



# ISPAY GLOBAL SCALE FINANCIAL INFRASTRUCTURE

# ISPAY



## Foundational, Battle-Tested, Global-Scale Financial Infrastructure

## 7 Million Users. Growing from Strength to Strength. Real Value. Real Impact.

ISPay is not a crypto experiment. It is a fully realized, foundational financial ecosystem that converts digital assets into tangible, real-world utility. Our mission is to restore financial agency to individuals, enterprises, and institutions alike, creating sustainable opportunities and a truly decentralized global economy.

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The isPay ecosystem is built on eight core modules that form a complete, Web3-enabled infrastructure, including:

isPay Card Payment, isPay Public Chain, isPay Social, isPay Wallet, isPay Exchange, isPay Swap, isPay Mall, and isPay Chain Game.

These modules are supported by our isPay Mining Protocol, which converts user engagement into measurable on-chain rewards.

Every interaction in the isPay ecosystem is designed to generate value, expand participation, and empower users. This is finance as it was meant to be: inclusive, interoperable, and resilient.

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A complex digital network graphic centered on a glowing blue and purple Earth. The globe is surrounded by a dense web of glowing blue lines and nodes. Various elements are scattered throughout: satellite icons at the top, city skyline silhouettes, and several floating rectangular panels. Some panels show video call windows with people's faces, while others display data charts, graphs, and abstract digital interfaces. Numbers like "7L96", "53", "223", "15", "L33", "357", and "5" are interspersed among the network lines. The overall aesthetic is futuristic and high-tech, with a dark blue background speckled with white stars.

isPay

**6 Million Users**

## ISPay Ecosystem: Scale, Traction, Execution

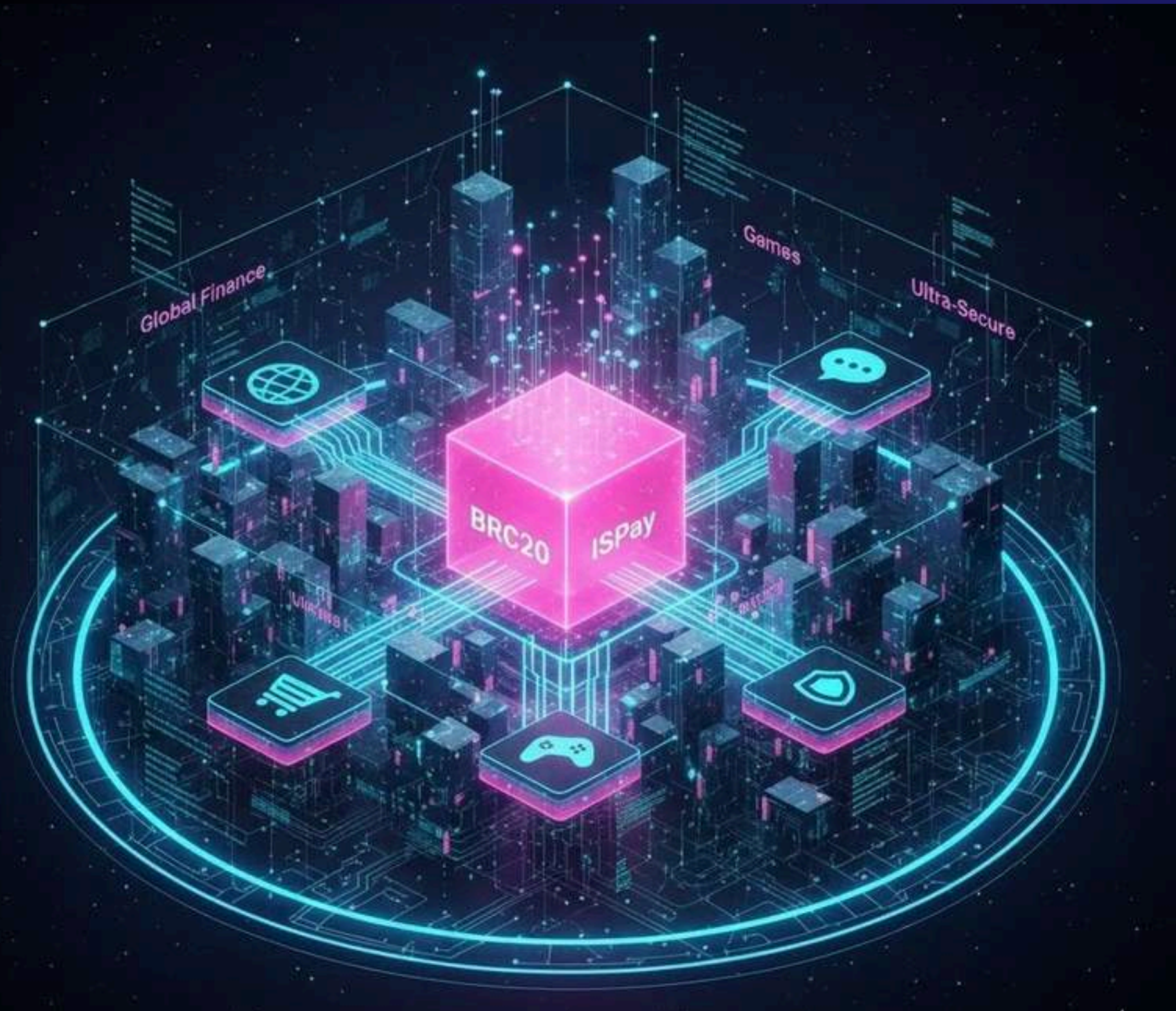
- 6 million+ active users, scaling toward 20 million in 2026 and beyond under the Leadership of President Marcel Velez
- 2 million+ users across ISPay social platforms, driving organic network effects
- 69 live blockchain networks integrated, enabling true multi-chain interoperability
- 100+ digital assets (Coins) supported within the ISPay non-custodial wallet
- 1 million+ application downloads in 1st week on the Apple App Store
- 2 million+ application downloads in 1st month on Google Play
- ISPAY COIN MARKET VALUATION : USD 268/ ISPAY COIN recorded as of 10:08 PM GST, 6 February, 2026
- Hundreds of millions of transactions processed across ISPay's global remittance and payments infrastructure
- 3 million+ users participating in the Magic Crystal Farm gaming ecosystem

ISPay is not an early-stage platform.

It is a scaled, multi-vertical digital financial ecosystem with proven adoption, real transactional density, and operating infrastructure across payments, remittance, social platforms, digital assets, and gaming.

This foundation materially de-risks institutional expansion and positions ISPay for sovereign scale, regulated, and capital efficient growth.

# BRC-20 The Fourth Protocol



iSPay introduces the Fourth Protocol in the world, BRC-20, a foundational innovation enabling native, cross-chain interoperability across all major public blockchains. Unlike token wrappers, bridges, or synthetic representations, BRC-20 operates at the protocol level, ensuring secure, compliant, and scalable value transfer. With BRC-20, iSPay establishes a truly decentralized and interoperable digital economy, bridging blockchain architectures that were never designed to communicate with one another, while maintaining institutional-grade reliability.

## Protocol Key Features:

- True protocol-level interoperability across major blockchains
- Compliant, auditable, and resilient to market volatility
- Supports iSPay Coin transactions, staking, and ecosystem governance

## DESIGNING THE FUTURE OF SECURE GLOBAL FINANCE

### A Structural Shift in Global Finance

Global financial systems are undergoing a structural transformation driven by digital settlement, real-time payments, enhanced transparency, and increased regulatory oversight.

Legacy correspondent banking models are increasingly constrained by cost, latency, and fragmentation. Governments and financial institutions worldwide are transitioning toward infrastructure-based digital finance, rather than institution-dependent intermediaries.

ISPAY is designed within this global transition.



# STRATEGIC CONTEXT



**ISPay** financial system faces structural challenges related to cross-border settlements, remittance efficiency, infrastructure resilience, and access to modern digital financial tools.

**ISPay** is proposed as an institutional support layer, capable of:

- Enhancing transparency and traceability of financial flows
- Reducing friction in approved international remittances
- Extending financial access to individuals and enterprises
- Supporting public and private sector payment

modernization

The initiative is structured to align with national priorities, legal frameworks, and international obligations.

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# OBJECTIVES OF THE INITIATIVE



**The primary objectives of ISPAY are to:**

- Establish a secure national and cross-border payment infrastructure
- Enable regulated digital banking and card-based financial access
- Provide transparent, auditable blockchain-based settlement mechanisms
- Support interoperable financial systems compatible with existing banks
- Expand financial inclusion at population and enterprise scale
- Preserve monetary sovereignty and regulatory control

# CORE PRINCIPLES



The ISPAY initiative is governed by the following principles:

- Integrity: Transparent and auditable financial operations
- Compliance: Alignment with national laws and regulatory requirements
- Security: Institutional-grade cryptographic and operational safeguards
- Scalability: Capacity to support national and regional growth
- Sovereignty: Full state authority over deployment and oversight


# SYSTEM OVERVIEW

## ISPAY: HYBRID FINANCIAL ECOSYSTEM



ISPay is a decentralized hybrid financial ecosystem combining:

- Blockchain-based settlement and transparency
- Regulated financial rails and banking integration
- Cross-chain interoperability for asset and payment flows

An aerial photograph of a modern architectural complex. The buildings feature prominent green roofs and are surrounded by lush landscaping, including palm trees and manicured lawns. A road with several cars is visible in the foreground, and a body of water is partially visible on the left side of the image.

**At its core is ISPAY Chain, a multi-chain blockchain architecture supporting:**

- Secure cross-chain communication
- Asset-backed liquidity participation
- Scalable financial applications

ISPay functions as financial middleware, interfacing between traditional financial systems and modern digital infrastructure.

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Payment & Settlement Solutions

Digital Commerce

# isPay

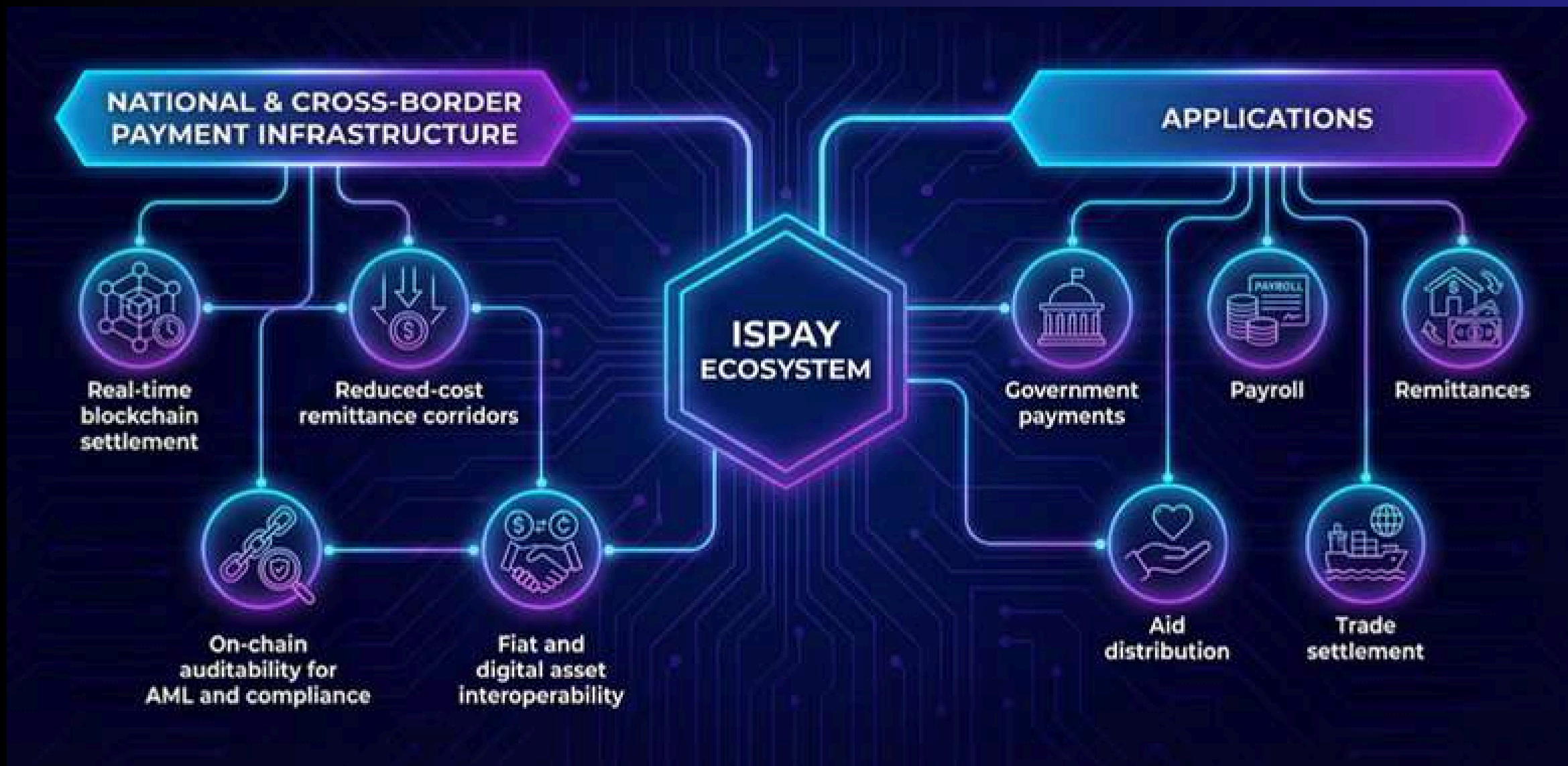
Sovereign Digital Financial  
& Data Infrastructure

