



# RICHCOIN (RIC) WHITE PAPER

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**Empowering Everyday Transactions in a Super App  
Ecosystem**

Powered by  
Richlance International

Blockchain  
BNB Smart Chain

Token Category  
Utility Token



# Executive Snapshot

Richcoin (RIC) is designed as the utility payment, rewards, discount, staking, merchant incentive, and future governance token of the Richlance Super App ecosystem. It is positioned to support real-world digital transactions across transportation, food and grocery delivery, hotel and flight bookings, marketplace shopping, healthcare services, logistics, real estate, and professional on-demand services.

<p><b>TOTAL SUPPLY</b></p> <p><b>10,000,000,000 RIC</b></p> <p>Fixed supply model</p>	<p><b>INITIAL PAIRING</b></p> <p><b>1.5B RIC + \$10,000</b></p> <p>Launch liquidity plan</p>	<p><b>ESTIMATED FDV</b></p> <p><b>\$66,700</b></p> <p>Based on launch price</p>
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# 1. Executive Summary

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Richcoin (RIC) is a utility token built on the BNB Smart Chain and designed to power a fully integrated digital economy within the Richlance Super App ecosystem. The token is structured to serve as a payment, rewards, discount, staking, merchant incentive, and future governance asset across everyday digital services.

Richcoin is designed primarily for utility and ecosystem participation, not as a guaranteed investment product. Its long-term relevance depends on real service adoption, merchant participation, transaction volume, liquidity management, product execution, and regulatory compliance.

## Super App service coverage

- Transportation services
- Food and grocery delivery
- Hotel and flight bookings
- Marketplace shopping
- Healthcare services
- Logistics and parcel delivery
- Real estate and rentals
- Professional on-demand services

## Richcoin core functions

- Payment token
- Reward token
- Discount token
- Staking asset
- Merchant incentive token
- Future governance token

Users paying with RIC may receive up to 5% discounts and cashback rewards, subject to platform rules, merchant terms, campaign limits, and applicable regulations.

# 2. Vision & Mission

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## Vision

To become a global utility cryptocurrency that supports everyday commerce through a unified Super App ecosystem.

## Mission

To unify payments, rewards, digital commerce, merchant settlements, loyalty incentives, and user benefits into one integrated digital platform.

# 3. The Problem

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Modern digital economies remain fragmented. Users often need separate apps for transport, shopping, bills, delivery, travel, healthcare, rentals, and professional services. This fragmentation reduces convenience, increases transaction friction, and limits the usefulness of reward systems.

- Multiple apps for different services
- High transaction and settlement costs
- Slow or fragmented payment settlement systems
- Limited reward and loyalty structures
- Poor financial inclusion for users and small merchants



## 4. The Richcoin Solution

Richcoin provides a unified payment and reward layer for the Richlance Super App. Instead of treating each service as a separate economy, Richcoin enables users, merchants, service providers, and the platform to interact through one utility token infrastructure.

- Instant or near-instant payments within supported services
- Lower-cost digital payment rails
- Cashback and loyalty reward distribution
- Merchant incentives and settlement support
- Cross-service interoperability within the Super App
- Smart contract-based settlement and transparent token operations

## 5. About the Richlance Super App

The Richlance Super App is a multi-service digital ecosystem designed to simplify everyday life by combining essential services into one mobile platform. Richcoin is embedded as a preferred payment and reward layer within the ecosystem.

- |                     |                       |                     |
|---------------------|-----------------------|---------------------|
| - Ride booking      | - Healthcare services | - Personal services |
| - Delivery services | - Logistics           | - Travel services   |
| - Marketplace       | - Real estate         | - Merchant tools    |

## 6. Richcoin Utility & Use Cases

RIC is intended to support real economic activity inside the Richlance ecosystem. Its utility becomes stronger as more users, merchants, vendors, riders, drivers, and service providers adopt the Super App.

