

Cashtree : Blockchain Based Mobile Advertising Platform



JUNE 2022 | WHITEPAPER

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Table of contents

a.	Executive Summary	01
	Cashtree Overview	02
	Cashtree : Centralized Ecosystem Challenge	03
	Cashtree : The Gate for Crypto Adoption in Indonesia	03
	Value Proposition Cashtree	04
	Success Keys	05
	Cashtree Token :	06
	• Cashtree Token on Polygon Matic	06
	• Cashtree Token Utility	06
	• How Much Cashtree Token User Can Be Earned by Users ?	08
	• Cashtree Rewards Model : Cashtree Point & Cashtree Token	09
	• Comparison : Cashtree Point & Cashtree Token	12
	• Cashtree Token & Application Security	13
	Cashtree Business Ecosystem :	14
	• Introduction To Cashtree Ecosystem	14
	> Hotdeal : Video Commerce Platform	16
	> Cashtree Community	16
	> P2E Games	16
	> Poppang	17
	> Future Partners	17
	Future Development	18
b.	Cashtree Tokenomics	19
	Total Token Circulation	19
	Circulation Mechanism	20
	Fundraising Period	21
	Deflationary Mechanism	21
	• Cashtree Token Staking	21
	• Token Burning	21
c.	Cashtree Roadmap and PR & Marketing Plan	23
d.	Cashtree Team & Advisor	26

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Executive Summary

Cashtree has started to adopt blockchain-based technology to enhance our services quality for client's campaign performance, provide incentives that have economic value and can support the needs of Cashtree users and the community, and in addition to supporting the adoption of crypto and blockchain technology in Indonesia.

The Problem

- The digital marketing ecosystem is rapidly changing along with Google's new privacy policy that restricts cross app tracking on Android limiting our platform's movement.
- Web 3.0 and Blockchain industry in Indonesia taking over the market and trends.
- Crypto products such as DeFi are still too complex and not user friendly.
- Many existing projects in the token industry do not have the experience to convert traffic into revenue and an immature business model which causes the token price to fluctuate.

The Solution

In these waves of transformation Cashtree's new journey to Blockchain is opening the door to immense opportunity and will push Cashtree to be a winner. Cashtree will be "The Gate of Crypto Adoption", pushing crypto & blockchain adoption in Indonesia to a whole new level. Cashtree will issue Cashtree Token (CTT) and will design the grant system for users or partners to get benefits in Cashtree Business Ecosystem. Cashtree Token (CTT) will also be available for crypto payment methods in Indonesia, becoming the real case study as utility tokens.

Highlights

- Exponential growth of Indonesia's crypto investors (12.4 million per Feb 2022).
- Indonesia's 1,222.8% crypto transaction growth in 2020 - 2021.
- The Digital Advertising Market in Indonesia reached \$2.12 Bn in 2022 with YoY growth hitting 26.3% (\$ 443 mil). While spending on Social Media reaches \$ 900 mil (42.3% share), Programmatic spending is reaching \$1.69 Bn (79.7% share).
- It is expected that in 2026, 88% of ad spending will be via Programmatic Ads, and 69% Ads Spending is generated through mobile phones.

Why Cashtree?

Cashtree is the #1 and the most reliable advertising platform in Indonesia with over 20M user base (reward marketing model). With Cashtree's long history and experienced team members in Indonesia, Cashtree has gathered comprehensive data in Indonesia. Through Cashtree data, the relationship among MAU, cashout, and revenue has been proved.

Cashtree is able to be particularly responsive to market demand and create differentiated products to customer needs with massive user base and experiences. Cashtree's unique value propositions and strong competitive positions in the Indonesia market are enough conditions for Cashtree to be a Emerging Giant.