Asset Management

Financial Inclusion



# SCOPE OF THE ISPAY ECOSYSTEM



## National & Cross-Border Payment Infrastructure

- Real-time blockchain settlement
- Reduced-cost remittance corridors
- On-chain auditability for AML and compliance
- Fiat and digital asset interoperability

## Applications:

Government payments, payroll, remittances, aid distribution, trade settlement

## iSPay Card-Based Financial Access



- Regulated debit and payment cards
- Integration with existing POS and online networks
- Support for approved fiat and digital assets
- Programmable transaction controls

### **Outcome:**

Universal access to digital finance without technical complexity.



## Decentralized-Hybrid Banking Layer

- Custodial and non-custodial account structures
- Smart contract settlement
- Integration with licensed banks and PSPs

iSPay is designed to support and enhance existing banks, not replace them.

## Global Remittance & Treasury Flows

- Near-instant cross-border transfers
- Reduced reliance on correspondent banking
- Transparent FX conversion mechanisms

## Liquidity & Exchange Infrastructure

- Regulated decentralized exchange architecture
- Cross-chain liquidity pools
- Institutional risk controls

## Digital Identity & Compliance Layer

- Blockchain-verified digital identities
- Privacy-preserving compliance credentials
- Foundational support for digital ID and CBDC initiatives



# TECHNOLOGY FOUNDATION

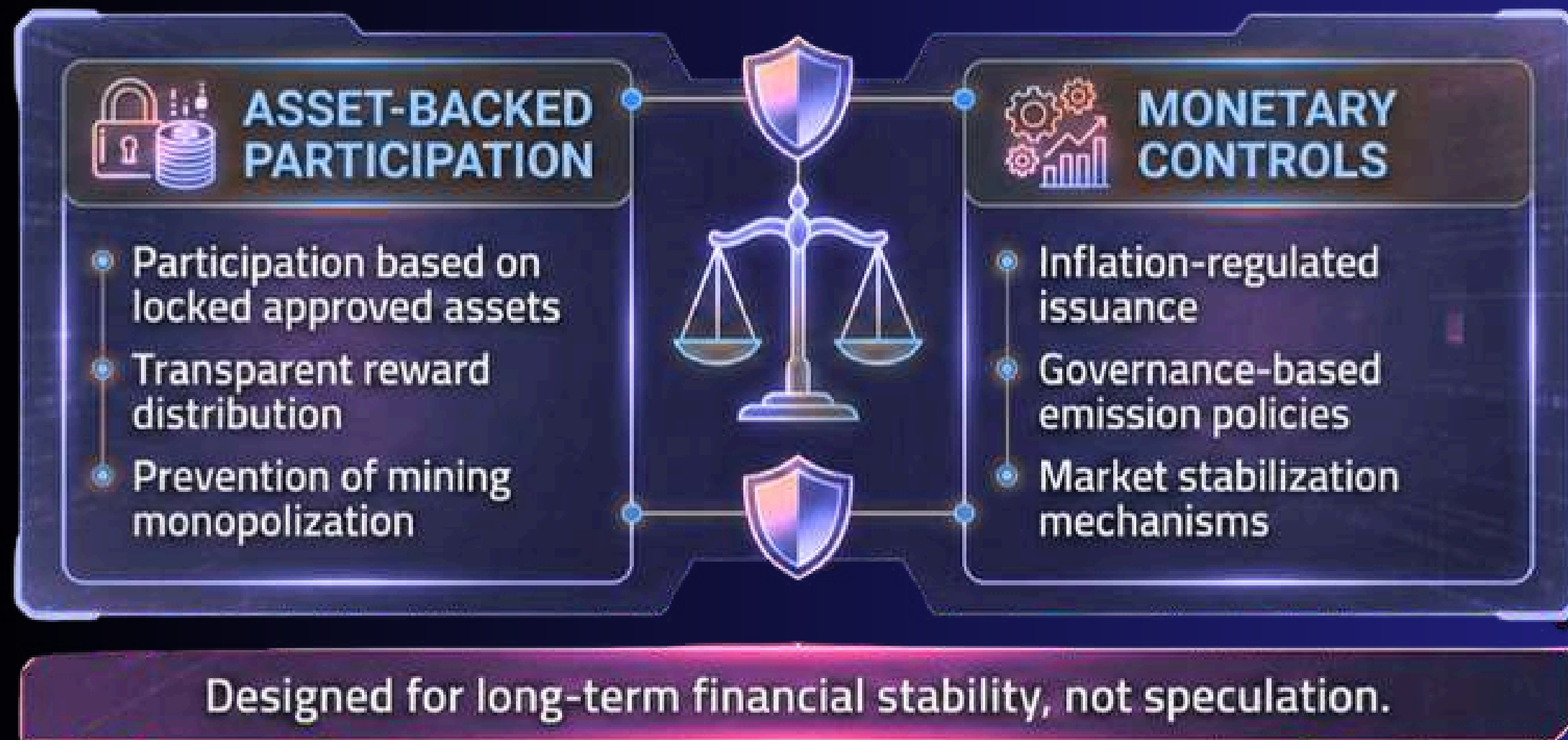


## ISPAY Chain

- Heterogeneous multi-chain architecture
- Shared security and relay-chain design
- Liquidity-based participation model
- DAO-governed, auditable infrastructure

The system eliminates energy-intensive mining in favor of value-based participation.

# ECONOMIC & MONETARY DESIGN



## Asset-Backed Participation

- Participation based on locked approved assets
- Transparent reward distribution
- Prevention of mining monopolization

## Monetary Controls

- Inflation-regulated issuance
- Governance-based emission policies
- Market stabilization mechanisms

Designed for long-term financial stability, not speculation.

# GOVERNANCE & REGULATORY ALIGNMENT



- Protocol-level governance with state-defined oversight
- Algorithmic governance subject to national law
- Jurisdiction-specific compliance configuration
- Audit-ready transaction transparency

**ISPAY IS STRUCTURED FOR PUBLIC AND PRIVATE FINANCIAL PARTNERSHIPS.**

# ISPAY ACTIVITIES



# Specialized and Regional Digital Financial Platforms



iSPay operates as a sovereign-compatible digital financial and data infrastructure, providing regulated payment, settlement, asset management, and digital commerce platforms. The ecosystem is designed for institutional deployment, financial inclusion, and secure digital modernization, under the authority of relevant government entities.

# CORE PLATFORM COMPONENTS



1. ISPAY Global Remittance
2. ISPay Card Payment Infrastructure
3. ISPay Public Chain Infrastructure  
(Government Integration Layer)
4. ISPay Social Decentralized  
Communication & Identity Layer
5. ISPay Wallet Decentralized Asset &  
Access Gateway
6. ISPay Exchange Platform
7. ISPay Swap and Liquidity Layer
8. ISPay Digital Commerce Platform  
(ISPay Mall)
9. ISPay Interactive Digital Economy  
Applications
10. ISPay Gaming



 ***isPay***

**ISPAY  
GLOBAL  
REMITTANCE**

# A Regulated, Sovereign-Grade Blockchain Infrastructure for Cross-Border Payments



## Purpose

ISPAY Global Remittance is a compliant, auditable, and interoperable digital payment infrastructure designed to support national-scale cross-border value transfer for governments, central banks, licensed financial institutions, and regulated payment operators.

## The platform enables:

- Real-time cross-border settlement
- Full transaction traceability and auditability
- Policy-aligned compliance across jurisdictions
- Integration with existing national payment and banking systems

ISPAY is designed as infrastructure, not speculation supporting financial inclusion, trade efficiency, and monetary system modernization under full regulatory oversight.



# Multi-Currency Accounts and Visa Business Cards

Integrated management of global business funds to improve corporate financial efficiency

[Apply for a global account now](#)

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# GOVERNANCE, CONTROL & REGULATORY ALIGNMENT

## Regulatory Architecture & Sovereign Control

### Regulator-Ready by Design

- Operates within licensed and regulated frameworks
- Supports KYC, AML, CFT, and transaction monitoring requirements
- Provides full audit trails for supervisory and compliance authorities

### Sovereign Control & Data Ownership

- Non-custodial architecture: governments and institutions retain full control of funds and data
- No unilateral control by private operators
- Data governance aligned with national data sovereignty requirements



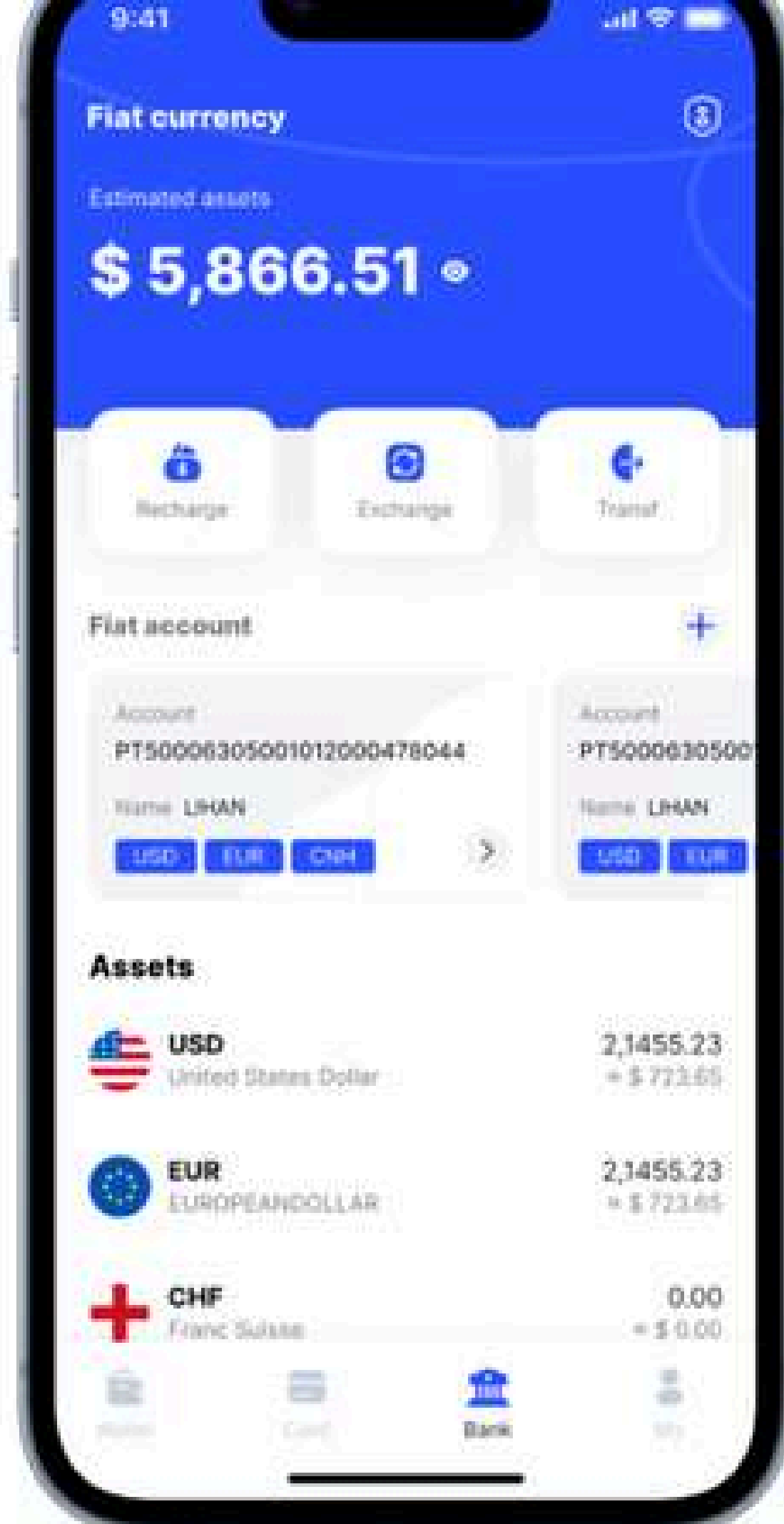
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## Interoperability & National Integration