Use Case	Description
<b>Payments for services</b>	Users pay for supported services inside the Super App using RIC.
<b>Cashback rewards</b>	Eligible transactions may earn rewards as defined by platform campaigns.
<b>Merchant settlement token</b>	Merchants may receive or convert supported settlement value within platform rules.
<b>Staking rewards</b>	Users may stake RIC after launch according to approved staking rules.
<b>Loyalty incentives</b>	RIC supports discounts, seasonal campaigns, loyalty levels, and promotions.
<b>Referral rewards</b>	RIC may support referral incentives where permitted by policy and regulation.

## 7. Ecosystem Structure

The Richcoin ecosystem is structured as a transaction and reward flow between users, wallets, the Super App, smart contracts, merchants, and reward distribution systems.



Payment, settlement, rewards, and merchant incentives flow through the Richcoin utility layer.

Flow: Users -> Wallet -> Super App -> Smart Contracts -> Merchants -> Rewards Distribution



## 8. Revenue Model

Richlance can generate ecosystem revenue from multiple service categories. A portion of ecosystem revenue is planned to support buyback and burn operations, helping connect token deflation to real platform activity.

Ride commissions	Delivery fees
Marketplace transaction fees	Hotel and flight booking commissions
Subscription services	Merchant listing fees
Advertising placements	Premium user services

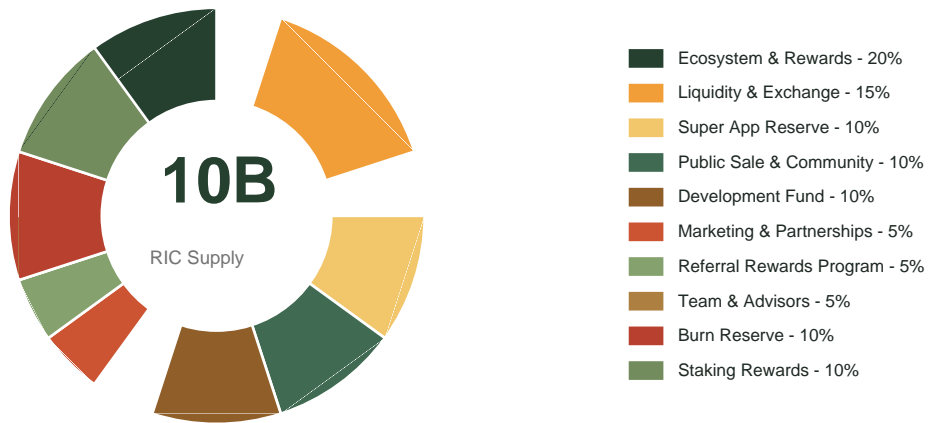
## 9. Tokenomics Overview

The tokenomics structure is designed to balance ecosystem rewards, liquidity, public participation, development, marketing, staking, team alignment, and a defined burn reserve.

Metric	Value
<b>Total Supply</b>	10,000,000,000 RIC
<b>Blockchain</b>	BNB Smart Chain
<b>Token Standard</b>	BEP-20 / EVM-compatible
<b>Category</b>	Utility Token
<b>Launch Liquidity Tokens</b>	1,500,000,000 RIC
<b>Initial Stable-Asset Liquidity</b>	\$10,000
<b>Initial Price</b>	\$0.00000667 per RIC
<b>Estimated Fully Diluted Valuation</b>	~\$66,700

## 10. Token Allocation Breakdown

The allocation model preserves a meaningful ecosystem and reward pool while dedicating liquidity, staking, marketing, development, reserve, and burn allocations to long-term ecosystem operations.



Token allocation by percentage of total supply.