Success Keys

- Cashtree is connected to various DSP and SSP, a programmatic system for advertisers to purchase and manage ads inventories, that allows Cashtree to be able to convert Traffic into Revenue.
- Cashtree already has comprehensive data assets of networks, clients, partners, as well as owning a proven business model from Cashtree's journey in Indonesia since 2016.
- Cashtree team is a solid team that acquired extensive know how from years of experiences in operating rewards based platform with up to 20 million user based in Indonesia

01

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Cashtree Overview

Cashtree is the **largest mobile advertising platform in Indonesia** which has become one of the most reliable platforms to connect brands and/or advertisers with users so that brands and advertisers can run various digital campaigns and users will receive reciprocity from advertisers' campaigns. Thanks to the first innovative digital rewards marketing platform model in Indonesia and the aggressive marketing strategy, this platform has grown to be the largest mobile advertising platform in Indonesia with unique user data.

From the user perspective, Cashtree has the vision to free users in Indonesia from the need for phone credit and contribute to the lives of its users, by giving rewards towards users in the form of Cashtree Points which can be exchanged for credit and various other attractive prizes available on the Cashtree platform.

In line with our passion to provide the best service for clients and advertisers, continuously innovate and provide breakthroughs for the advertising technology industry in Indonesia, and our vision to share and contribute to the welfare of Cashtree users through economic and technological democratization, in **2022 Cashtree has started to adopt blockchain-based technology** to support transparency in campaign performance for clients, provide incentives that have economic value and can support the needs of Cashtree users and the community, and in addition to supporting the adoption of blockchain technology in Indonesia.

Blockchain has changed the world and digital marketing is going to another universe. In addition, Google recently announced a new private policy to restrict cross-app tracking on Android. All of them will change the digital marketing ecosystem and Cashtree will be a winner in these waves of changes.

Cashtree's plan to realize this mission is to build and expand the Cashtree ecosystem and Cashtree will introduce 'Cashtree's Grant Programs' to users and participants who contribute to build Cashtree ecosystem with **Cashtree Token (CTT)**. The data will be recorded in the Blockchain Network. Advertisers will be able to make target marketing campaigns successfully and more efficiently in the Cashtree ecosystem. By introducing Cashtree Token (CTT), Cashtree aims to increase the utility value of Cashtree Token as a form of contribution that has broad economic value for Cashtree users and the community.

The strategy is to maximize the potential of blockchain to provide transparent campaign performance reports which will become a value proposition for Cashtree in the advertising technology industry in Indonesia, and provide contributions that have economic value for Cashtree users and the community for every participant in the Cashtree platform and campaigns.

Cashtree recognizes the issue of growth in the digital advertising industry that used to be dominated by advertisers/clients, publishers, and users; is now crowded with many intermediaries, ad exchanges, and various cross-party data-sharing management platforms. This change causes users to experience various kinds of malvertisement practices as well as privacy violations and losses on the advertisers/client-side due to rampant fraud and bot practices for various types of digital campaigns.

02

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Cashtree Overview

Cashtree believes that the solution is a blockchain-based transparent advertising platform that can create a fair ecosystem that will be able to compensate users for every data and participation in each advertising campaign, as well as provide transparent campaign results and performance towards clients/advertisers. Cashtree's unique position as a mobile advertising platform company that adopts blockchain-based technology becomes crucial to creating fair conditions from the client/advertiser and user/user perspectives.

Cashtree : Centralized Ecosystem Challenges

During the years of Cashtree establishment, we have the vision to ease Indonesian citizens out of their daily needs for phone credit. To do so Cashtree has promised to provide rewards of **\$4 per person**. Cashtree's highest generated **Monthly Active Users (MAU)** is **4.3M**. After careful consideration, we believe that entering blockchain, therefore creating a decentralized rewards system that can provide a more sustainability and increase the valuation of rewards to users is the best strategy to approach this issue.

Cashtree : The Gate of Crypto Adoption in Indonesia

Cashtree believes that the world is vastly changing, and part of it is the blockchain that has taken over the financial industry by storm. Unfortunately, blockchain is still not widely or systematically understood. Many people in Indonesia either do not realize exactly how blockchain can help them, or do not understand how to start entering the crypto world. Through the Cashtree blockchain project, **Cashtree is committed to be the “gate” for crypto adoption in Indonesia**, bringing users to the magnificent crypto world and even giving users a reason to adopt the blockchain and crypto ecosystem. Unlike crypto exchange where users still need to deposit their money as the capital to invest, buy, or even trade digital assets, Cashtree is basically **giving them early capital and take them to the crypto ecosystem so seamlessly and smoothly through our Cashtree app and the implementation of Cashtree Token in Cashtree Business Ecosystem**. Using Cashtree, users can interact with the DeFi and crypto world in the most seamless and easiest way possible.