- Cross-chain and cross-system interoperability with
- Domestic banking infrastructure
- Payment service providers
- National remittance and settlement systems
- Designed for phased integration without disruption to existing financial rails

## Policy Outcomes

- Reduced remittance costs
- Faster settlement and liquidity efficiency
- Enhanced transparency and risk oversight
- Scalable foundation for future digital finance initiatives



**Global coverage, seamless access to accounts in multiple regions, and unimpeded payment collection.**



**Extremely fast arrival, real-time settlement, efficient and convenient capital turnover.**



**Multi-currency support, automatic exchange, easy to handle transactions in different currencies**



**With safe escort and strict risk control, you can trade without any worries throughout the process.**

# ISPAY Global Remittance

## Technical Brief

### Hybrid Decentralized Infrastructure for Regulated, High-Volume Cross-Border Payments

#### Overview

ISPAY Global Remittance is built as a hybrid decentralized system that combines public blockchain interoperability with permissioned execution and governance layers, enabling high-volume, low-latency cross-border payments while maintaining regulatory control and operational reliability.

**This architecture avoids the two common failures of remittance systems:**

1. Fully centralized systems that lack transparency and resilience
2. Fully permissionless systems that lack compliance, governance, and deterministic control



## **No exchange settlement**

Pay directly in local currency, avoid exchange procedures, and use the original currency of the account balance to pay.

# Architecture Summary

## 1. Hybrid Network Design

- Public-chain interoperability layer for settlement, transparency, and finality
- Permissioned execution layer for regulated participants (banks, PSPs, government entities)
- Non-custodial design: assets and data remain under institutional control

## 2. Cross-Chain & System Interoperability

- Supports heterogeneous blockchains through relay and bridging mechanisms
- Integrates with:
  - Core banking systems
  - National payment rails
  - Licensed wallets and exchanges
- Enables cross-border value transfer without forcing counterparties onto a single chain

173913179

Transaction amount

7823

Transaction quantity

74

Trading area

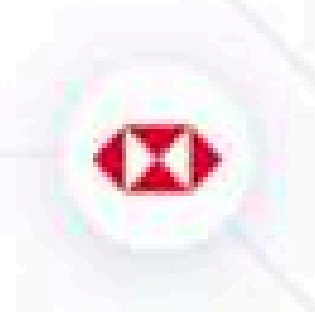
## Global remittance, instant payment

It supports enterprises to conveniently receive diversified payments from customers around the world, quickly process transaction funds, and realize comprehensive financial services for cross-regional and cross-currency fund collection.



Transfer transaction

The total number of traders is about 14K



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## Security, Compliance & Control

### Security

- Cryptographic transaction validation
- Role-based access control at the execution layer
- No centralized custody of user or institutional funds

### Compliance by Design

- Native support for
- enforcement at the access layer
- Transaction monitoring and policy rules enforced off-chain and on-chain
- Full traceability for supervisory review

### Data Sovereignty

- Institutions retain control over:
- User data
- Transaction metadata
- Access permissions
- On-chain records store proofs and state changes, not unnecessary sensitive data



# Compliance risk control system

Equipped with intelligent asset mapping engine and dynamic compliance risk control system, it realizes global visualization of capital flow and penetrating management of tax compliance



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## Why Hybrid Decentralization Matters

- **Resilience:** No single point of failure
- **Trust:** Verifiable transactions without blind reliance on operators
- **Control:** Regulators and institutions retain governance authority
- **Interoperability:** Works with existing financial infrastructure
- **Future-Proofing:** Ready for CBDC, national digital payment systems, and cross-border trade finance

ISPAY Global Remittance is a transaction infrastructure engineered to operate at national and institutional scale where decentralization is used for trust and resilience, and centralized control is applied where regulation and performance demand it.

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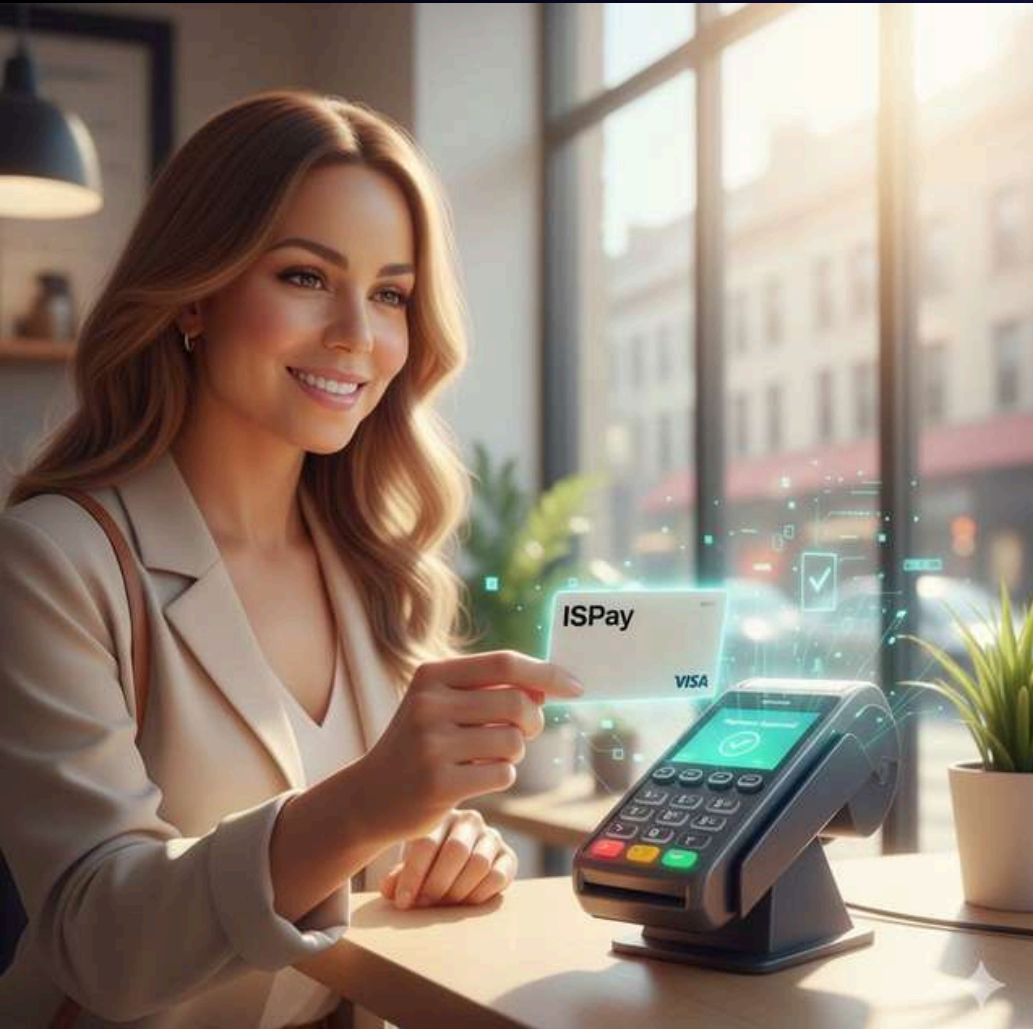


# ISPAY CARDS

# ISPAY CARDS



ISPay Cards are the gateway to integrated financial services, offering virtual, white, gold, and black card tiers. Each card unlocks cashback, referral rewards, and exclusive access across ISPay products. Designed for leaders, professionals, and global participants, ISPay Cards enable full multi-utility participation.



## Key Features:

- Four card tiers: **Virtual, White, Gold, Black**
- Multi-level referral rewards (up to 10 levels)
- 0.25% cashback for users
- 0.25% cashback for referrals
- Full iSPay ecosystem access: Wallet, Mall, Swap, Social
- Designed for global usability and compliance

## Impact Statement:

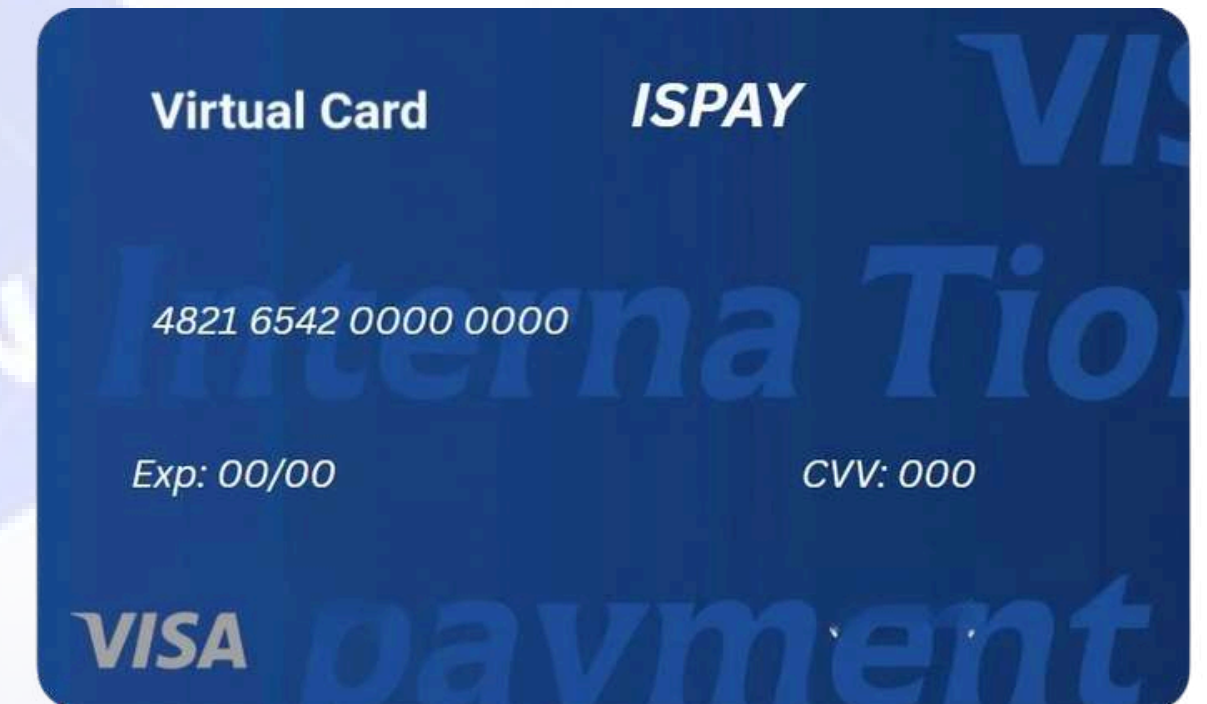
Empower your financial influence with exclusive access, integrated rewards, and multi-level earning potential.