Allocation	%	RIC Amount	Purpose
Ecosystem & Rewards	20%	2,000,000,000 RIC	User rewards, incentives, ecosystem growth
Liquidity & Exchange	15%	1,500,000,000 RIC	Launch liquidity, DEX/CEX liquidity support
Super App Reserve	10%	1,000,000,000 RIC	Operational reserve for Super App expansion
Public Sale & Community	10%	1,000,000,000 RIC	Public distribution and community participation
Development Fund	10%	1,000,000,000 RIC	Product development, engineering, infrastructure and integrations
Marketing & Partnerships	5%	500,000,000 RIC	Partnerships, promotions and ecosystem growth
Referral Rewards Program	5%	500,000,000 RIC	Automated referral reward distribution
Team & Advisors	5%	500,000,000 RIC	Team allocation with vesting schedule
Burn Reserve	10%	1,000,000,000 RIC	Scheduled token burns
Staking Rewards	10%	1,000,000,000 RIC	Reward pool for staking programs

## 11. Vesting & Token Release Schedule

Vesting is designed to support transparency, sustainability, and responsible ecosystem growth.

Wallet Allocation	Amount	Release Terms
Liquidity Pool	1,500,000,000 RIC	Liquidity permanently locked and LP tokens permanently burned
Ecosystem & Rewards	2,000,000,000 RIC	Released according to ecosystem growth, cashback rewards, merchant incentives and user participation
Super App Reserve	1,000,000,000 RIC	Locked for 12 months and released quarterly for ecosystem expansion
Public Sale & Community	1,000,000,000 RIC	100% unlocked at launch
Development Fund	1,000,000,000 RIC	Locked for 6 months and vested over 24 months
Marketing & Partnerships	500,000,000 RIC	Released monthly over 24 months
Referral Rewards Program	500,000,000 RIC	Locked in a smart contract and released automatically only when referral rewards are earned
Team & Advisors	500,000,000 RIC	Locked for 12 months and vested monthly over 36 months
Burn Reserve	1,000,000,000 RIC	Locked in burn reserve wallet and burned according to burn schedule
Staking Rewards	1,000,000,000 RIC	Locked until staking launch and released according to staking participation

## 12. Liquidity Strategy



At launch, 1,500,000,000 RIC will be paired with \$10,000 of stable-asset liquidity to establish the initial trading pool.

- Initial stable-asset liquidity: \$10,000
- RIC paired at launch: 1,500,000,000 RIC
- Liquidity permanently locked
- LP tokens permanently burned
- Liquidity cannot be withdrawn by any individual, team member, advisor, or third party
- Additional liquidity may be added as ecosystem adoption grows

### 13. Burn Mechanism

The burn mechanism is designed to reduce supply over time through transparent blockchain transactions. The draft allocates 10% of total supply to the burn reserve and proposes burning 1% of that burn reserve monthly.

- Burn reserve: 1,000,000,000 RIC
- Monthly burn from reserve: 10,000,000 RIC
- Burn execution: verified blockchain transaction to a dead wallet
- Public reporting: transaction hash and burn dashboard recommended

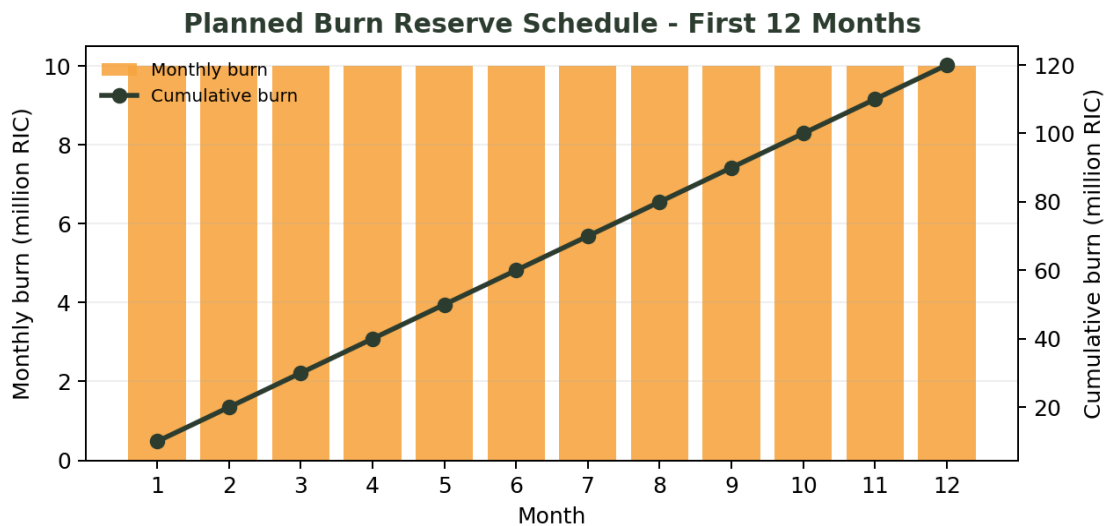


Illustration of the planned monthly and cumulative burn schedule for the first 12 months.

