

# GOLDY

**AI-Powered Digital Asset Trading &  
Multi-Chain Payment Ecosystem**

**WHITEPAPER**

**“From Digital Assets to Real Life.”**

**Crypto to Everyday Life**

# 1. Project Overview

GOLDY is a next-generation Web3 finance and payment project that combines AI technology with blockchain infrastructure to integrate digital asset investment, trading, payments, and real-world use into a single platform.

While conventional blockchain services have focused primarily on holding and trading assets, GOLDY aims to build a blockchain ecosystem centered on real-world use.



## 2. GOLDY's Core Vision

### “Crypto to Everyday Life”

Our vision is to create one integrated financial ecosystem where users can hold assets → analyze them with AI → trade → move across multiple chains → and make payments with a card.

#### AI Trading

AI-powered market analysis and trading support

#### Multi-Chain Wallet

Integrated management of major blockchain assets

#### GOLDY Card

Use digital assets for real-world payments

#### Payment Network

Build a global Web3 payment infrastructure

### 3. AI-Powered GOLDY Trading

AI analyzes the market and supports trading strategies



GOLDY's core competitive advantage is its AI-powered digital asset trading system. AI analyzes market data to support users' investment decisions and is designed to expand into automated AI Trading capabilities.

#### Market Analysis

Real-time market data · Price/volume ·  
Trend · Volatility analysis

#### Investment Support

AI trading signals · Portfolio analysis ·  
Risk management

#### Automation Expansion

Automated trading functions and AI  
Agent-based investment strategies

#### Operating Principle

Designed as a decision-support platform,  
not a guarantee of investment returns

※ Actual automated trading functions and operating methods will be separately designed in accordance with applicable regulations and the service structure.

# 4. GOLDY Multi-Chain Wallet

Integrated management of major blockchain assets in one wallet



GOLDY is building a Multi-Chain financial ecosystem that is not dependent on any single blockchain. The GOLDY Wallet is designed to enable users to manage digital assets across multiple blockchain networks.

## Target Networks

- Ethereum
- BNB Chain
- Solana
- Polygon
- Bitcoin
- Major Layer 2 and emerging chains →

## Core Functions

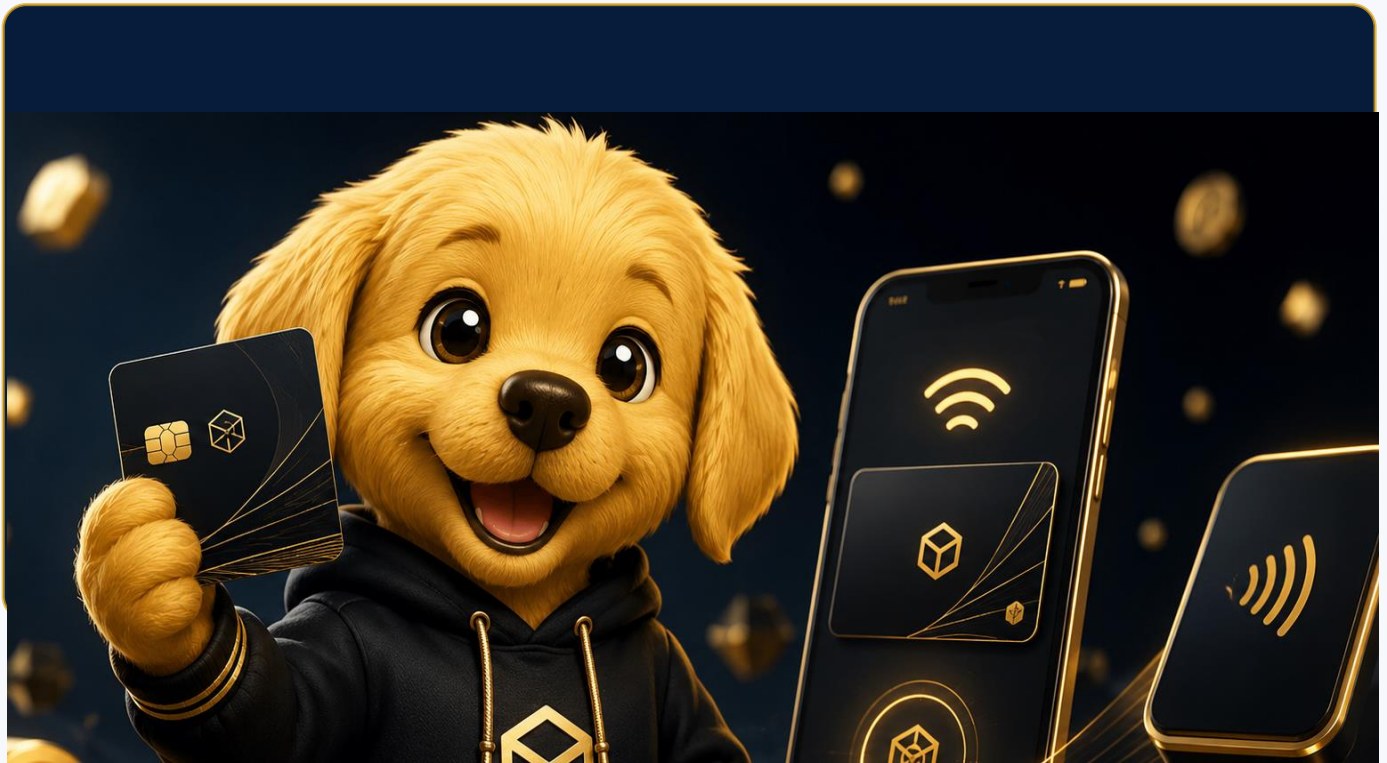
- Multi-Chain Asset Management
- Swap
- Bridge
- Portfolio
- Payment →