## Virtual Card Tiers and Incentives

Card Type	Price	Card Charges	Level for Referrals
Virtual Card	\$15	\$5	\$10 - 5 Levels

## Types of Income

Direct Referral	6	Level 1 from total Income
Second Level	1	Level 2 from total Income
Third Level	1	Level 3 from total Income
Fourth Level	1	Level 4 from total Income
Fifth Level	1	Level 5 from total Income



# Physical Cards Tiers and Incentives

Card Type	Price	Card Charges	Level for Referrals
White Card	\$100	\$75	\$25 - 5 Levels
Gold Card	\$500	\$375	\$125 - 5 Levels
Black Card	\$1000	\$750	\$250 - 5 Levels



White Card Income Levels		
Direct Referral	15	Level 1 from total Income
Second Level	4	Level 2 from total Income
Third Level	3	Level 3 from total Income
Fourth Level	2	Level 4 from total Income
Fifth Level	1	Level 5 from total Income

Gold Card Income Levels		
Direct Referral	75	Level 1 from total Income
Second Level	20	Level 2 from total Income
Third Level	15	Level 3 from total Income
Fourth Level	10	Level 4 from total Income
Fifth Level	5	Level 5 from total Income

Black Card Income Levels		
Direct Referral	150	Level 1 from total Income
Second Level	40	Level 2 from total Income
Third Level	30	Level 3 from total Income
Fourth Level	20	Level 4 from total Income
Fifth Level	10	Level 5 from total Income

# The ISPAY Global Financial Ecosystem



**ISPAY PUBLIC CHAIN  
PROTOCOL: BRC-20**

# ISPAY PUBLIC CHAIN PROTOCOL: BRC-20

isPaY



## Key Features:

- Native BRC-20 protocol, fully decentralized and interoperable
- Ultra-secure, high-throughput blockchain network
- Supports ISPay Wallet, Mall, Swap, Games, and Social
- On-chain governance for stakeholders and leaders
- Integrated mining, staking, and rewards mechanisms
- Scalable to millions of users, globally compliant

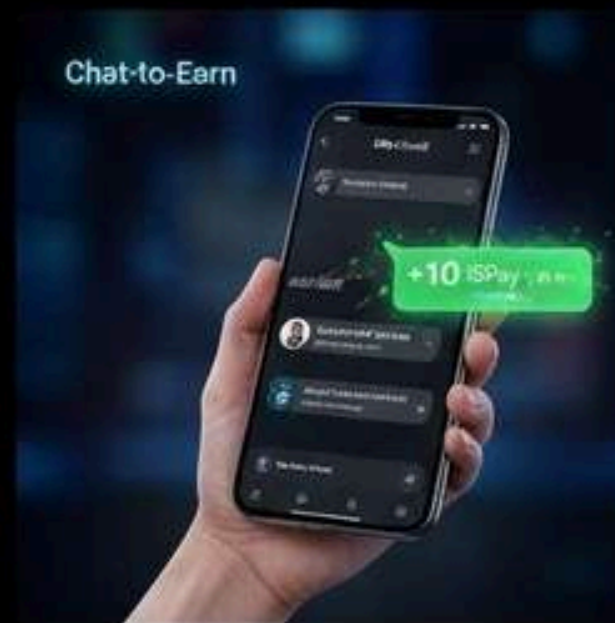
## Impact Statement:

Empower your digital assets with full mobility, real-time utility, and measurable on-chain value. The ISPay Public Chain is mission-critical infrastructure for the next era of global finance.



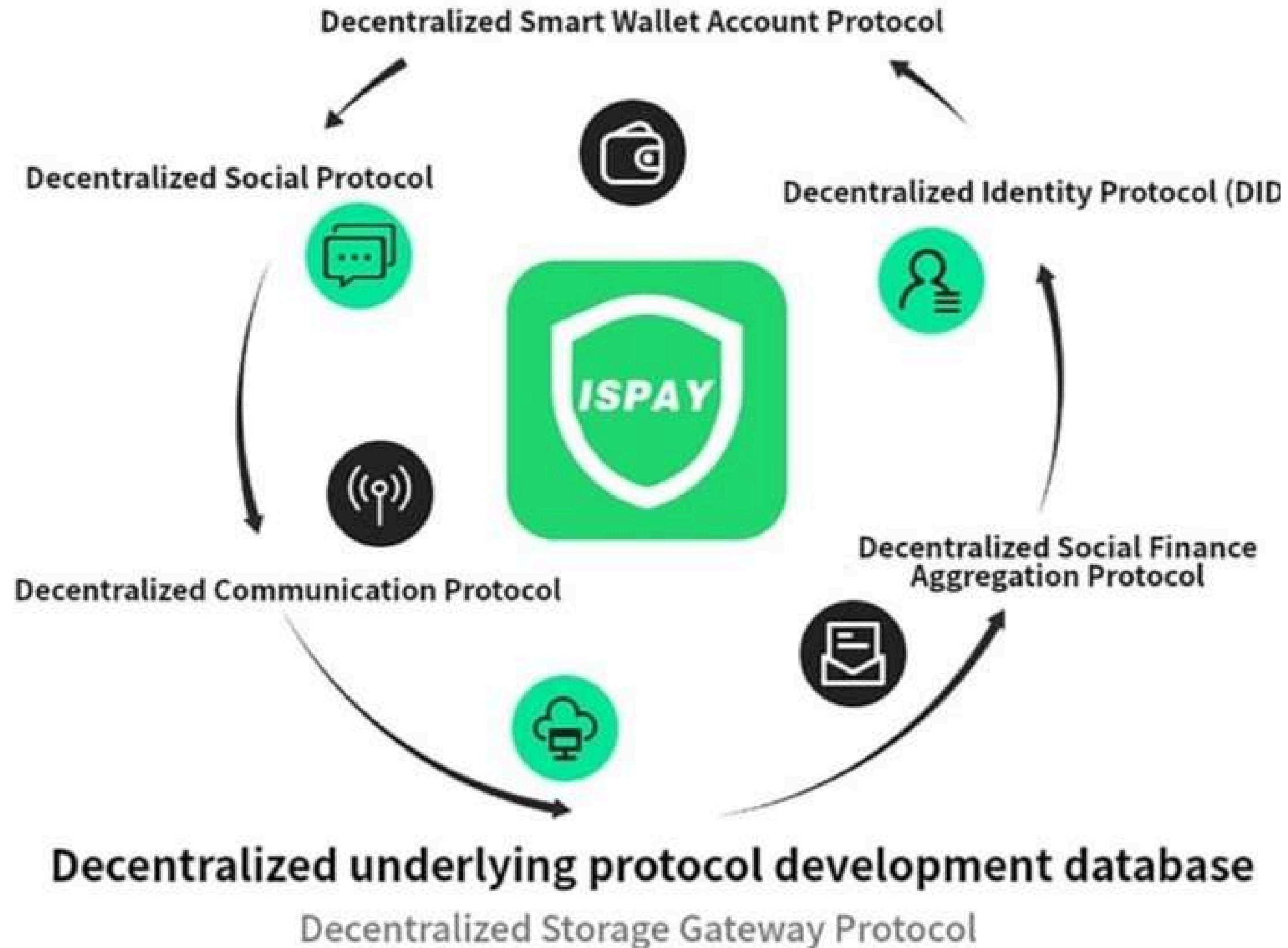
**ISPAY SOCIAL**

# ISPAY SOCIAL



ISPay Social is a decentralized social platform where communities and cities can grow to over one million followers or following. Users engage in social activities, commerce, and gaming, earning ISPay Coins through activity, referrals, and content creation. It's the first platform to combine social influence with tangible financial reward.

# Decentralized Protocol Loop Diagram





**ISPay Social: Community, Commerce, Gaming.  
Turn Social Influence into Real Financial Impact.**

## Key Features:

- Build communities and cities with 1M+ participants
- Earn ISPay Coins through social engagement and referrals
- Fully integrated with Wallet, Swap, and Mall
- Gamification features for leaders and influencers
- Global leaderboards and incentive structures

## Impact Statement:

Turn social influence into real financial impact, where engagement equals measurable rewards.

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**ISPAY WALLET  
YOUR  
DECENTRALIZED  
FINANCIAL HUB**

# ISPAY WALLET YOUR DECENTRALIZED FINANCIAL HUB



**isPay Wallet** is a fully decentralized, secure, and user-controlled wallet, designed to empower every participant in the isPay ecosystem. It puts ownership, security, and accessibility directly into your hands, enabling seamless management of digital assets across multiple blockchains, including BRC-20 assets.

- **Self-Custody & Security:** You control your keys, your assets, and your transactions; no intermediary can access your funds.
- **Multi-Chain Integration:** Supports all isPay ecosystem assets, including the BRC-20 protocol and mining rewards.
- **Ecosystem Connectivity:** Fully integrated with isPay Mall, isPay Exchange, isPay Social, and Mining products; earn rewards automatically as you engage.



- High-Performance Interface: Intuitive, mobile- and desktop-optimized design for effortless transactions and asset tracking.
- Decentralized Incentives: Every action; shopping, staking, gaming, or social interaction contributes to your on-chain rewards and participation.
- Global Access: Reach your assets from anywhere in the world, with full compliance and privacy protections.

ISPay Wallet is the foundation of your decentralized financial independence, bridging real-world utility with on-chain power.



# ISPAY Exchange

Regulation-Ready Trading Platform



SPOT TRADING FUTURES FUTURES MARGIN



FIAT DEPOSITS



DIGITAL ASSETS



ISPAY DEPOSIT

ISPAY/USD



BUY TRADING	FUTURES	SELL
PEYKOV	30000	52.000
BOOT DD/DOE	90	35.3000
DRDIBTBO AAM	500	18.5000
BRKSTYO AAM	500	25.0000
DDGGTIS AAM	500	6.3000

Connecting Fiat and Digital Assets Globally

individuals and institutions



# ISPAY EXCHANGE

# ISPAY EXCHANGE



ISPay Exchange is a regulation-ready, institutional-grade trading platform connecting fiat and digital assets globally. Designed for both individuals and institutions, it supports a wide range of trading activities.



### Key Highlights:

- Full-service trading for crypto, digital assets, and commodities
- Secure login, transaction history, and profile management
- Integrated referral and loyalty programs

### Key Features:

- Confidential transaction controls and 2FA security
- Merchant onboarding and portfolio management
- Compliance-focused architecture ensuring regulatory adherence
- Multi-chain, real-time trading with settlement guarantees

ISPay Exchange empowers users to participate in the global financial ecosystem safely, efficiently, and profitably.

# CRYPTO SWAP

WALLET BALANCE  
**2.0** BTC

WALLET BALANCE

1 2 3 4  
4 5 6 7  
8 9 0 11

MAX



RECEIVE:  
**518 isPaY**

CONFIRM SWAP



# ISPAY SWAP

# ISPAY SWAP

isPaY



The WORLD'S First ISPAY SWAP enables fully decentralized, multi-chain trading with minimal friction. Users can trade digital assets natively across multiple blockchains while earning rewards through integrated staking and referral incentives. Designed for speed, security, and transparency, ISPay Swap is not just an exchange, it is a financial empowerment platform.



### Key Features:

- Multi-chain native swaps with BRC-20 integration
- Zero central authority control, fully decentralized
- Real-time price discovery and low-latency execution
- Earn rewards via staking and referral hierarchy
- Full integration with ISPay Wallet, Mall, and Social
- Institutional-grade infrastructure

### Impact Statement:

Trade, earn, and grow within a fully interoperable ecosystem, where every swap generates real financial participation and measurable impact.



**is Pay**  
mall

**ISPAY Digital  
Web3  
E-Commerce  
Platform  
(ISPay Mall)**

# ISPAY Digital Web3 E-Commerce Platform (ISPay Mall)

isPay  
mall



ISPay Mall is the first on-chain shopping ecosystem where commerce and finance merge. Every purchase generates full cashback rewards in ISPay Coin and contributes to the global referral network, creating financial opportunities for both users and leaders. ISPay Mall is optimized for desktop and mobile, featuring thousands of products and an evolving goal of 50,000 items. Franchise opportunities allow global leaders to scale influence while earning.