### 14. Buyback & Burn Program

A portion of ecosystem revenue may be used to buy Richcoin from open markets and permanently burn the purchased tokens. This links the deflationary mechanism to real economic activity instead of relying only on fixed reserve burns.

- Revenue source: ecosystem service revenue
- Action: buy RIC from open markets
- Final step: send purchased RIC to a verified burn address
- Reporting: publish transaction hashes for public verification

### 15. Staking System

The Richcoin Staking Program will commence 30 days after token launch.

Staking rewards are funded from the dedicated staking allocation and governed by transparent smart contract rules.

Plan	Reward Rate	Positioning
Weekly	2%	Short-term participation reward
Monthly	10%	Medium-term participation reward
Quarterly	35%	Long-term participation reward

Staking rewards are funded exclusively from the dedicated staking allocation and distributed automatically through smart contracts according to staking participation and reward pool availability.

## 16. Rewards, Cashback & Incentives

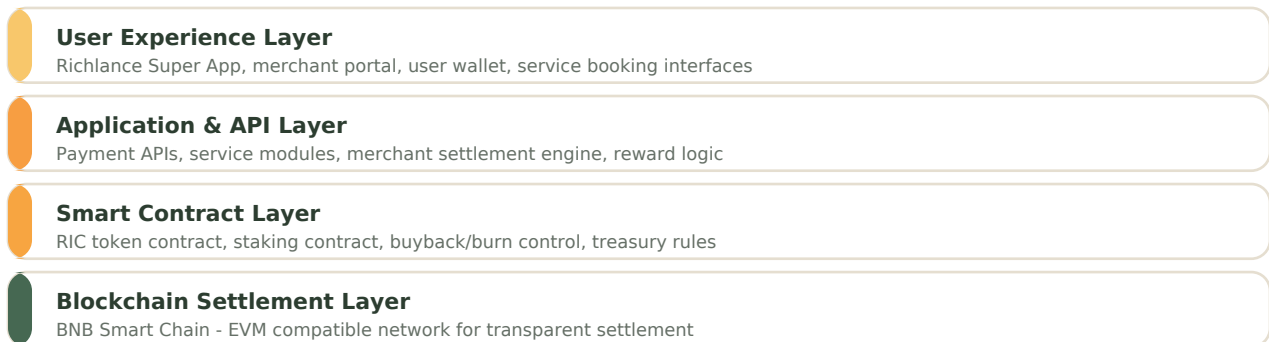
Richcoin supports a multi-layer incentive model across users, merchants, vendors, service providers, and ecosystem growth campaigns.

- Cashback rewards
- Merchant incentives
- Referral rewards
- Loyalty programs
- Seasonal campaigns

All referral rewards are funded exclusively from the allocated Referral Rewards Program wallet and do not create additional token supply.

## 17. Technical Architecture

Richcoin is designed for BNB Smart Chain, an EVM-compatible blockchain. The architecture should prioritize payment reliability, wallet integration, transparent smart contracts, and scalable API integration with the Super App.



Architecture is designed for utility payments, merchant settlement, loyalty rewards, and future scalability.

- BNB Smart Chain (EVM compatible)
- Smart contract-based payments
- Wallet integration
- API-ready Super App infrastructure
- Future Layer 2 scalability options

## 18. Security & Smart Contract Audits

Security is critical for any token and payment ecosystem. The following controls are recommended as implementation requirements before large-scale adoption.

