

NEAMA PROTOCOL

Enterprise Cross-Border Remittance & Sovereign Banking Infrastructure

WHITE PAPER V1.0.0

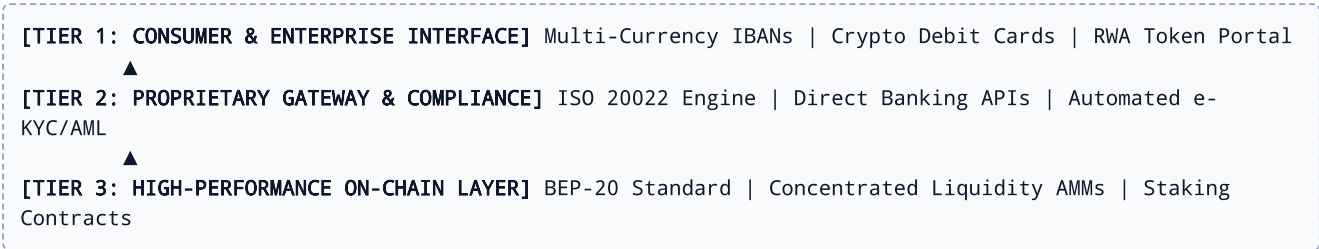
GENESIS PRE-SALE 10 October 2026	TOTAL SUPPLY 5,000,000 (Fixed)	LISTING TARGET \$1.00 USD	OFFICIAL INQUIRIES admin@neama.io
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1. Executive Summary & Abstract

The legacy cross-border financial apparatus remains plagued by fragmented correspondent networks, opaque foreign exchange (FX) markups averaging 6.35%, multi-day settlement delays, and severe geographic exclusion. The **NEAMA Protocol** solves these systemic inefficiencies by establishing a sovereign Web3 financial layer connecting five key global economic corridors: **North America**, **Europe**, **Africa**, the **Middle East**, and **Asia**.

Operating on a high-throughput, sub-cent execution stack with a hard-capped fixed supply of **5,000,000 NEAMA Tokens**, the protocol delivers seven foundational financial primitives: zero-spread remittances, sub-second transaction routing, native fiat on/off-ramps, automated liquidity buffering, institutional RWA/equity tokenization, crypto debit POS infrastructure, and multi-currency virtual accounts with dedicated IBANs.

2. Modular Multi-Tier Architecture



3. Core Pillars (Part I)

Pillar 1: Near-Zero Cost Global Remittances Eliminates legacy Money Transfer Operator (MTO) spreads (typically 5%–10%) by executing transfers on-chain via optimized liquidity pools. Mid-market exchange rates are preserved, limiting the single transaction network overhead to less than 45,000 gas units (\$0.001 - \$0.003). Direct stable liquidity routing eliminates secondary conversion fees across volatile regional fiat pairs.	Cross-Border
Pillar 2: Sub-Second Transaction Settlement Engine Legacy SWIFT clearing cycles span 48 to 120 hours due to manual reconciliation windows. NEAMA achieves on-chain block finality within ~0.45 to 3 seconds. Local off-ramp payment instructions fire automatically through asynchronous event-driven state channels upon cryptographic confirmation of deposit or burn.	High Throughput

3. Core Pillars (Part II)

Pillar 3: Sovereign Payment Processing Gateways

Fiat On/Off-Ramp

Rather than relying on third-party aggregators with high bounce rates and 4% surcharges, NEAMA operates direct API connections to domestic clearing houses: SEPA/SEPA Instant (EU), ACH/FedWire (USA), FPS (UK), Pix (Brazil), and PromptPay (Asia). Real-time e-KYC and sanctions validation complete under 30 seconds.

Pillar 4: Crypto-Powered Settlement & Volatility Buffering

Enterprise Settlement

Eliminates crypto market volatility risks during cross-border transit via atomic swaps. NEAMA contracts route assets through Concentrated Liquidity pools with an algorithmic 0.05% slippage ceiling. Corporate treasuries utilize batch settlement pipelines to disburse thousands of global payroll payments in a single atomic state write.