### Key Features:

- Full integration with ISPay Coin for payments and rewards
- Cashback on every purchase: user + referral levels
- Franchise tiers from \$50,000 to \$1,000,000 USD
- Optimized for desktop and mobile views
- 1,000+ products at launch, 50,000+ in expansion
- International shipping beyond China
- Seamless integration with Wallet, Swap, and Social

### Impact Statement:

Transform shopping into profit-generating activity, while building a global network of leaders and community-driven rewards.

## ISPAY MALL – STAKE, SHOP, EARN, AND EXPAND

ISPay Mall is the world's first BRC-20 powered on-chain commerce ecosystem, transforming shopping into a fully decentralized, reward-generating financial experience. Every product, every transaction, and every stake is integrated with ISPay Coin, enabling real-world utility, measurable on-chain rewards, and multi-level referral growth.

ISPay Mall is scaling globally, reaching millions of users today with a vision to onboard tens of millions of participants tomorrow. From premium AI devices to industrial-grade smartphones and wearable tech, ISPay Mall merges commerce with finance, gamification, and cutting-edge Web3 integration.

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## MALL OPERATIONAL FEATURES

- **Optimized Multi-Platform Experience:** Fully optimized for both mobile and PC views. Products display in four rows on desktop for maximum visibility and streamlined navigation.
- **Prominent Category Display:** All product categories appear horizontally in a single line, highlighted to ensure users can quickly discover and explore items.
- **Global Reach:** International shipping is expanded beyond China to key strategic markets, supporting seamless delivery worldwide.
- **Franchise Integration:** Users can become ISPay Store Franchisees, unlocking ownership tiers across multiple investment levels and geographies.
- **Scaling Product Inventory:** Launch target is 1,000 products, with a roadmap to expand to 50,000 products, ensuring diversity, adoption, and ecosystem growth.

## ISPay Mall Product Staking – Earn While You Shop

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# FRANCHISE MODEL OF ISPAY MALL

INVESTMENT TYPE	TERMS	BASE APY	REFERRAL INCENTIVES	DIRECT REFERRAL	REMAINING REFERRAL COMMISSION	LEVEL BONUS TILL 10 LEVELS																					
All Mall Item	33.33 Months	3%	Referral on ROI 10% - 10 Level	8%	2%	FROM LEVEL1 TO 10 SIMULTANEOUSLY 10% TO 1%																					
<h2>Franchise Model</h2> <table border="1"> <thead> <tr> <th>Franchise Type</th> <th>Investment</th> <th>Franchise Profit</th> </tr> </thead> <tbody> <tr> <td>Major Town Franchise</td> <td>\$50,000 USDT</td> <td>20% (\$10,000)</td> </tr> <tr> <td>Major City Franchise</td> <td>\$250,000 USDT</td> <td>22% (\$55,000)</td> </tr> <tr> <td>District Franchise</td> <td>\$250,000 USDT</td> <td>22% (\$55,000)</td> </tr> <tr> <td>Division Franchise</td> <td>\$400,000 USDT</td> <td>24% (\$96,000)</td> </tr> <tr> <td>State Franchise</td> <td>\$600,000 USDT</td> <td>26% (\$156,000)</td> </tr> <tr> <td>Country Franchise</td> <td>\$2,000,000 USDT</td> <td>28% (\$560,000)</td> </tr> </tbody> </table>						Franchise Type	Investment	Franchise Profit	Major Town Franchise	\$50,000 USDT	20% (\$10,000)	Major City Franchise	\$250,000 USDT	22% (\$55,000)	District Franchise	\$250,000 USDT	22% (\$55,000)	Division Franchise	\$400,000 USDT	24% (\$96,000)	State Franchise	\$600,000 USDT	26% (\$156,000)	Country Franchise	\$2,000,000 USDT	28% (\$560,000)	Level 1 from total Income 10%
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## FRANCHISE BENEFITS:

- Direct Integration into ISPay Mall: Franchisees receive dedicated storefronts and operational control.
- Investment-Tier Rewards: Tiered benefits correspond to global visibility, product volume, and commission rates.
- Franchise Agreement: Clicking a tier directs users to the official Franchise Agreement/Contract, ensuring legal and operational clarity.
- Network Expansion: Franchisees play a critical role in ISPay's global adoption, creating nodes for commerce, staking, and rewards distribution.
- Leadership-Driven Vision: With Marcel Velez guiding ISPay's strategy, franchisees join a mission-critical financial network designed for global scale and institutional reliability.

### Disclaimer:

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## STRATEGIC VISION:

ISPay Mall and Franchise programs are not just marketplaces; they are financial infrastructure, community builders, and wealth generators, powered by the fourth protocol BRC-20, creating real-world, on-chain impact. Every product staked, every franchise established, and every reward earned strengthens the ISPay ecosystem, bringing decentralized financial empowerment to every participant, everywhere.

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**ISPAY GENERAL STAKING**  
**EARN, GROW, AND MULTIPLY**  
**YOUR IMPACT**



## ISPay General Staking Earn, Grow, and Multiply Your Impact

ISPay General Staking is not just an investment, it is your gateway to the global ISPay financial ecosystem. Powered by the BRC-20 Fourth Protocol, every stake is secure, transparent, and fully compliant, turning your capital into measurable impact while earning rewards across multiple tiers of participation.

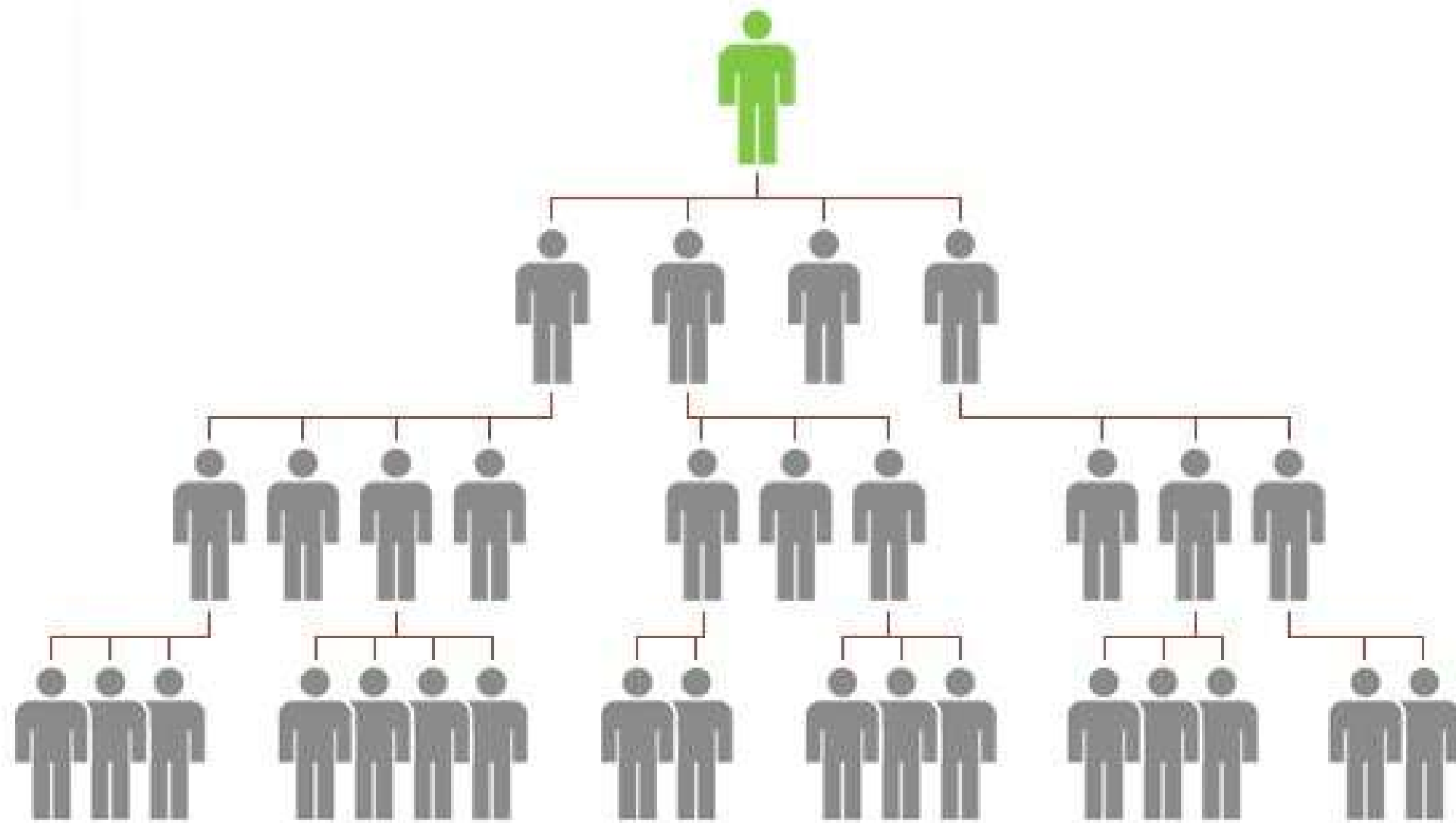
ISPay General Staking enables users to participate in the future of decentralized finance, amplify network growth, and earn substantial returns all while integrating seamlessly with ISPay Wallet, ISPay Mall, and the Mining ecosystem.

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## GENERAL STAKING

Investment Range	Terms	Monthly Return (ROI)	Total Commission	Direct Referral	Remaining Referral Commission	Level Bonus Till 10 Levels
\$50 - \$1,000 USDT	33 Months	6%	10%	Direct Referral 8%	2%	From Level 1 to Level 10 Simultaneously 10% to 1%
\$1001 - \$5000 USDT	25 Months	8%	12%	Direct Referral 9%	3%	
\$5001 - \$10,000 USDT	20 Months	10%	15%	Direct Referral 10%	5%	



Level Income Bonus (Till 10 Level)
Level 1 from total Income (10%)
Level 2 from total Income (9%)
Level 3 from total Income (8%)
Level 4 from total Income (7%)
Level 5 from total Income (6%)
Level 6 from total Income (5%)
Level 7 from total Income (4%)
Level 8 from total Income (3%)
Level 9 from total Income (2%)
Level 10 from total Income (1%)

## Key Highlights:

- **Multi-Level Referral Rewards:** Up to 10 levels of referral, ensuring network expansion and cascading ROI across your ecosystem.
- **Achievement-Linked Incentives:** Exclusive high-tech gadgets, AI-enabled devices, and ISPay hardware unlock as your stake grows.
- **BRC-20-Integrated Staking:** Staked USDT is fully on-chain, enabling transparent, secure, and automated reward calculation.
- **Flexible Terms, Optimized Returns:** Each tier balances duration and APY for optimal growth while rewarding early adopters and high-impact investors.
- **Cross-Ecosystem Utility:** Earned rewards can be spent in ISPay Mall, reinvested in staking, or utilized across ISPay Wallet, Mining, and Social platforms.

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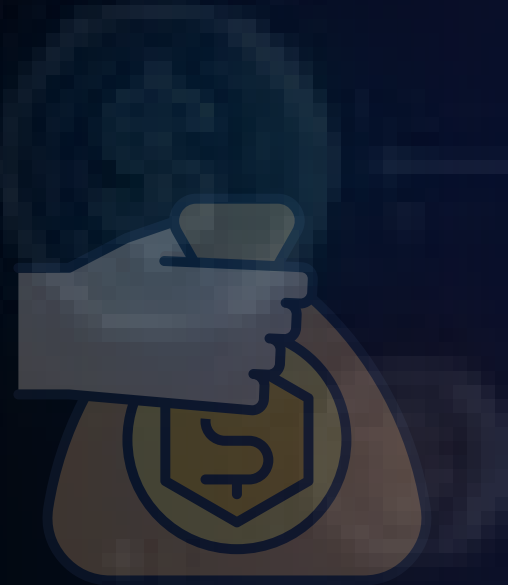
## STRATEGIC VISION

- Empowering Users Globally: Every staker becomes a participant in the ISPay network, contributing to global adoption, liquidity, and token utility.
- Gamified Financial Growth: Staking milestones unlock AI products, industrial phones, and mining-ready devices, merging utility with rewards.
- Institutional-Grade Security: Protocol-level safeguards, fully compliant blockchain integration, and BRC-20 transparency protect every user's stake.
- Leadership-Driven Expansion: Under Marcel Velez, ISPay Staking is scaling 6 million users today, and aiming for 20 million and beyond, creating a financial ecosystem that rewards participation and loyalty.