03

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Cashtree Value Proposition

1) The first mobile advertising platform implemented blockchain technology in Indonesia :

Cashtree as a mobile advertising platform with a large user base certainly has the main asset, namely user attention. The innovation made by Cashtree is to develop a protocol that can track and record user attention and user participation for each campaign in the Cashtree apps, as well as provide incentives for each user's participation. Cashtree appreciates every second of participation and contribution that users have given in supporting Cashtree. Later on, a form of incentive received by users is tokens.

2) Accelerate Crypto Adoption In Indonesia :

As the biggest mobile advertising platform in Indonesia with more than 20 million user base and 2 million MAU, Cashtree is in a very strategic position to push the acceleration of crypto adoption in Indonesia.

The biggest advantage that Cashtree brings to push the adoption is the ability to integrate crypto and blockchain technology into Cashtree platform in the most easy and convenient way to all of Cashtree users. As simple as joining and participating in the campaigns available in Cashtree apps, users can earn a token that has a countless utility.

This means that users can participate and interact with crypto without the need to spend anything but their attention and participation. This is even easier for users compared with other apps, for example crypto exchange ; where users can buy, sell, and invest in so many available crypto currencies but they need to deposit money and with a long KYC process.

3) Introducing DeFi and other crypto products to Indonesian users on a massive scale in one go :

there are a lot of DeFi products in the crypto world that can offer tons of benefits for the users. However, since the crypto world is still something new especially for most Indonesian, and also the process to involve in various DeFi projects is still too complicated and not really user friendly, the DeFi still hasn't live it's fullest potential.

Through Cashtree, users can interact with the DeFi and crypto world in the most seamless and easiest way possible. Users will earn Cashtree Token as their incentives in Cashtree apps, and this is the first step to introduce crypto to users. The next step is to collaborate with DeFi partners and bring a lot of DeFi products that can be easily accessed in Cashtree wallet.

DeFi products such as Yield Generation (staking), Lending, Swap, and so many more will continuously be added to Cashtree wallet features along with Cashtree plan to expand the business and widen our partnership and collaboration with partners.

Cashtree Value Proposition

4) Performance Reporting & Transparency :

Through using blockchain technology, all participation of Cashtree users for various campaigns by Cashtree's clients will be recorded on the blockchain and the system will provide transparent, real-time, real number reports to clients because of the blockchain characters that cannot be manipulated. This will increase the added value of trust for clients to use Cashtree. Cashtree upholds integrity and promises the best performance for clients.

5) Cashtree User Community :

The Cashtree Community is a very strong community that is spread all over Indonesia. With the support of the community, Cashtree has experienced exponential growth from 2016 with an initial user base of 900,000 people and reached over 20 million users in 2021.

6) Credibility and Trust :

Cashtree has been present in Indonesia since the end of 2015 until today to provide the best service for clients as well as users. Unlike most blockchain and cryptocurrency projects which often appear without clear credentials and identities, Cashtree is a company that was legally established and registered in Indonesia with crystal clear track record and real office address in Indonesia.

Success Keys

Various SSPs (Supply Side Platform)



- Cashtree is connected to various DSP and SSP, a programmatic system for advertisers to purchase and manage ads inventories, that allows Cashtree to be able to convert Traffic into Revenue.
- Cashtree already has comprehensive data assets of networks, clients, partners, as well as owning a proven business model from Cashtree's journey in Indonesia since 2016.
- Cashtree team is a solid team that acquired extensive know how from years of experiences in operating rewards based platform with up to 20 million user based in Indonesia

05

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Cashtree Token

Cashtree Token (CTT) is the newly introduced incentives for users inside of the Cashtree app and Cashtree Business Ecosystem. Cashtree Token will be used along with Cashtree Point ; our current incentives for users inside of Cashtree apps that can be exchanged with various rewards inside of Cashtree apps ; Later on, Cashtree Token (CTT) will be fully implemented as the sole reward inside of Cashtree app.