Pillar 5: Real-World Asset (RWA) & Global Stock Tokenization

Institutional RWA

Fractionalizes traditional financial instruments (US Equities, Treasury Bills, Real Estate) via compliant security token standards. Physical underlying assets are held in regulated, bankruptcy-remote Special Purpose Vehicles (SPVs) under licensed custody, allowing global retail and institutional participants to purchase exposure from \$1.00.

Pillar 6: Crypto Debit POS

Cards

Physical metal and virtual NFC cards supported by Apple/Google Pay. Employs a Just-In-Time (JIT) liquidation engine to settle merchant transactions in fiat instantaneously from crypto balances with zero foreign exchange fees.

Pillar 7: Virtual Bank Accounts

IBAN Rails

Individual virtual IBANs (EUR), Account/Routing numbers (USD), and Sort Codes (GBP) issued in the user's verified legal name, uniting Web3 digital holdings and legacy salary/direct debit bank rails on one unified platform.

4. Smart Contract Architecture & Security Compliance

The NEAMA core contract employs the OpenZeppelin Universal Upgradeable Proxy Standard (UUPS) to maintain ledger state while accommodating future regulatory upgrades. Multi-sig controls (5-of-9 Gnosis Safe) and a 48-hour timelock safeguard all administrative actions.

Automated Travel Rule & Sanctions Integration: Smart contracts interface with IVMS 101 data standards and screening feeds (Chainalysis/Elliptic). Transactions linked to flagged, high-risk, or non-compliant addresses are quarantined at the protocol level.

5. Tokenomics & Initial Capital Allocation

The NEAMA token economy is engineered with an immutable, non-inflationary hard cap of **5,000,000 NEAMA**. Supply distribution is structured to incentivize institutional capital stability, platform utility, and protocol governance.

Allocation Segment	Percentage	Tokens (NMA)	Lockup & Vesting Mechanism
Locked & Linear Reserve	30.0%	1,500,000	Locked at Genesis. Annual linear release governed strictly via DAO Community Voting.
Exchange Listings (Open Trading)	20.0%	1,000,000	Allocated directly for Tier-1/Tier-2 CEX and DEX order book depth and market making.
Owner Holdings (Capital)	10.0%	500,000	2-Year Cliff , followed by linear monthly vesting at 0.5% per month (200 months).
R&D, Team, Marketing & BD	10.0%	500,000	Non-Cliff; drawdown strictly governed via Mandatory DAO Community Voting .
Pre-Sale Allocation	10.0%	500,000	Distributed across 3 Pre-Sale Phases. Subject to a 3-Month Cliff post-TGE.
Listings & DEX Liquidity	10.0%	500,000	Time-locked liquidity pool contracts on decentralized automated market makers (AMMs).
Private Round Allocation	5.0%	250,000	Distributed across 2 Private Rounds. Subject to a 6-Month Cliff post-TGE.
Public Round (ICO)	5.0%	250,000	Distributed across 2 Public Rounds. Subject to a 2-Month Cliff post-TGE.
TOTAL FIXED SUPPLY	100.0%	5,000,000	Hard-Capped Immutable Supply. No Post-Genesis Minting.

6. Allocation Analysis & Capital Protection

Capital Preservation Architecture: 60% of total tokens are subject to multi-year locks, extended cliffs (up to 2 years), or community-voted release conditions. This prevents supply shocks and guarantees protocol alignment with long-term ecosystem development.

The 10% Owner Holdings represent initial capital backing and carry an unprecedented 2-year cliff followed by an ultra-conservative 0.5% monthly distribution. Similarly, team and ecosystem funds require verifiable governance approval before smart contract release, assuring market participants of institutional integrity.