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# Pre Sale Plan Phase 1



# PRE SALE-PHASE 1

Sr. No	INVESTMENT AMOUNT (USDT)	COIN PRICE	UNLOCKING	COIN RELEASE	DIRECT REFFERAL
1	\$1,000 TO \$3,000	\$50 USDT	15.08.2026	2% (Per Month)	10%
2	\$5,000 TO \$25,000	\$25 USDT	15.09.2026	3% (Per Month)	
3	\$30,000 to \$50,000	\$20 USDT	15.10.2026	4% (Per Month)	
4	\$75,000 to \$200,000	\$15 USDT	15.11.2026	5% (Per Month)	
5	\$300,000 to \$500,000	\$10 USDT	15.12.2026	6% (Per Month)	
6	\$700,000 to \$1,000,000 +	\$5 USDT	15.01.2027	7% (Per Month)	

<https://pancakeswap.finance/liquidity/pool/bsc/0xCa4122dE1Ad3f3063DF012732a802026905515D0?chainName=bsc&id=0xCa4122dE1Ad3f3063DF012732a802026905515D0&chain=bsc>

Note:	<p><b>Pre-Sale – Phase 1: Valid until April 15, 2026.</b></p> <p><b>Price Increase: Effective April 16, 2026, the coin price will double.</b></p> <p>ISPay Coin to List on Top 3 Exchanges Maximum on <b>June 15, 2026.</b></p> <p>Minimum Listing Price will be \$500 to \$1000 Plus \$5,000,000 + We can discuss</p>
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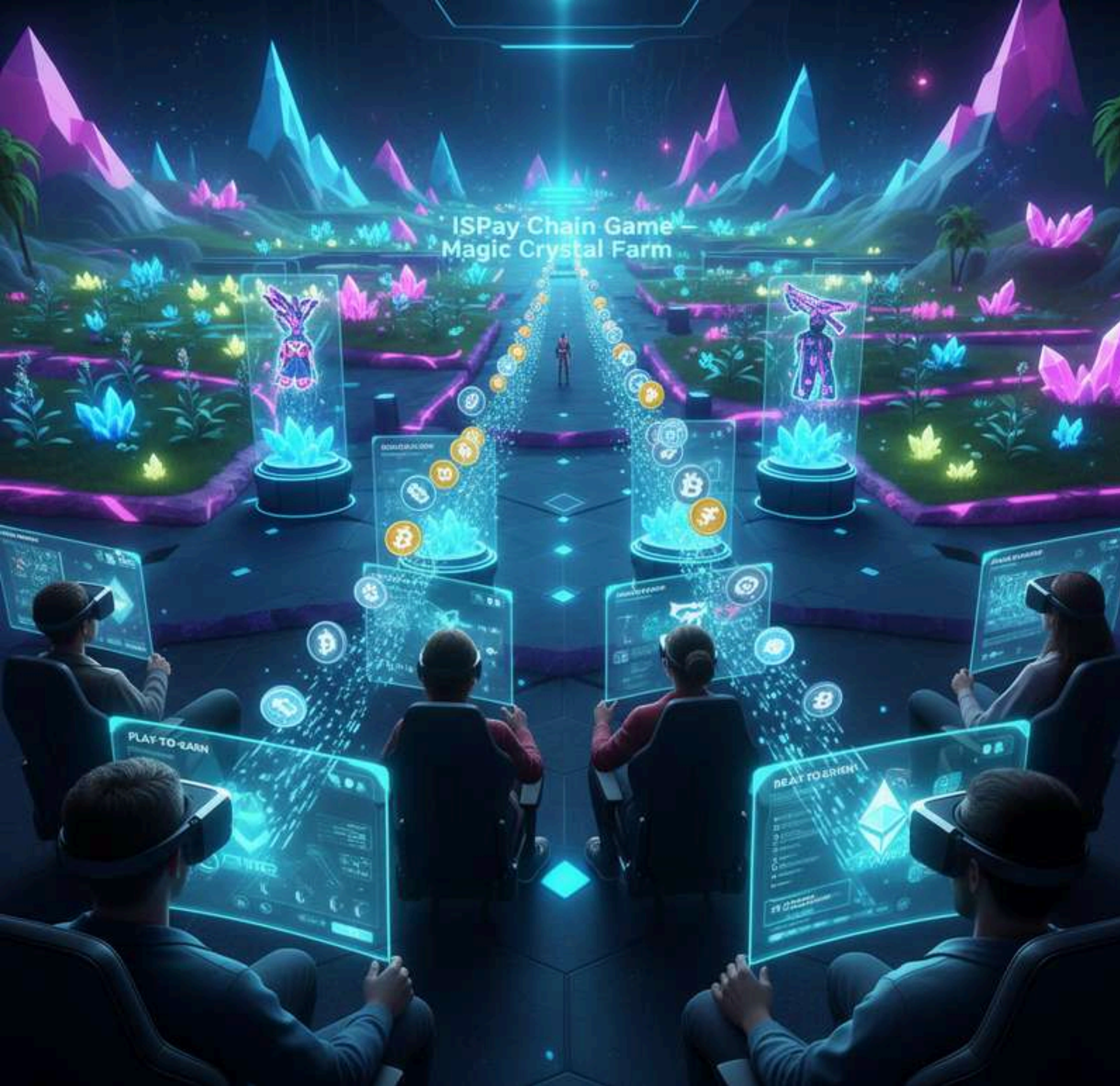
# ISPay Chain Game Magic Crystal Farm

# ISPay Chain Game: Magic Crystal Farm



Enter the Magic Crystal Farm, a next-generation blockchain gaming experience where entertainment meets high-yield rewards. Powered by the BRC-20 protocol, Magic Crystal Farm integrates NFTs, metaverse mechanics, and real financial incentives, giving players the opportunity to earn ISPay Coins while enjoying immersive gameplay.

- High-Yield Rewards: Every in-game action; farming, trading, crafting, or battling; earns measurable ISPay Coin rewards, fully integrated with your ISPay Wallet.
- Strong Referral System: Invite friends, build your network, and receive referral bonuses across 10 levels, creating global earning potential while expanding the Magic Crystal Farm community.



- **NFT Metaverse Integration:** Own, trade, and collect unique in-game NFTs that unlock rewards, special abilities, and exclusive access to events.
- **Cross-Ecosystem Connectivity:** Seamlessly linked with ISPay Wallet, ISPay Exchange, and ISPay Social, allowing earned rewards to flow directly into your broader ISPay portfolio.
- **Global Multiplayer:** Compete, collaborate, and trade with players worldwide in a fully decentralized, secure environment.
- **Gamified Finance:** Combine entertainment with real-world financial utility, turning playtime into productive on-chain rewards.

Magic Crystal Farm is not just a game; it's a decentralized, high-reward ecosystem for players and global leaders who want to earn, engage, and dominate the metaverse economy.

# Referral Commission Structure

ISPAY offers a powerful 3-level referral reward system that allows community members to earn passive income from network growth.

Level	Commission
Level 1 (Direct)	30%
Level 2	20%
Level 3	10%

Referral rewards are calculated based on earnings generated within the Granary and Mystery Box ecosystem.

# ISPAY Granary & Mystery Box System



**Minimum Granary Deposit: 1 ISPAY**

The Granary is the core staking mechanism of the ISPAY ecosystem. Active staking is mandatory to unlock Mystery Boxes, earn rewards, and participate in the game economy.

## Granary Staking Rewards

Staking Period	Daily Reward
30 Days	0.15% per day
60 Days	0.20% per day
90 Days	0.25% per day
120 Days	0.30% per day
360 Days	0.35% per day



# Mystery Box Unlocking Logic



The number of Mystery Boxes you can open is directly linked to the total USD value of ISPAY tokens staked in the Granary.

## Example Scenario:

- You stake 10 ISPAY tokens
- Current value per ISPAY = \$200
- Total staking value = \$2,000
- Value per Mystery Box = \$100

**Result:** You can unlock and open 20 Mystery Boxes.

## Important Rules

- If Granary staking expires or is redeemed, Mystery Boxes cannot be unlocked.
- Active Granary deposit is mandatory to open Blind/Mystery Boxes.
- Re-depositing funds into the Granary restores unlocking capability.



# ISPay Mining Products

ISPay Mining Products, including AI Glasses, Smart Watches, and BrushO Toothbrush, integrate real-life activity with blockchain rewards. Users mine ISPay Coins by walking, brushing, or using industrial-grade smartphones, converting everyday actions into measurable rewards. Mining is fully decentralized, transparent, and compliant, part of the integrated ecosystem that incentivizes global participation.

#### Key Features:

- AI Glasses: Translate 126 languages, voice-interaction, camera, and activity-based rewards
- Smart Watch: Step counting, health tracking, and exercise-based mining
- BrushO Toothbrush: Smart brushing tracks and rewards dental hygiene
- Mobile devices: Industrial-grade phones for continuous mining
- Staking rewards from product usage
- Referral incentives integrated with all mining products

#### Impact Statement:

Mining is no longer passive; it's a daily activity that transforms habits into financial growth, integrated across the ISPay ecosystem.

# Microwear GlassesW AI 3



Microwear Glasses W AI 3 supports real-time translation in 126 languages, breaking down communication barriers globally.

- AI-powered voice assistant and smart interactions turn your everyday tasks into isPay Coin earning opportunities.
- Capture photos, navigate your day, and interact with apps while earning from your activity and device activation.
- Built-in NFC and IoT features allow seamless integration with isPay on-chain reward systems.

## Product Feature:

- Ultra – Light weight Frame
- 13Mp Photo & Video
- 126 languages
- Built – in Flash Light
- AI Voice Assistant
- All – Day Comfort Fit
- Portable Every day Design

## How to Use:

Download the HeyCyan App in your Mobile from Play store & App store. Connect with Microwear Glasses W AI 3.



# Microwear S11 Mini SmartWatch



S11 Mini Pro; tiny on the wrist but packed with features. From tracking daily steps, heart rate, and sleep quality to getting notifications on the go, it keeps everything simple and seamless. Lightweight, comfortable, and fits effortlessly into my everyday routine.



- Walking, exercise, and daily fitness activities generate iSPay Coins rewards directly into your iSPay wallet.
- Track steps, heart rate, and activity while mining iSPay Coins automatically.
- Staking rewards available for consistent daily activity across the network.