- Third-party smart contract audits before public scaling
- Multi-signature treasury and liquidity management wallets
- Bug bounty program for responsible vulnerability reporting
- Anti-fraud monitoring for platform abuse, wash rewards, fake transactions, and suspicious wallet behavior
- Public audit reports, contract address disclosure, and verified source code

# Referral Rewards Program

Dedicated referral allocation and smart-contract distribution model

A total of **500,000,000 RIC (5% of total supply)** is allocated exclusively for the Richcoin Referral Rewards Program.

Referral rewards are distributed automatically through smart contracts and funded solely from the dedicated Referral Rewards Program allocation.

## Reward Structure

Item	Description
Referral Reward Rate	5% of referred purchases
Distribution Method	Rewards distributed automatically by smart contract
Funding Source	Dedicated Referral Rewards Program wallet
Token Supply	No additional token minting is required
Transparency	Remaining referral allocation publicly visible on-chain
Program Duration	Continues until the allocated 500,000,000 RIC is exhausted
Future Allocation	Only through future governance decisions

## Benefits

- Encourages organic community growth
- Rewards active ecosystem participants
- Supports merchant and user acquisition
- Promotes long-term Richcoin adoption

### Integration Note

This referral plan forms part of Section 16 - Rewards, Cashback & Incentives and aligns with the 5% Referral Rewards Program allocation in the Richcoin tokenomics model.



## 19. Governance Model

Future DAO governance may allow token holders to vote on ecosystem decisions once the project reaches sufficient maturity, distribution, technical stability, and regulatory clarity.

- Fee structures
- Ecosystem upgrades
- Treasury usage
- Reward models

## 20. Compliance & Regulatory Approach

Richcoin aims to comply with applicable regulations in the jurisdictions where it operates. As the ecosystem expands, legal advisors should be engaged for token classification, user disclosures, exchange listings, consumer protection, AML/KYC requirements, advertising rules, and merchant settlement policies.

- Clearly disclose that RIC is a utility token and not a guaranteed investment
- Publish terms for rewards, staking, cashback, refunds, and merchant settlement
- Avoid profit guarantees and misleading investment claims
- Conduct legal review before CEX listings and international expansion

## 21. Roadmap

<b>PHASE 1 - JUNE 2026</b> <ul style="list-style-type: none"> <li>- Richcoin Token Launch</li> <li>- DEX Listing</li> <li>- Liquidity Deployment</li> <li>- LP Tokens Permanently Burned</li> <li>- Smart Contract Ownership Renounced</li> </ul>	<b>PHASE 2 - JULY 2026</b> <ul style="list-style-type: none"> <li>- Richcoin Staking Program Launch (30 Days After Token Launch)</li> <li>- Merchant Onboarding Expansion</li> <li>- Community Growth Campaigns</li> <li>- Ecosystem Utility Expansion</li> </ul>
<b>PHASE 3 - AUGUST 2026</b> <ul style="list-style-type: none"> <li>- Richlance Super App Service Provider Activation</li> <li>- Driver Registration</li> <li>- Vendor Registration</li> <li>- Merchant Settlement Integration</li> </ul>	<b>PHASE 4 - SEPTEMBER 2026</b> <ul style="list-style-type: none"> <li>- Public Launch of Richlance Super App</li> <li>- Cashback &amp; Rewards Activation</li> <li>- Utility Payment Expansion</li> <li>- Ecosystem Growth Campaigns</li> </ul>
<b>PHASE 5 - Q4 2026</b> <ul style="list-style-type: none"> <li>- Strategic Partnerships</li> <li>- Regional Expansion</li> <li>- Buyback &amp; Burn Program Activation</li> <li>- Enhanced Ecosystem Utilities</li> </ul>	<b>PHASE 6 - 2027+</b> <ul style="list-style-type: none"> <li>- Centralized Exchange Listings</li> <li>- DAO Governance</li> <li>- Cross-Border Payments</li> <li>- Global Expansion</li> <li>- International Merchant Adoption</li> </ul>