1. Cashtree Token on Polygon (MATIC)

The Cashtree Token (CTT) project will be launched on top of the Polygon (MATIC) network, because of the benefits of the Polygon network, such as the security, openness, and the interoperability and scalability. Polygon Matic network also has greater access to interoperable decentralized applications on diverse platforms, which will benefit Cashtree further business expansion and future partnership plans. The Polygon Matic Network is also known for its feasible gas fee, which is also an essential part for all the projects that want to enter the blockchain.

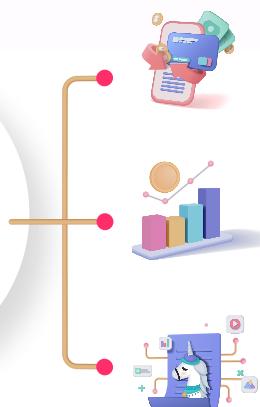
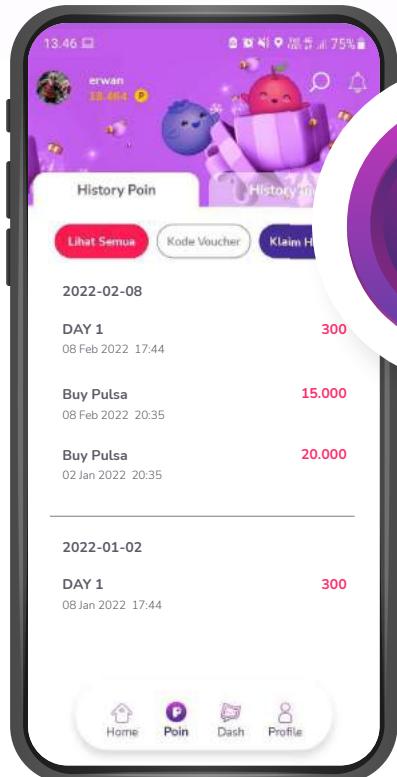
2. Cashtree Token Utility

Cashtree Token (CTT) is a blockchain based rewards system that provides vast benefits towards users. Cashtree token will have 3 main rewards that users can enjoy thus increasing the benefits that Cashtree presents towards Users. These functionalities include staking feature, exchange token into vouchers, and exchange token through listed exchanges.



Cashtree Token

Aligned with Cashtree's mission to be the "gate" of the Crypto adoption in Indonesia, we also want to bring the benefits of crypto and embody the democratization of the economy for all of our users. The Cashtree Token (CTT) implementation will introduce the DeFi services and products and bring tons of benefits for users.



Once Cashtree Token already listed on the Exchange and DeFi services integrated into Cashtree, **Users can choose** whether to Stake their token, or to withdraw the token to be transacted in Exchange that listed Cashtree Token.

Cashtree Token Utility : Reward Exchange, Staking, and DeFi Products

Channels

Cashtree Apps

Products & Benefits

User incentives : Cashtree Token will be the direct benefit for users and introduce them to the crypto world. In a way, Cashtree Token is a capital given to users for them to enter the crypto ecosystem without spending their capital like in exchange.

Exchanged into Rewards in Cashtree app :

1. Phone Credits
2. E-Money Credits
3. Various rewards (smartphones, watches, etc)
4. Hotdeal Discount Vouchers : to be used to shop at Hotdeal Platform
5. Poppang Discount Vouchers : to be used to shop Poppang products.
6. Other partners to be added continuously.