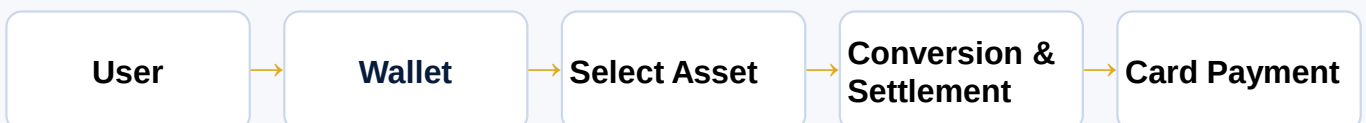
A structure that enables users to trade, swap, transfer, and manage their assets, ultimately using them for payments.

## 5. GOLDY Card

A Web3 Payment Card connecting digital assets to real-world payments



The GOLDY Card is a Web3 Payment Card designed to allow users holding blockchain-based digital assets to use them for real-world payments.



### Online Payment

Use digital assets for payments at supported online merchants

### Offline Payment

Connect to everyday spending through card, QR, and mobile payments

### Automatic Settlement

Automate conversion and settlement processes when required for payment

### Global Expansion

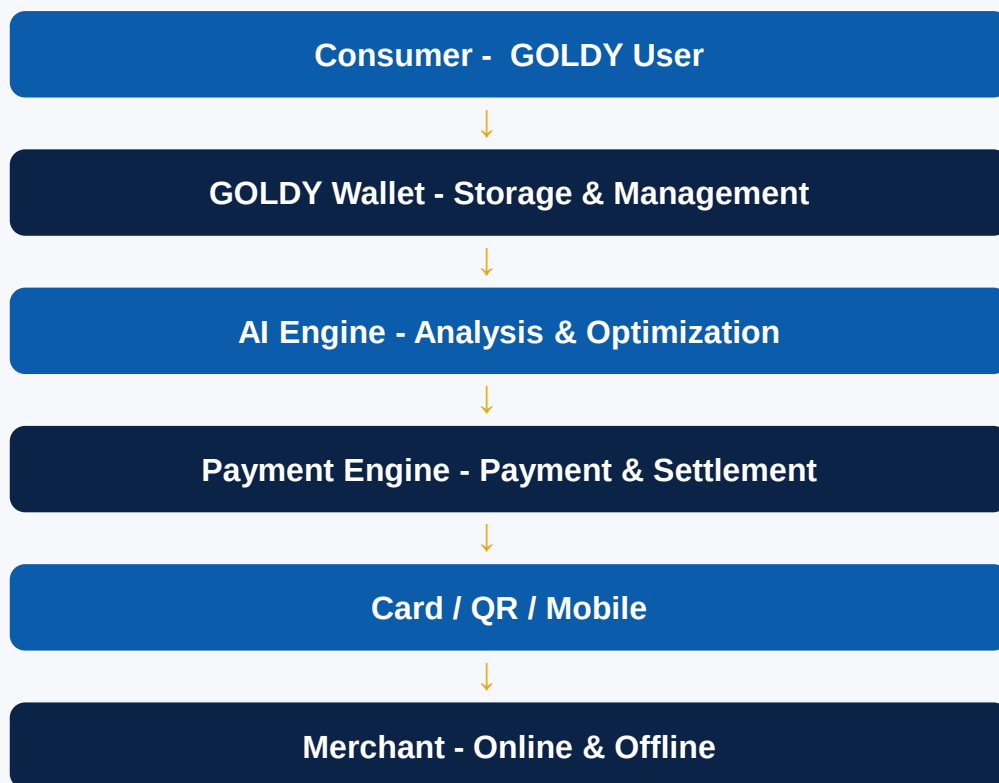
Expand into tourism, shopping, hotel, and commerce payment environments