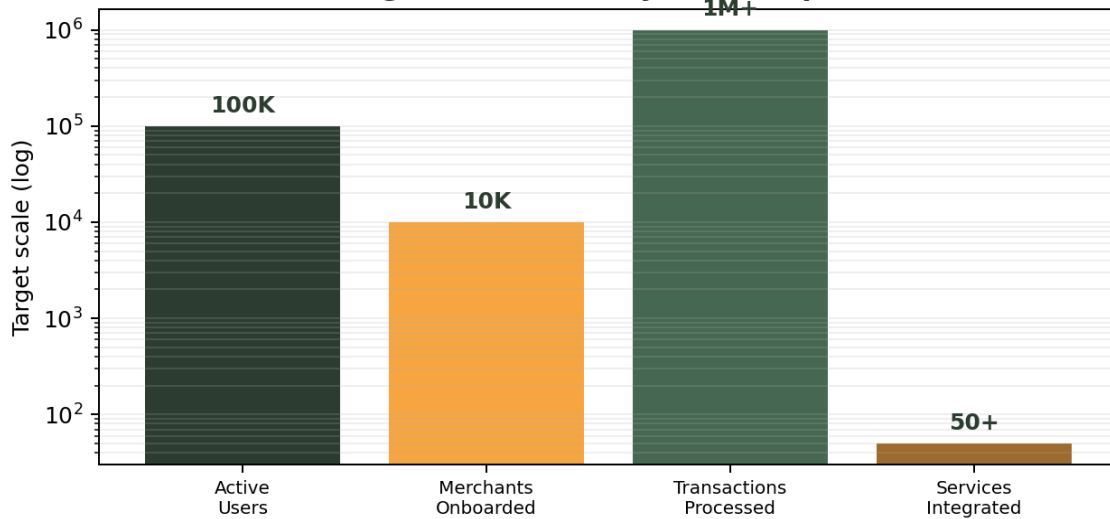
Additional Phase 1 items include liquidity permanently locked, wallet integration, referral rewards program activation and community expansion.

## 22. Key Performance Indicators (KPIs)

The following KPIs provide measurable adoption targets for the Richcoin and Richlance Super App ecosystem. These should be tracked publicly where possible.



### Target KPIs for Ecosystem Adoption



KPI targets use a log scale because transaction, user, merchant, and service counts are on very different numerical scales.

- 100,000 active users
- 10,000 merchants onboarded
- 1M+ transactions processed
- 50+ ecosystem services integrated

## 23. Risks & Disclaimers

Every blockchain project carries risks. Users, partners, merchants, and purchasers should understand that Richcoin utility depends on adoption, execution, compliance, liquidity, security, and market conditions.

- Market volatility
- Regulatory changes
- Adoption risks
- Smart contract risks
- Liquidity risks
- Operational execution risks
- Cybersecurity risks
- Exchange listing and market access risks

Disclaimer: Richcoin is designed as a utility token within the Richlance Super App ecosystem. It is not a guaranteed investment, and this white paper does not constitute financial, legal, tax, or investment advice. Users should make independent decisions and comply with all applicable laws in their jurisdiction.

## 24. Conclusion

Richcoin is designed to power a real-world digital economy through the Richlance Super App. Its value proposition is based on utility: payments, rewards, staking, commerce, merchant incentives, and deflationary token economics tied to ecosystem activity.

- Payments
- Rewards
- Staking
- Commerce
- Deflationary economics

With responsible execution, transparent token management, secure smart contracts, and strong merchant/user adoption, Richcoin can become a practical digital utility token for everyday transactions.



## 25. Appendix & Glossary

Term	Meaning
<b>RIC</b>	Richcoin
<b>DEX</b>	Decentralized Exchange
<b>CEX</b>	Centralized Exchange
<b>DAO</b>	Decentralized Autonomous Organization
<b>EVM</b>	Ethereum Virtual Machine
<b>TPS</b>	Transactions Per Second
<b>BEP-20</b>	Token standard commonly used on BNB Smart Chain

End of White Paper