07

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Cashtree Token

Channels

Products & Benefits

Hotdeal
(Video Commerce Platform)

Exchanged into Rewards in Hotdeal :
1. Special Discount (with minimum purchase amount) for all products
2. Free delivery vouchers for all products (with minimum purchase amount)

Poppang

Exchanged into Rewards in Poppang :
1. Special Discount (with minimum purchase amount) for all products
2. Earning Cashtree Token for minimum purchase at Poppang (claim through redeem page)

DeFi Products via Cashtree Wallet
(partnering with DeFi companies)

Various possible DeFi Products that will be implemented to Cashtree blockchain project :
1. **Staking / Yield Generation** : Stake the Cashtree Token to earn up to 20% APY directly from Cashtree Wallet.
2. **Lending** : earn high interest by Lending crypto asset to liquidity pool or get more capital up to 80% of User portfolio value through Crypto Lending products
3. **Swap** : directly swap digital assets in the user wallet to any digital asset
4. **Liquidity Pool** : Users and Investors can take part to provide Liquidity using CTT LP Token, pairing CTT with stable coins or other digital assets to earn high interest passive income.

Digital Asset Trading at Exchange

Users can opt to withdraw their Cashtree Token and send it to their exchange wallet to be traded on exchange once Cashtree Token listed on the exchange in Indonesia, and later in global exchange.

Cashtree Token Channels & Benefit

3. How Much Cashtree Token Can Be Earned By Users ?

Cashtree Token as user incentives will be distributed periodically for 60 months. Cashtree is projecting to increase DAU & MAU each year, based on this projection we expect Cashtree adoption is going to keep increasing hence impacting the scarcity of Cashtree Token supply. This projection of scarcity will help the Cashtree Token price to stabilize or keep growing.

Cashtree Token

Below is the projection of how many Cashtree Tokens (CTT) each user will earn in a month along with the target projection of MAU growth yearly (2022 - 2027). The early adopters will be benefited the most since they can earn Cashtree Token more than the users that join Cashtree later.

With the possibility of the Cashtree Token price valuation that can keep increasing, the economic benefit that will be earned by users also multiply.

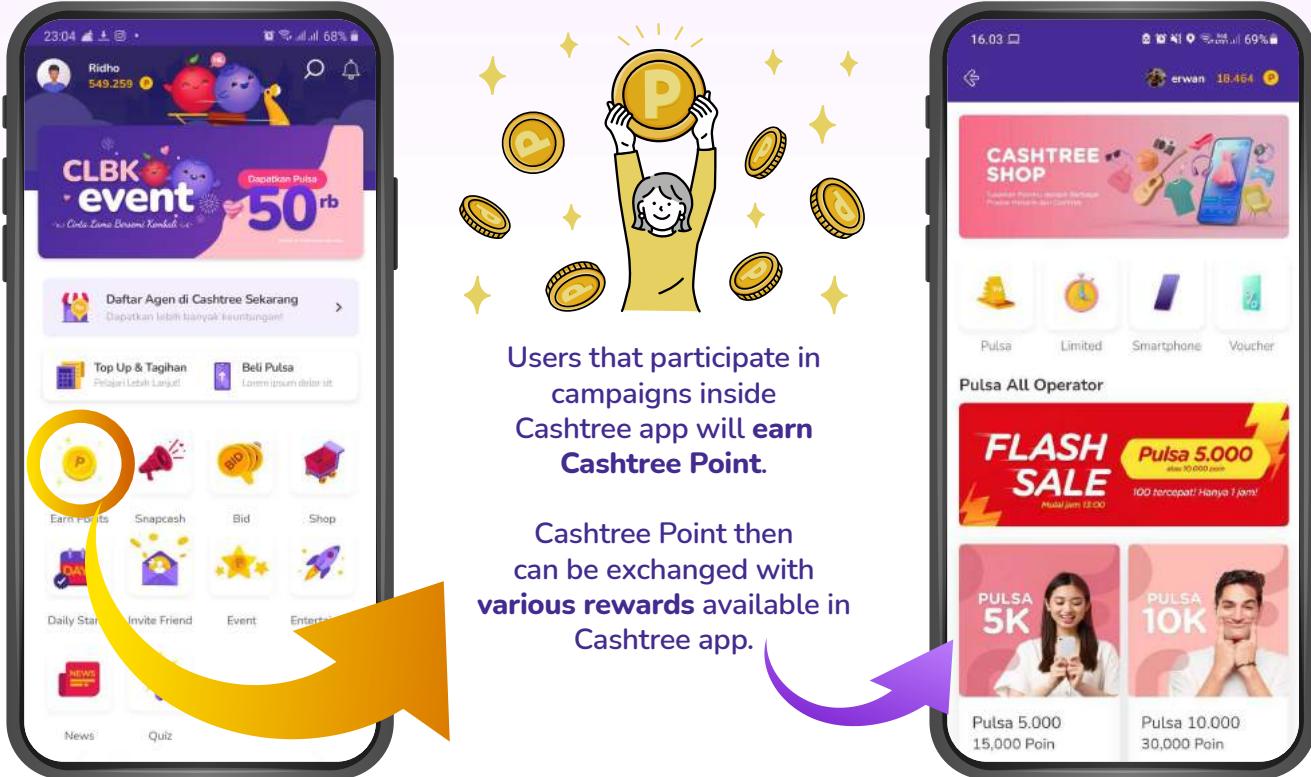
Period	Token Earned (Per User Monthly)	MAU Target Projection
Q2-Q4 2022	CTT 5.568507	2.8 M
2023	CTT 2.603283	6.0 M
2024	CTT 0.922471	14.0 M
2025	CTT 0.750533	27.5 M
2026	CTT 0.446973	46.3 M
2027	CTT 0.186531	69.2 M