## 6. GOLDY Payment System

### Building a Global Web3 Payment Network



Beyond the card itself, GOLDY's long-term goal is to build a global Web3 Payment Network.



The user experience is designed to remain simple, while internal settlement and network connectivity are built to be secure and scalable.

## 7. Merchant Payment

A B2B2C payment ecosystem connecting merchants



GOLDY is building a B2B2C payment ecosystem that connects not only consumers but also merchants.

- Accept Digital Asset Payments
- Support Payments from Global Customers
- QR Payment / Mobile Payment
- GOLDY Card Payment
- Automatic Settlement & Transaction Management
- Global Payment Expansion

### Expansion Sectors

Merchant coverage can expand across high-volume global consumer sectors such as tourism, shopping, hotels, beauty, K-POP, and online commerce.

## 8. AI + Blockchain + Payment

The GOLDY Financial Ecosystem combining three technologies



### AI

- Market Analysis
- Investment Strategy
- Asset Management
- AI Agent

### Blockchain

- Asset Ownership
- Transaction
- Transparency
- Security
- Multi-Chain

### Payment

- GOLDY Card
- QR Payment
- Online
- Offline

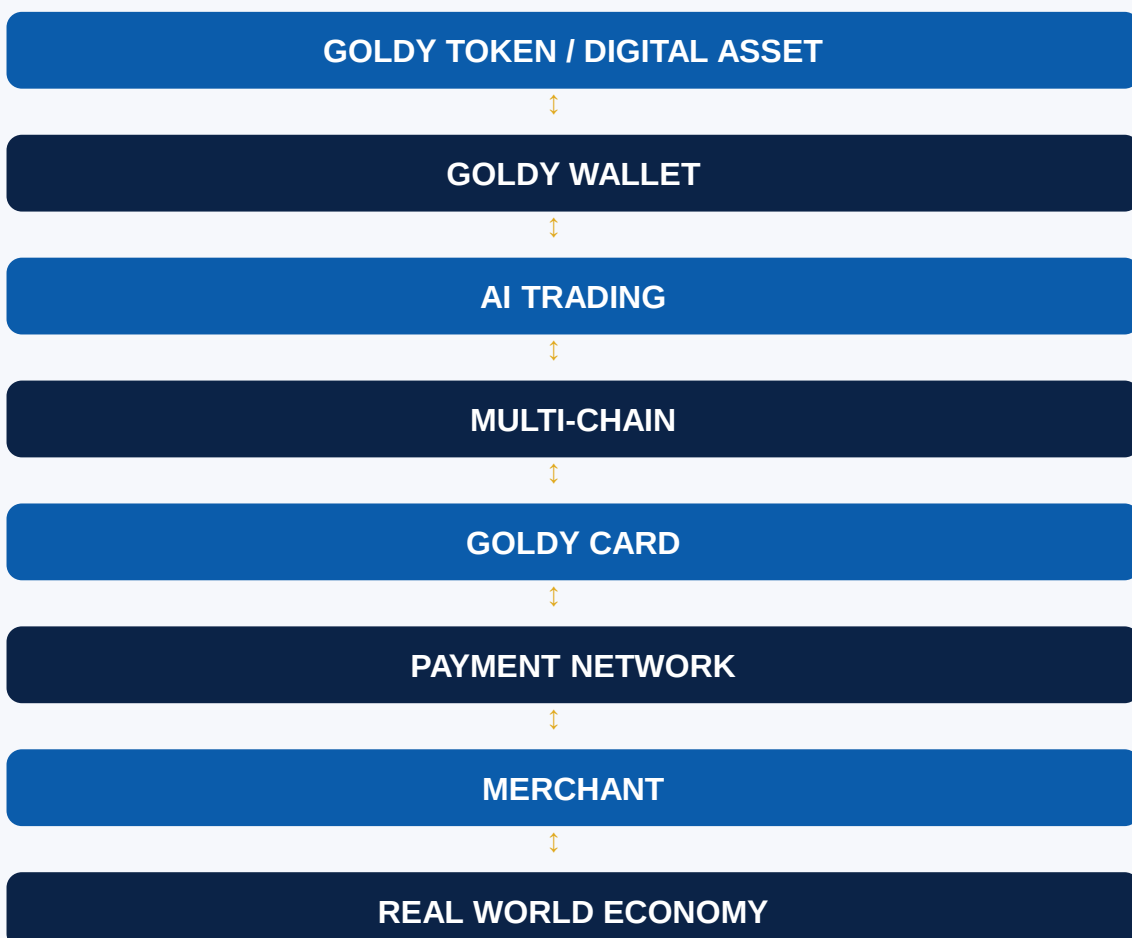
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**GOLDY Financial Ecosystem**

