

WHITE PAPER · VERSION 1.0 · OCTOBER 2026

Atlas Crypto Finance Vault

RWA-backed stablecoin staking & yield protocol

A Real-World Asset (RWA) infrastructure that combines blockchain liquidity and access with real-economy investments in energy, automotive, oil/commodities and the Nasdaq 100.

ACCEPTED ASSETS

USDT · BTC · TRX · Wire

INVESTMENT FOCUS

Nasdaq 100 · Energy · Oil · Automotive

STAGE

Pre-launch

CONTENTS

01	Executive summary	02
02	System architecture and staking mechanism	03
03	Investment and portfolio allocation strategy	04
04	Yield distribution and payback model	05
05	Risk management, transparency and compliance	05
06	Roadmap	06
07	Legal disclaimer	07

01 · EXECUTIVE SUMMARY

RWA-backed stablecoin staking protocol

This protocol is a Real-World Asset (RWA) infrastructure that combines the liquidity and access of blockchain technology with the established real-economy investments of traditional finance, designed to deliver regular yield.

Users lock USDT, BTC, TRX or bank wire into the protocol vault via smart contracts (staking), providing liquidity to the system. Pooled capital is directed, under risk management and algorithm-based portfolio optimisation, into energy, automotive, oil/commodities and Nasdaq 100 equities with strong dividend and growth potential. Real dividends, operating profits and capital gains are distributed to users as yield (payback) on a regular schedule through smart contracts.

4

Sector pillars: Nasdaq 100, energy, oil/commodities, automotive.

RWA

Yield source: the real economy — not token emissions.

3

Layers: staking vault, custody bridge, market execution.

02 · SYSTEM ARCHITECTURE AND STAKING MECHANISM

Three-layer protocol architecture

The protocol is built on three core layers to secure user funds, ensure transparency and keep capital flowing without interruption.

2.1 Liquidity pool (Staking Vault)

- **Accepted assets:** USDT, BTC, TRX and bank wire (supported networks to be announced at launch).
- **Lock terms and tiers:**
 - **Flexible lock:** Lower APY, withdraw at any time.
 - **Fixed-term lock (30 / 90 / 180 days):** Higher APY; principal and yield paid at maturity.
- **Receipt tokens (stUSDT / stBTC / stTRX):** On staking, users receive liquid staking tokens representing their locked amount and accrued yield.

Flexible lock

Flexible

Lower APY tier. Users may request a withdrawal at any time; payment is met from the liquidity pool.

Fixed term

30 · 90 · 180 days

Higher APY tier. Capital remains locked until maturity; principal and accrued yield are paid together at term end.

2.2 Bridge and capital transfer architecture (Off-Chain Execution)

01	02	03	04
On-chain collection User funds are collected in audited smart contracts.	Custody & conversion Multi-Sig institutional custody (e.g. Fireblocks, BitGo) to licensed brokers.	Market execution Investments executed on traditional exchanges at strategic allocations.	Yield return Dividends, premiums and capital gains return to the vault and are distributed.
On-chain Staking & records Subscriptions, locks, receipt tokens and distributions are recorded on-chain so users can verify their own position.		Off-chain Custody & exchange Real-asset purchases are executed through licensed brokers; custody is protected with Multi-Sig / MPC.	

03 · INVESTMENT AND PORTFOLIO ALLOCATION STRATEGY

Four-pillar sector diversification

Pooled capital is diversified across four main pillars to optimise risk according to market conditions and sector cycles.

PILLAR	FOCUS	ALLOCATION	
Nasdaq 100	Cash-flow strong technology and growth companies; covered-call premiums	35%	
Energy & infrastructure	Regulated companies running wind, solar and grid infrastructure	25%	
Oil & commodities	Global oil producers, refining and distribution networks	20%	
Automotive & mobility	Established EV-transition OEMs and supply-chain leaders	20%	
Total		100%	

01 · 35%

Nasdaq 100 companies

Technology leaders with strong cash flow and market share. Focus: long-term capital appreciation and covered-call premium strategies.