## Product Feature:

- Phone Connect Watch Audio
- Phonebook
- Language/Time/Date
- Standby Watch Faces
- Sleep Monitor
- Notifications
- Exercise
- Activity Info
- Heart Rate Monitoring Function

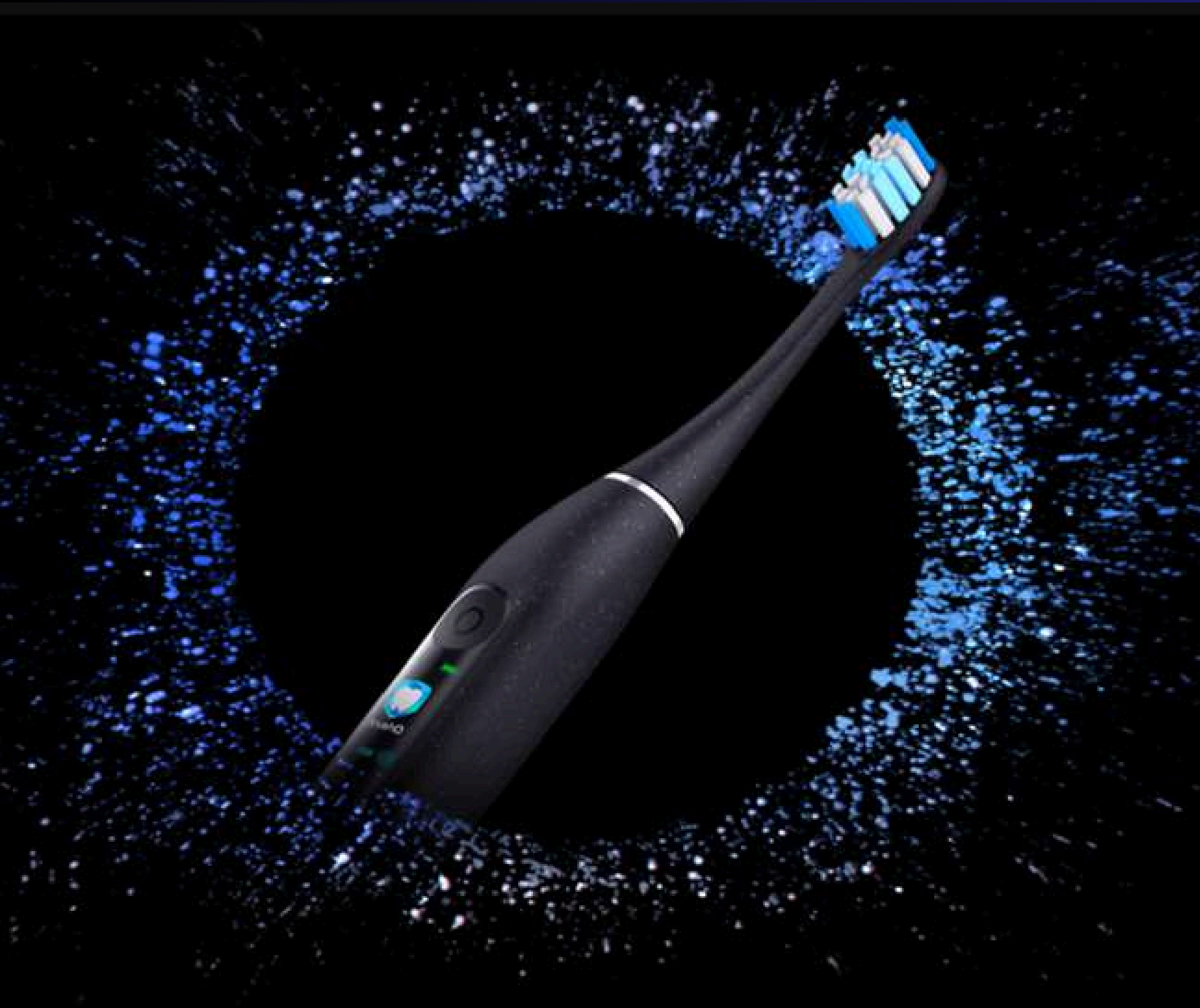
## How to Use.

- Download the MActivePro App in your Mobile from Play Store & App store
- Connect With Microwear S11 Mini Smart Watch.

## Earn with Smart Watch

- You can Earn the iSPay coins reward by Walking & Exercise

# BrushO AI-Powered Smart Toothbrush



The BrushO features soft gray speckles for a clean, subtle texture, while the black version has a star-like shine. Modern, refined, and made to elevate the first moment of your day.

## Product Feature:

- Zero splatter. No mess. BrushO total control.
- Every corner counts, 6 zones, 16 surfaces, zero missed spots.
- Personalized Brushing, powered by AI BrushO analyzes your teeth and habits, then builds the perfect brushing routine for you.
- Quiet as a whisper, powerful as a wave.
- Ultimate brushing precision. Customize speed, intensity, and duration with 100+ possible modes for an optimized cleaning.



- Revolutionary AI brushing converts your oral health routine into ISPay Coins rewards.
- Earn ISPay Coins by brushing twice daily, following optimal dental care habits.
- Device activation, referrals, and network participation amplify your mining potential.
- Every NFT-enabled BrushO device serves as a mining node, staking rewards, and community governance participation.

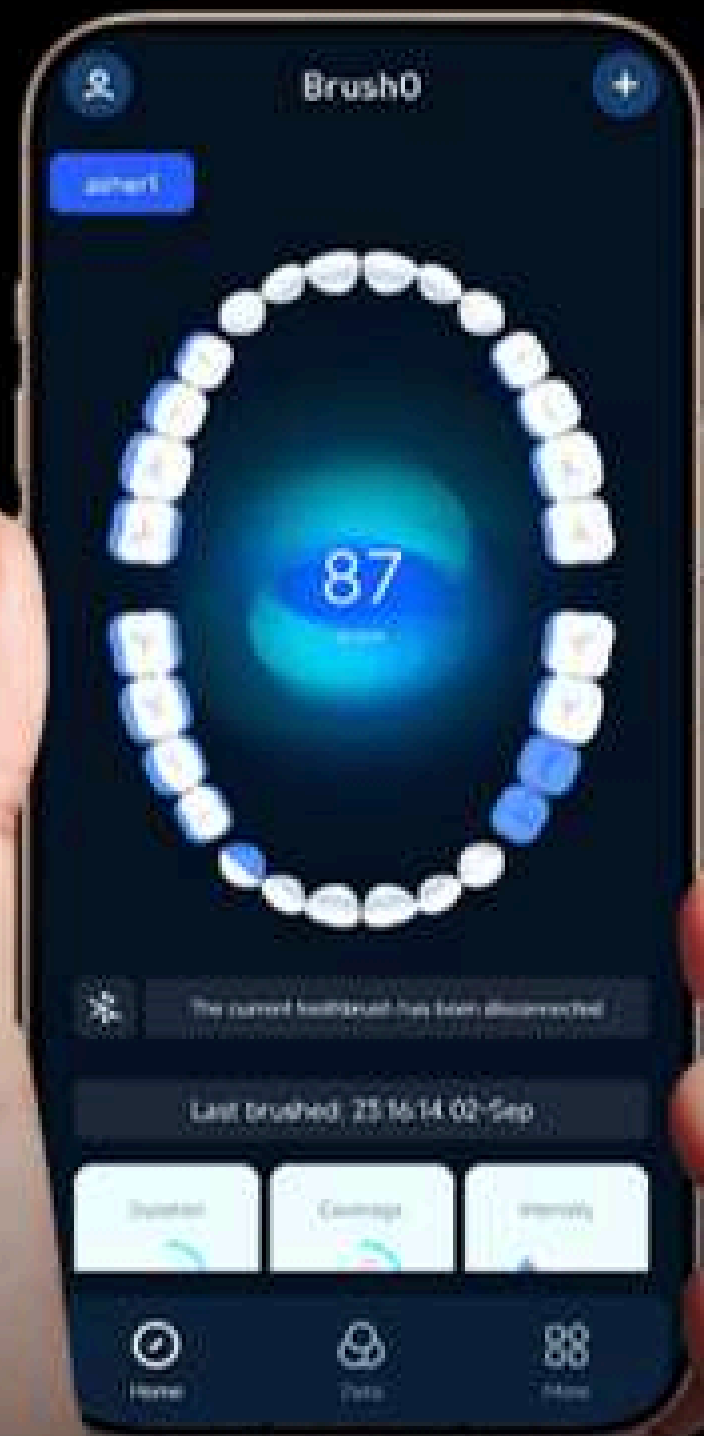
## Brush And Earn with BrushO:

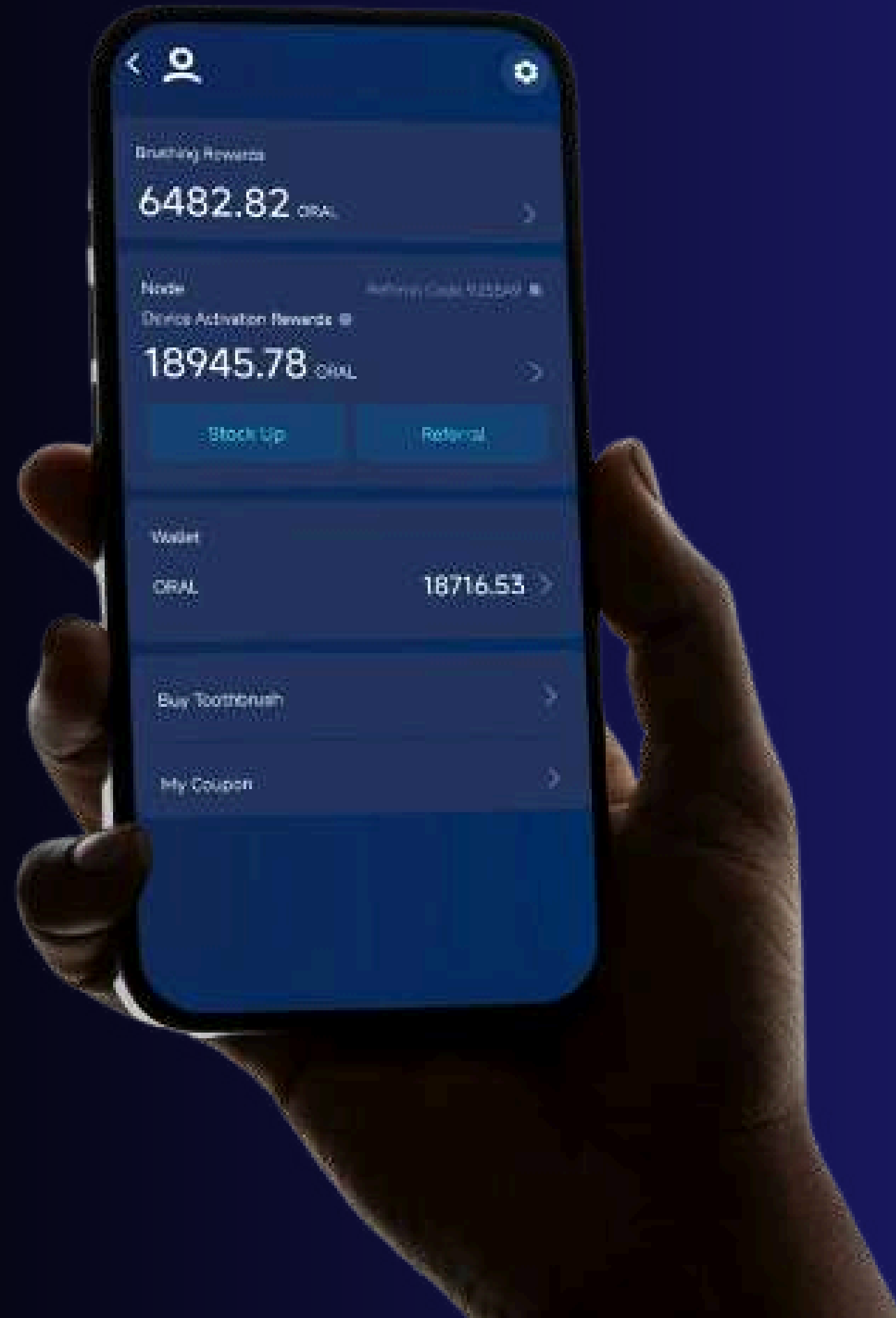
Experience the Future of Oral Care Revolutionary Fully Smart Brushing Technology , FSB Earn Rewards with every Brush Innovation and Rewards Collide with BrushO

Purchase a BrushO Smart toothbrush and download the DAPP to receive an official, non-transferable NFT.

Activate the NFT to start mining ISPay Coins. The NFT tracks your toothbrush usage, including brushing time, user data, dental health index, reward generated, and ISPay Coins exchanges.

Maximize your rewards by brushing twice a day, morning and evening (30%), for a full 2 minutes each time (30%), and maintaining consistent brushing behaviour (40%). Earn more by making good oral hygiene a daily habit!





### **Equipment Activation Rewards**

Earn substantial ISPay Coins rewards by recommending users to purchase and activate devices within your area.

### **Staking Rewards**

Not only can you earn staking rewards, but you can also receive additional bonuses.

### **Continuous Rewards**

Nodes can receive fixed percentage of ISPay Coins from the rewards generated by all devices under their management.

### **Referral Sales**

Boost your influence and earn ISPay Coins, custom toothbrushes, and more! Simply share your BrushO journey and oral health tips on social media.

Join exclusive events and challenges designed to amplify your impact. Dive into the BrushO community and start earning today!