7. Multi-Stage Fundraising Strategy

Capital acquisition is sequenced through three distinct tiers prior to public exchange listing. Each phase features specific pricing schedules and vesting cliffs to align strategic investors with launch milestones.

Round	Tranche / Phase	Token Price	Vesting Cliff	Allocation Pool
Pre-Sale Round Launch: 10 Oct 2026	Pre-Sale Phase 1	\$0.50 USD	3 Months Cliff	500,000 NMA (10%)
	Pre-Sale Phase 2	\$0.60 USD		
	Pre-Sale Phase 3	\$0.70 USD		
Private Round	Private Round #1	\$0.60 USD	6 Months Cliff	250,000 NMA (5%)
	Private Round #2	\$0.60 USD		
Public Round (ICO)	Public Round #1	\$0.80 USD	2 Months Cliff	250,000 NMA (5%)
	Public Round #2	\$0.85 USD		
Exchange Listing	Public Trading Open	\$1.00 USD	None (Open Spot)	1,000,000 NMA (20%)

8. Market Stability & Staking Whitelisting Protocol

Upon public exchange listing at **\$1.00 USD**, open market buy orders proceed without restrictions. However, to eliminate predatory MEV bot dumping, flash loan exploits, and sudden panic selling, NEAMA enforces an on-chain anti-dump staking rule:

Mandatory 5-Day Sell / Swap Staking Whitelist Protocol

Core Security Feature

- Order Initiation:** To execute a Sell or Swap transaction on decentralized platforms or protocol gateways, the seller must create an on-chain *Sell-Swap Intent*.
- 5-Day Staking Vault:** Designated tokens are automatically locked into the protocol's audited staking contract for exactly 5 days (120 hours), earning baseline network yield.
- Automatic Whitelisting:** Upon expiration of the 5-day lockup, the seller's wallet is cryptographically whitelisted, and the sell/swap order unlocks for open market execution.
- Equilibrium Outcome:** Eliminates speculative cascading dumps while guaranteeing deep, consistent order book liquidity.

9. Milestone-Based Deployment Roadmap

Phase 1: Genesis & Pre-Sale Launch

Q4 2026

- **10 October 2026:** Official Pre-Sale Launch (Tiered starting at \$0.50).
- Formal verification of smart contracts; comprehensive security audits by CertiK & Hacken.
- Deployment of sandbox fiat payment gateway APIs and regulatory filings.

Phase 2: Public Launch & Core Remittances

Q1 - Q2 2027

- Execution of Private (\$0.60) and Public ICO (\$0.80 - \$0.85) rounds.
- Token Generation Event (TGE) & Tier-1 Exchange Listings at \$1.00.
- Deployment of the 5-day mandatory staking anti-dump protocol and live remittance corridors.

Phase 3: Sovereign Banking & Card Program

Q3 - Q4 2027

- Rollout of multi-currency virtual accounts with dedicated individual IBANs.
- Commercial issuance of NEAMA Crypto Debit Cards (Apple/Google Pay & Physical).
- Activation of African and Middle Eastern regional off-ramp clearing integrations.

Phase 4: RWA Scaling & Full DAO Decentralization

2028+

- Commercial deployment of the fractional RWA & US Equity tokenization portal.
- Full transition of the 30% locked reserve and team allocations to DAO Community Governance.
- Institutional API rollout for enterprise treasury batch payroll disbursements.

10. Enterprise Compliance & Contact Infrastructure

PRIMARY ADMINISTRATIVE EMAIL

admin@neama.io

INSTITUTIONAL & OTC PARTNERSHIPS

admin@neama.io

COMPLIANCE & LEGAL DESK

admin@neama.io

TECHNICAL SUPPORT & AUDITS

admin@neama.io

Disclaimer: This technical white paper is for informational purposes only and does not constitute financial advice, investment solicitation, or securities recommendations. All token purchases during the Pre-Sale starting 10 October 2026 are subject to applicable KYC/AML laws and regional eligibility requirements.