02 · 25%

Energy and infrastructure

Regulated companies running wind, solar and grid projects. Focus: steady cash flow and fixed dividend income.

03 · 20%

Oil and commodities

Global oil producers, refining and distribution. Focus: inflation hedge and high cash dividend yield.

04 · 20%

Automotive and mobility

Established manufacturers that have executed the EV transition and supply-chain leaders. Focus: sector growth and value investing.

04 · YIELD DISTRIBUTION AND PAYBACK MODEL

Yield & Payback Engine

The payback system is based on cash flows from real economic activity — not speculative token emissions.

Sources of the yield pool

- **Equity dividend income:** Cash dividends received periodically from portfolio companies.
- **Capital gains:** Profits realised from closed positions.
- **Option income (covered call):** Premiums from covered calls written on Nasdaq 100 holdings.

01	02	03	04
Collect income	Net	Tier allocation	Payback
Dividends, premiums and realised gains accumulate in the yield pool.	Operating costs and the reserve share are deducted.	Distributed across flexible and fixed-term tiers by APY rates.	Paid to users on a regular schedule via smart contracts.

Target yield

The protocol uses a target distribution rate of up to 2.5% per month for fixed-term lock tiers. This is not a commitment; realised yield depends on portfolio performance.

05 · RISK MANAGEMENT, TRANSPARENCY AND COMPLIANCE

Protection mechanisms and transparency

AREA	FACTOR	PROTECTION APPLIED
Traditional markets	Equity and commodity price moves	Hedging (VIX, protective puts) and a liquidity reserve pool
Smart contracts	Code and protocol security	Dual audit by independent firms (e.g. CertiK, OpenZeppelin)
Custody / counterparty	Broker and custody processes	Regulated, Multi-Sig-protected Tier-1 custodians
Transparency & reserves	Verification of fund location	Chainlink Proof of Reserve verifying off-chain accounts on-chain

06 · ROADMAP

Three-phase launch plan

Dates are targets. No phase begins until the previous one is complete.

Phase 1 · Q1 - Q2

Infrastructure and smart contract setup

Smart contract development and testnet deployment. Completion of independent audit reports. Completion of institutional custody and licensed broker integrations.

Phase 2 · Q3

Platform launch and first staking

Mainnet launch (USDT / BTC / TRX staking pools and bank-wire channel). First real-asset allocation (Nasdaq 100, energy, oil, automotive). Chainlink Proof of Reserve integration for live portfolio verification.

Phase 3 · Q4

Expansion and automation

Auto-compounding option. DAO governance layer and community votes on sector weights. Liquidity bridges on additional EVM networks (Arbitrum, Optimism).

Web

atlascfv.com

Updates and launch information.

Company

Atlas CFV

Atlas Crypto Finance Vault.

Document

v1.0 · Oct 2026

White Paper version.

07 · LEGAL DISCLAIMER

Legal disclaimer

This Whitepaper is prepared solely to describe the platform's operating principles, technology stack and planned economic model. The following points should be read before providing liquidity or joining staking pools.

7.1 Informational purpose

This document does not constitute an offer (prospectus) to sell securities, investment contracts or financial instruments in any jurisdiction. Its contents are not investment, tax or legal advice. Users should seek independent advice before interacting with the platform.

7.2 Regulatory framework

Crypto-assets, DeFi and RWA models sit on a legal landscape that is not yet fully standardised globally. Relevant authorities (e.g. Türkiye's SPK, the US SEC, EU MiCA regulators) may classify staking tokens or the yield model as securities or fund units. Regulatory changes may alter the scope of activity or introduce KYC/AML requirements.

7.3 Financial and operational matters

Off-chain equity and commodity investments are exposed to market moves. The protocol does not guarantee preservation of principal or of target APY rates. Smart contracts, custodians, brokers and price oracles (e.g. Chainlink) involve operational dependencies.

7.4 Forward-looking statements

Target APY rates, allocation weights, roadmap dates and growth forecasts in this whitepaper are forward-looking statements. Actual results may differ materially from those forecasts.

Atlas Crypto Finance Vault

atlascfv.com · White Paper v1.0 · October 2026