Projection of Cashtree Token earned by each users with MAU target

4. Cashtree Rewards Model : Cashtree Point & Cashtree Token (CTT)

Cashtree Point is a form of user incentive that will be given to the users for each of their contributions on the campaigns from advertisers, which then can be exchanged into various rewards available inside of Cashtree application and has been used since the day 1 of Cashtree business. Now, Cashtree is entering the blockchain and will release a new incentive in the form of Cashtree Token (CTT).

Cashtree Token

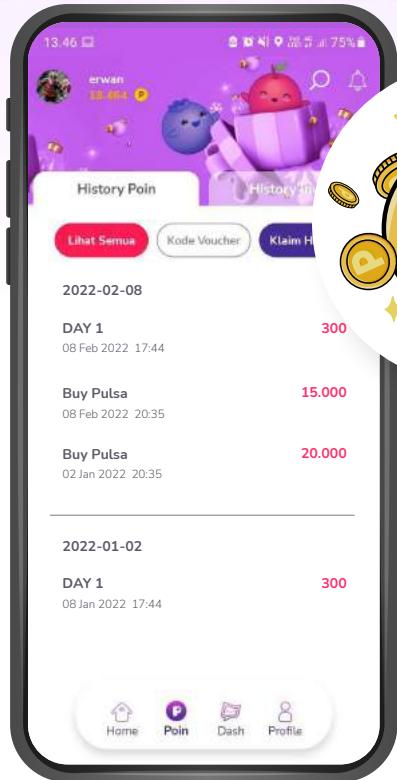


Current Cashtree Rewards System : Cashtree Point

Entering the blockchain world, Cashtree understands the transition period will be challenging as most Cashtree users are already familiar with the current reward system that mainly focuses on giving away phone credit and rushing transition will risk decreasing DAU & MAU within the Cashtree app. Derived from stated concerns, Cashtree decided to implement the two token systems, a combination of Cashtree points & Cashtree Tokens as a joint incentive for users.

In its implementation, Cashtree Points will be able to get redeemed for Cashtree Token with only a small amount of exchange fee through the Cashtree app for users. Cashtree users can exchange Cashtree points into Cashtree tokens according to the conversion rate provided by Cashtree. The exchange rate from Cashtree Point to Cashtree Token (CTT) will be adjusted automatically using automated exchange rate implementation. In the future, Cashtree will replace Cashtree Point and only use Cashtree Token for the user incentives.

