

WHITE PAPER





WHO ARE WE?

Founded in 2017, YA Group is a global blockchain and fintech company that has grown from a participant in the crypto industry into a full ecosystem builder. The Group is headquartered in Dubai with operations across the Middle East, Europe, and Asia.

YA Group manages multiple verticals, including:

- Blockchain solutions (infrastructure, tokenization, DeFi).
- · Financial services (crypto payments, forex settlement).
- · Digital asset management (investment solutions, staking).
- Technology development (Al-driven platforms, decentralized applications).

Achievements & Recognition

- Licensed for Payment Processing & E-Wallet Services by the Republic of Kazakhstan (Business ID: 200940035452).
- · Registered with FinCen MSB in Colorado, USA.
- Recognized as one of the fastest-growing fintech firms in the MENA region (2022–2024).
- Blockchain Innovation Award Dubai FinTech Summit 2023 (placeholder – add official award if available).
- Featured in regional fintech and crypto forums for contributions to RWA tokenization.
- Strategic partnerships across financial services, real estate, and gaming industries.

THE PROBLEM WE'RE SOLVING

- High transaction fees and slow settlement in cross-border payments.
- · Lack of trust due to unregulated platforms and unstable tokens.
- Complex entry barriers for mainstream users (NFTs, DeFi, Layer 2).
- Limited retail access to Real-World Assets (RWAs).
- Fragmentation between traditional financial systems and decentralized infrastructure.

THE SOLUTION: YA COIN ECOSYSTEM

With the launch of Ya Coin (\$YAGC) is backed by a regulated, multi-vertical fintech group we aim to bridge traditional finance and decentralized innovation. Our mission is 'Real Utility. Real Impact.

Licensed under Kazakhstan PSP and registered with FinCen MSB in the USA, the ecosystem operates under a secure, regulatory-compliant framework.

Technical Features

- · High throughput: supports forex, gaming, and real-time ecosystems.
- 3-second finality for instant cross-border settlements.
- · Gas fees between \$0.01-\$0.10, enabling microtransactions.
- Integrated with major DeFi platforms (PancakeSwap, Venus).
- · RWA-backed use cases: forex, real estate, gaming, supply chain.
- · Cross-chain interoperability via Chainlink CCIP.

Pillars

- Payments Infrastructure YAGC cards, PSP APIs, low integration costs.
- RWA Tokenization fractional ownership in real estate, gold, and more.
- Forex & Cross-Border secure multi-currency transfers with smart contracts.
- Gaming, NFTs & Supply Chain Finance enable microtransactions and transparent marketplaces.



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

YA Group makes no representations or warranties, express or implied, regarding the accuracy, completeness, or suitability of the information contained herein. This document includes forward-looking statements about future plans, strategies, and expectations, which are subject to change at YA Group's sole discretion and may be influenced by external market, regulatory, or industry conditions beyond its control.

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 applications 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 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.

YAGC 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.

YAGC 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:

YAGC 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.

YAGC 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. YAGC'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 todeveloping 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 frame work for Payment Processing and E-Wallet Services issued by the Republic of Kazakhstan.Business ID: 200940035452
 FinCen MSB colorado USA

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
YAGC DEVELOPER PORTAL	Open access to documentation, tutorials, and grants.
DAO FRAMEWORK IMPLEMENTATION	Launch YAGC governance layer to involve the community in major
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-scaleapplications.
MULTI-CHAIN SDK	Equip developers with tools to buildacross chains with privacy, speed, and scale.
DECENTRALIZED I DENTITY & 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.



Phase 3: Autonomous Ecosystem & Global Leadership

(Q1 2027 - Q4 2027)

ecosystem participants.

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.