# ISPAY Smart Phone (Magic OS)



## 1. Extreme Durability Architecture

- Reinforced unibody chassis engineered for impact and break resistance
- Tested for drops, compression, vibration
- Built for zero-fragility environments: mining, construction, offshore, and underwater operations

## 2. Full Water Resistance + Submersion Capability

- Fully operable when submerged in water
- Resistant to mud, dust, and humidity
- Ideal for mining, offshore, and high-risk field operations

## 3. Mining-Grade Operational Readiness

- Designed for harsh industrial environments
- Stable performance under temperature fluctuations and continuous heavy use
- Reliable where ordinary phones fail



#### 4. Integrated iSPay Ecosystem

- Wallets: secure multi-currency wallets for payments, crypto, and asset transfers
- Mall: shop globally, transact instantly, access exclusive industrial and consumer products
- Games: play and earn anywhere, even underground or remote environments
- Seamless integration: All iSPay features are accessible directly on the Smart Phone

#### 5. Industrial Power & Endurance

- High capacity battery optimized for extended work shifts and remote field operations
- Advanced thermal management for continuous heavy usage
- Enterprise: ready performance under extreme conditions

#### 6. Mission-Critical Reliability + Utility

- Designed for operators, field engineers, miners, and industrial leaders
- Enables secure communication, payments, shopping, and gaming in one device
- Perfect for deployments where failure is not an option



## POSITIONING STATEMENT

This is not just a phone. It is a world-first industrial smartphone with unbreakable durability and full ISPay multi-utility ecosystem: wallets, mall, and games for professionals who demand reliability, versatility, and operational independence in any environment.

### Phone Specifications:

**Device Name:** BHUA-P1

**Processor:** Qualcomm Snapdragon 6 Gen 1

**Resolution:** 2640 x 1200

**RAM:** 12 GB, +12 GB HONOR RAM Turbo

**Storage:** 512 GB

**Android Version:** 15

**Model:** MTN-AN80

**Battery:** Silicon-Carbon Battery 8300 mAh

# WIRELESS MOBILE WI-FI ROUTER



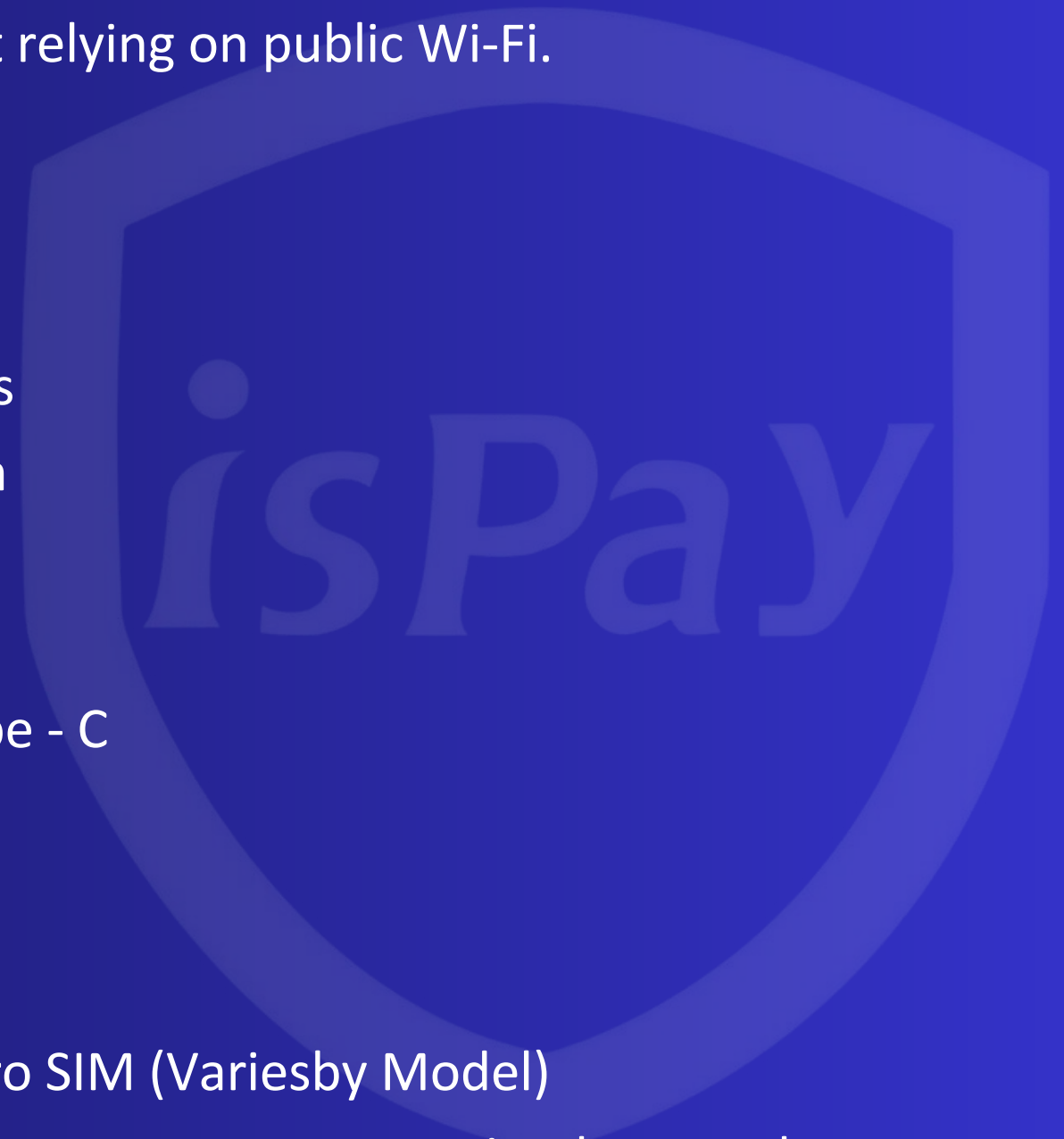
This Wireless Mobile Wi-Fi Router is a portable 4G LTE hotspot device that lets you create your own Wi-Fi network using a SIM card. It's ideal for travelers, remote workers, students, or anyone who needs reliable internet on the go without relying on public Wi-Fi.

## Product Feature:

- 4G LTE Connectivity
- Speed Up to 300 Mbps
- One-Button Operation
- High Performance
- Wi-Fi Sharing
- Charging Port USB Type - C
- Built-in Rechargeable

## Connectivity

- Sim Type: Nano / Micro SIM (Varies by Model)
- Wi-Fi Sharing: Multiple users can connect simultaneously
- Coverage: Ideal for home, Office, Travel, Car & Outdoor use.



# Wireless Mobile Wi-Fi Router & Power Bank



This device is a high-speed 4G LTE Wireless Pocket Router designed for portable internet access and emergency device charging.

## Product Key Features & Specifications

- **Battery Capacity:** 10,000 mAh (labelled as a "Long lasting high-capacity power bank").
- **Connectivity:** It supports Wi-Fi 6 technology, which indicates it is designed to provide faster and more efficient wireless internet connections.
- **Display:** The device pictured on the box features a digital display showing the battery percentage (e.g., "99%") and a Wi-Fi signal icon.
- **Design:** The device appears to be sleek and rectangular with a white finish and decorative lines running down the front.

## Functionality

The icons on the side suggest it support:

- Battery charging (Power bank function).
- Wi-Fi signal broadcasting (Mobile hotspot).
- USB connectivity (likely for charging devices or tethering).

**ISPAY ECOSYSTEM  
REWARDS &  
INCENTIVE SYSTEM**

A large, faint watermark of the isPay logo is visible in the background, centered behind the main text.

**“TURN INFLUENCE INTO WEALTH. EARN EVERYWHERE, LEAD GLOBALLY.”**

**“YOUR NETWORK. YOUR POWER. YOUR REWARDS; UNLIMITED, GLOBAL, INSTANT.”**

The ISPay Ecosystem is not just a network; it is a global financial engine, fully integrated across every product, from ISPay Wallet, Mall, and Swap to Gaming, Social, and Mining. Every action, every transaction, and every engagement generates measurable impact in ISPay Coin, turning daily activity into real-world wealth.

## Our reward and incentive architecture is designed to empower users at every level:

- **Universal Integration:** Every iSPay product contributes to your rewards, ensuring seamless earning across Wallet, Mall, Swap, Games, Social, and Mining products. Users are not siloed; they earn wherever they engage.
- **Multi-Level Referral System:** A 10-level referral network ensures that leadership and influence are recognized globally. Expand your reach, recruit new leaders, and benefit from a cascading reward structure that turns influence into measurable gains.
- **Performance-Based Incentives:** Earn from staking, product engagement, purchases, mining, and social contributions. The more active you are, the more you earn. The ecosystem is engineered to reward consistency, leadership, and adoption.
- **Global Leader Empowerment:** Leaders, franchisees, and power users are equipped with tools to maximize reach, influence, and rewards. Your network is your strength, and iSPay transforms it into real financial impact.



- **Transparent & Decentralized:** Powered by the BRC-20 Fourth Protocol, every reward, transaction, and referral is secure, auditable, and trustless. No central gatekeeping; just pure, verifiable value.
- **Gamified Engagement:** With integrated product staking, cashback systems, and activity-based rewards, earning ISPay Coin becomes a strategic, engaging, and highly rewarding experience.

The ISPay Ecosystem is more than rewards, it is a movement. Every product you use, every referral you make, and every engagement you drive fuels your growth and cements your leadership globally. With ISPay, influence becomes wealth, and participation becomes power.

**ISPAY: WHERE ACTIVITY CONVERTS TO LEADERSHIP, AND LEADERSHIP CONVERTS TO REAL VALUE**



**TO GLOBAL LEADERS AND VISIONARIES,**

**MESSAGE FROM MARCEL VELEZ – ISPAY LEADERSHIP**

Under my leadership, iSPay is not just building products; it is creating a fully integrated, global financial ecosystem powered by the BRC-20 Fourth Protocol. Our Rewards and Incentive System is at the heart of this revolution, designed to turn participation into power, influence into measurable wealth, and engagement into real-world impact.

I invite you to join me and lead the future. Every action within iSPay; from staking, mining, and transactions, to social engagement and commerce; rewards you with iSPay Coin. Our multi-level, 10-tier referral network ensures that leaders are recognized globally, and influence is transformed into tangible, verifiable value.

This is more than opportunity: It is a call to leadership. With six million strong today, and an ambitious goal of 20 million and Beyond tomorrow, the iSPay ecosystem is reaching every corner of the globe. Together, we will empower communities, drive adoption, and shape the future of decentralized finance.

**Join me. Build with me. Lead with me. The future is here, and it runs on iSPay.**

**Marcel Velez**  
**iSPay President**

# Message from ISPay Leadership



**Marcel Velez**  
**ISPay President**

The Fourth Protocol of the World - BRC-20 is not just a technological milestone; it is the foundation of a global financial revolution. ISPay is building the world's first protocol-level interoperable ecosystem, where digital assets move freely across blockchains, securely, transparently, and at scale. This is mission-critical infrastructure, designed for real-world utility, institutional-grade reliability, and global adoption.

6 Million Today , 20 Million and Beyond Tomorrow Under My Leadership

We are 7 million strong and expanding. Under my leadership, iSPay is reaching every corner of the world and aiming to empower 20 million users in the near future, delivering a financial ecosystem that transcends borders, cultures, and languages. From Asia to the Americas, from Europe to Africa, we are creating universal access to decentralized, empowering financial tools that transform engagement into real value.

At iSPay, THE LEADERSHIP are pioneers. We have launched the WORLD'S FIRST iSPay Swap, enabling truly decentralized, multi-chain native trading, and the first iSPay On-Chain Mall, where commerce is integrated with finance every transaction generates full cashback, rewards, and meaningful financial participation.



From iSPay Social, where communities and cities can grow to over one million participants, to iSPay Wallet, Exchange, Gaming, and Mining, every product reflects our mission: to empower individuals, strengthen enterprises, and redefine global finance.

This is more than innovation; it is a movement to reshape how the world interacts with value, governance, and opportunity. iSPay transforms everyday actions. social engagement, commerce, gaming, and financial participation; into real, on-chain impact. We are not waiting for the future. We are the rails on which the future runs, and together, we are unstoppable.

Our iSPay Coin, fully decentralized and compliant, powers this ecosystem, turning social, financial, and commercial activity into measurable impact.

**MARCEL VELEZ**  
**PRESIDENT**  
**iSPay**