Cashtree Token



Redeem Cashtree Point to Cashtree Token (adjusted exchange rate inside Cashtree app)

Redeem Cashtree Point to mobile phone credits (the most popular reward in Cashtree app)

Redeem Cashtree Point to other rewards in Cashtree app (will depends on the availability and quota of the rewards)

Once Cashtree implemented Cashtree Token, during transition periods Users can also exchange Cashtree Point to Cashtree Token that will be available together with other rewards in Cashtree app

Implementation of Cashtree Token (CTT) and Cashtree Point inside Cashtree App

Cashtree prioritizes the development of Cashtree's Token's function so that it can provide more benefits for users. This means the token's functions are not limited to being exchanged for rewards available on the Cashtree platform but across all products and partners in the Cashtree ecosystem, including:

1. Exchange for shopping vouchers and offers at Hotdeal Indonesia (video commerce platform)
2. Exchange for shopping vouchers and offers at Poppang, a cafe (retail) that sells Korean-style snacks
3. Passive income through Cashtree Token staking
4. Soon more function and collaboration with partners to give more benefits for users will be added continuously.



Cashtree Token

5. Comparison of Cashtree Point & Cashtree Token

Cashtree Points

Limited Rewards / Prize Stock Inside Cashtree Apps

Cannot monetize rewards

Limited Function (only can be used inside Cashtree app to be exchanged with rewards)

Does not get passive income

Cashtree Token

In-app rewards are limited, but Users can withdraw Tokens and trade on exchanges.

Rewards can be withdrawn and traded on the exchange, so there is an additional economic value

Functions are wider and can be used at various places/merchants in the Cashtree ecosystem. Users can also opt in to Stake the Token for high interest earning. Furthermore, it can be withdrawn and traded on the exchange or to interact with other DeFi products

Users can earn high interest income with various DeFi products (Yield generation / Staking, Swap, Lending, Liquidity Pool,etc)

Cashtree Point VS Cashtree Token Comparison

6. Cashtree Point : New Regulation (T&C) for Inflation Management

Along with the process of transition towards blockchain, Cashtree will implement new rules and regulations that will help manage the inflation of Cashtree Points, and also to help the transition going smoothly for the users and the company. During transitioning to the blockchain, Cashtree will announce and implement new rules and regulations, including but not limited to:



Cashtree Token

1. Cashtree points automatically reset to 0 if you do not log in to the user's account for 3 months
2. There will be a daily redemption limit from Cashtree Points to Cashtree Token.
3. Cashtree Points have a 1-year expiration date, if points are not redeemed they will automatically reset to 0 Cashtree point
4. Benefits such as phone credit, e-money, etc will continue to be provided as an option to redeem Cashtree Points for at least 2 years forward, but in the future, Cashtree aims for 100% token redemption.

7. Cashtree Token & Application Security

The Cashtree's team is taking the security of Cashtree Token and Cashtree application with all due diligence. Cybercrime is overwhelming the world, and the crypto space is not untouched. Users and companies of this new ecosystem can profit fast; however, they can lose even faster due to cyber attacks on blockchains and crypto wallets.

Cashtree Token is developed with security in mind and applies security in every part of the crypto ecosystem:

1. Smart Contract for Cashtree Token is developed following the secure development lifecycle, audited by a recognized security firm, and launched in a reliable blockchain network, Polygon (MATIC), following its hybrid security model.
2. Cashtree Token is provided through a reliable crypto exchange, which demands the highest standards of security.
3. Cashtree application, which stores Cashtree Token, is built with the security best practices to prevent data leaks and fraud.

Cashtree Business Ecosystem

Cashtree Business Ecosystem is the realization of Cashtree's vision to be able to expand its business as a global company, as well as provide wider benefits to Cashtree users. Focusing on Indonesia as our core market, Cashtree has prepared every step and strategy to be able to scale up to the global stage. The development of the business ecosystem is essential to make Cashtree a sustainable business and provides the prospect of a multi-industry function for the Cashtree Token.

