treasury-Guided Governance

Core treasury and protocol parameters are managed by the founding treasury. Public disclosure of treasury operations begins.

Phase 2 — Community Proposal System

Verified community members submit structured proposals. Treasury reviews and acts on qualified proposals.

Phase 3 — Token-Weighted Governance

Token-weighted voting is enabled for selected protocol decisions. Sensitive operations remain subject to treasury safeguards.

Phase 4 — Treasury Governance for Qualified Participants

Governance over treasury policy expands to qualified participants under a controlled framework. Early-phase treasury controls remain calibrated to risk.

BLOCKCHAIN ARCHITECTURE

BSC genesis, multi-chain future

$MEPR launches on Binance Smart Chain (BSC) for cost efficiency, deep retail liquidity, and proven token infrastructure. The longer-term strategy contemplates a multi-chain expansion to broaden distribution, reduce single-network dependency, and reach distinct user bases:

Network	Role	Status
BSC	Genesis network. Low-friction launch, deep retail liquidity, mature tooling.	Live
Base	Coinbase ecosystem reach; institutional and consumer pipelines.	Planned
Ethereum	Settlement-grade L1; institutional integrations and RWA primitives.	Planned
Solana	High-throughput consumer rails for payments and AI workloads.	Planned
Polygon	Low-cost EVM scale, enterprise pilots, and RWA partnerships.	Planned
Arbitrum	Settlement scale via optimistic rollups and DeFi compatibility.	Planned

> Multi-chain expansion is sequenced to follow product traction and treasury capacity. Bridge security, audit posture, and liquidity depth are explicit gating criteria for each new deployment.

FOUNDER

Watson Delice — Founder, Metta Protocol

Watson Delice is a technology entrepreneur and founder of multiple ventures across AI, fintech, digital infrastructure, and business services. He is the founder of heyMetta AI, a multilingual AI platform focused on expanding access to artificial intelligence tools, including Haitian Creole AI development. heyMetta AI was selected among the Top 50 startups in the Paddle AI Tech Startup Launchpad, strengthening the founder's credibility in the AI startup ecosystem.

Through Metta Protocol, Watson is building a blockchain-powered infrastructure ecosystem designed to connect real-world businesses, fintech applications, AI services, escrow systems, and digital identity into a unified, utility-driven token economy.

FOUNDER	AI PLATFORM	RECOGNITION	FOCUS
Watson Delice	heyMetta AI	Paddle Top 50	AI · Fintech · RWA

RISK FRAMEWORK

Material risks and protocol-level mitigations

Risk	Description	Mitigation
Execution risk	Roadmap, product, and partnership delivery may slip; ecosystem revenue may take longer to materialize.	Phased roadmap, accountable milestones, treasury-controlled spend, audit-ready architecture.
Regulatory uncertainty	Digital-asset rules differ by jurisdiction and continue to evolve.	KYC and AML procedures, jurisdictional gating, conservative utility positioning, no profit-sharing framing.
Liquidity risk	Secondary market liquidity may be thin or volatile early after listing.	Liquidity Reserve allocation, locked liquidity, market-making relationships, exchange-tier sequencing.
Exchange listing risk	Tier 1 listings are competitive and discretionary; timing not guaranteed.	Listing pipeline diversification; tier 2 launch, expansion-staged listings.
Smart contract risk	Bugs in vesting, escrow, or settlement contracts could impair user funds.	External audits, audit-ready architecture, multisig controls, conservative rollout, security allocation.
Revenue projection risk	Revenue targets are aspirational and may not be achieved.	Targets are positioned as forward-looking; treasury operations are not contingent on hitting targets.
User adoption risk	Ecosystem services may scale more slowly than expected.	Multiple product lines; addressable RWA expansion; partnership channels; founder-led AI distribution.
Market volatility	Digital-asset markets are inherently volatile.	Controlled launch float (8–15%); long vesting; no leverage in treasury policy.
Treasury management risk	Treasury mismanagement could impair runway.	Multisig governance, quarterly treasury reports, transparency center, controlled buyback policy.
Competitive risk	Competing fintech, escrow, identity, and AI platforms may take share.	Differentiation through integrated ecosystem, RWA emphasis, multilingual AI, and real-world business backing.

Risk control architecture

- KYC-mandatory sale across all participant tiers.
- Vesting contracts for investor and team allocations, with Merkle-proof claims.
- Multisig governance for all material treasury and operational wallets.

- Public ecosystem wallet registry and Token Transparency Center.
- Quarterly treasury reporting beginning Q4 2026.
- External audits and audit-ready protocol architecture.
- Investor unlock dashboard and on-chain unlock calendar.
- Conservative, governance-bounded buyback language with no guarantees.
- Strict utility framing — $MEPR is not equity, not a security, not a yield product.
- Controlled circulating supply (8 – 15% target launch float).

CONCLUSION

Own the infrastructure token powering real-world businesses.

$MEPR is the utility backbone of an ecosystem built around products that already make sense to real-world users — payments, escrow, identity, mailboxes, and AI. The institutional case is straightforward: a fixed-supply, utility-first token; a transparent multisig treasury; a controlled emission schedule; and a roadmap that prioritizes audit-ready disclosure and progressive governance.

Metta Protocol welcomes institutional partners, strategic supporters, and aligned community participants who share its conviction that the next generation of token economies will be defined by real infrastructure, real revenue, and real disclosure — not by narrative alone.

METTA PROTOCOL

Innovating the world with the divine knowledge.