The verification, privacy, and security architecture presented in the original whitepaper can serve as a technical direction for strengthening the reliability and auditability of future GOLDY AI services.

## 9. GOLDY Ecosystem Structure

A Web3 Financial Platform connecting digital assets with the real economy



Through this structure, GOLDY aims to evolve beyond a simple cryptocurrency project into a Web3 financial platform that connects digital assets with the real-world economy.

# 10. Role of the GOLDY Token

A core digital asset connected to services across the ecosystem



The GOLDY Token can be designed as a core digital asset connected to a wide range of services within the ecosystem.

- Use of the GOLDY Ecosystem
- AI Trading Services
- Platform Fees
- GOLDY Card Services
- Payment Services
- Ecosystem Rewards
- Partnership & Merchant Programs
- Future Governance

※ The total token supply, allocation ratio, lock-up, and burn policies will be finalized separately in the Tokenomics.

## Token Utility

Designed as an ecosystem utility expanding across service access, payments, rewards, partnerships, and community governance.

# 11. Revenue Model

Service-based revenue streams that do not rely solely on token appreciation

GOLDY aims to build diversified revenue streams generated from actual services.

## AI Trading

Service usage fees and related charges

## Payment

Payment and settlement fees

## GOLDY Card

Card issuance, service, and payment revenue

## Swap / Exchange

Digital asset exchange fees

## Merchant

Merchant payment and B2B fees

## Premium AI

Advanced AI investment analysis and asset management



Revenue streams are diversified across platform usage, payment/settlement, cards, exchange, merchant services, and premium AI asset management.

## 12. Roadmap

Foundation → AI Trading → GOLDY Card → Global Payment → AI Financial Ecosystem



1

### PHASE 1

GOLDY Foundation  
Brand · Token Ecosystem · Wallet

2

### PHASE 2

AI Trading  
Market Analysis · Signal · Portfolio

3

### PHASE 3

GOLDY Card  
Card System · Payment Engine

4

### PHASE 4

Global Payment  
QR · Offline · Merchant Expansion

5

### PHASE 5

AI Financial Ecosystem  
AI Agent · Global Payment Network

## 13. GOLDY's Ultimate Goal

**What GOLDY aims to create is  
not just another cryptocurrency**

AI analyzes assets

Blockchain connects assets

GOLDY Card enables real-world use

Payment Network connects to the real economy

**“From Digital Assets to Real Life.”**

**Crypto to Everyday Life**

## 14. Disclaimer

The information contained in this whitepaper is provided for informational purposes only and should not be considered investment solicitation or legal, tax, accounting, or financial advice.

Future plans, technologies, services, market outlooks, and other aspects of the GOLDY project may be subject to change. No express or implied warranty is made regarding the contents of this whitepaper.

Cryptocurrencies and blockchain technologies involve high volatility and regulatory risks, and investment losses may occur. Users should conduct sufficient due diligence before investing or using the services.



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