1. Introduction To Cashtree Business Ecosystem

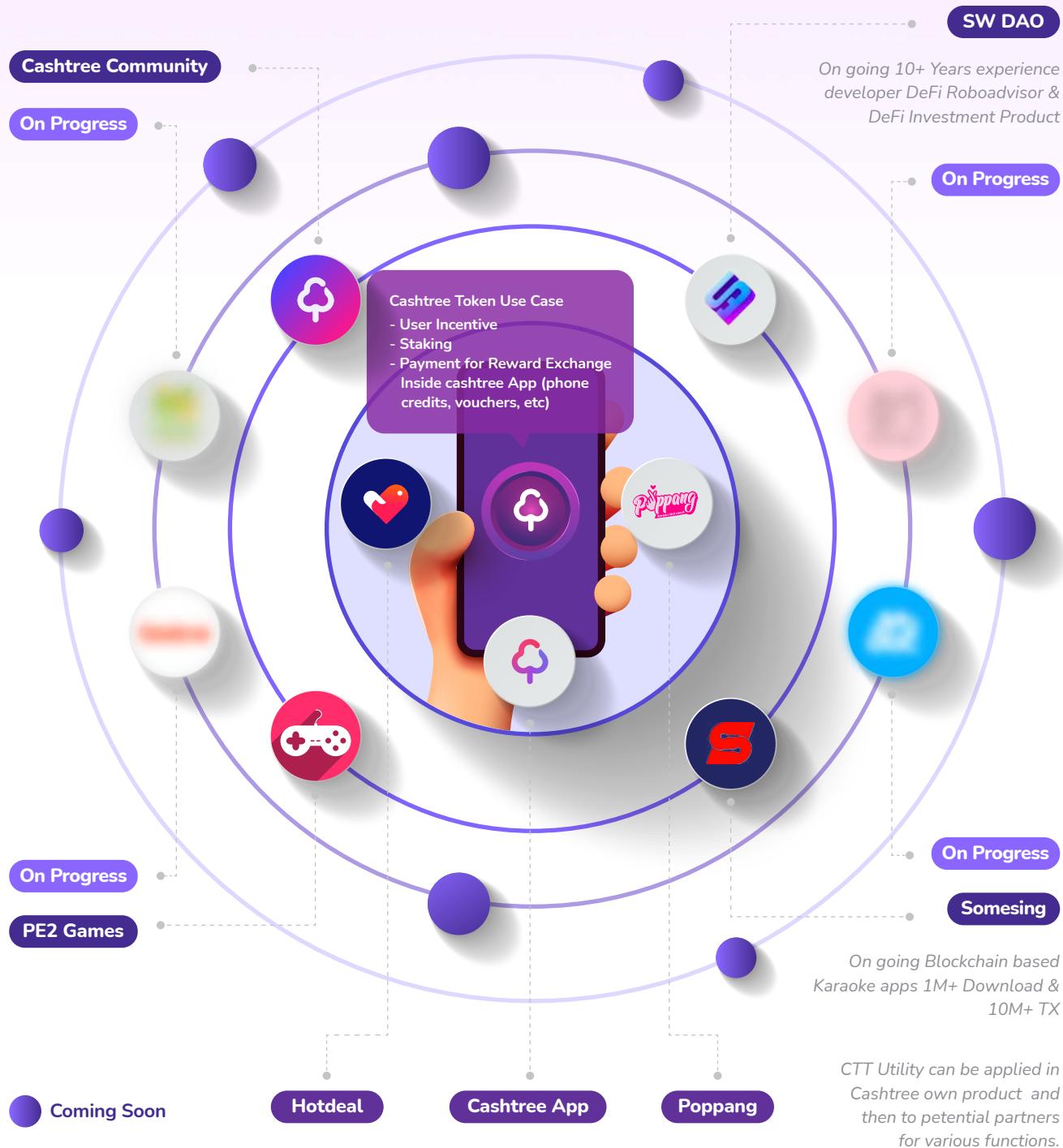
Cashtree Business Ecosystem is a blockchain-based digital ecosystem where Cashtree is the driving axis for various entities and business units within the ecosystem. The main focus of Customer & User-Centric, Cashtree Ecosystem will redefine the meaning of an entertainment platform. The Cashtree Ecosystem will be filled with various complementary entities, including reward & entertainment platforms, video commerce, F&B (cafes), P2E Games, Defi Social Platforms, and a variety of future developments.

Cashtree Clients



and so many more..

Cashtree Business Ecosystem

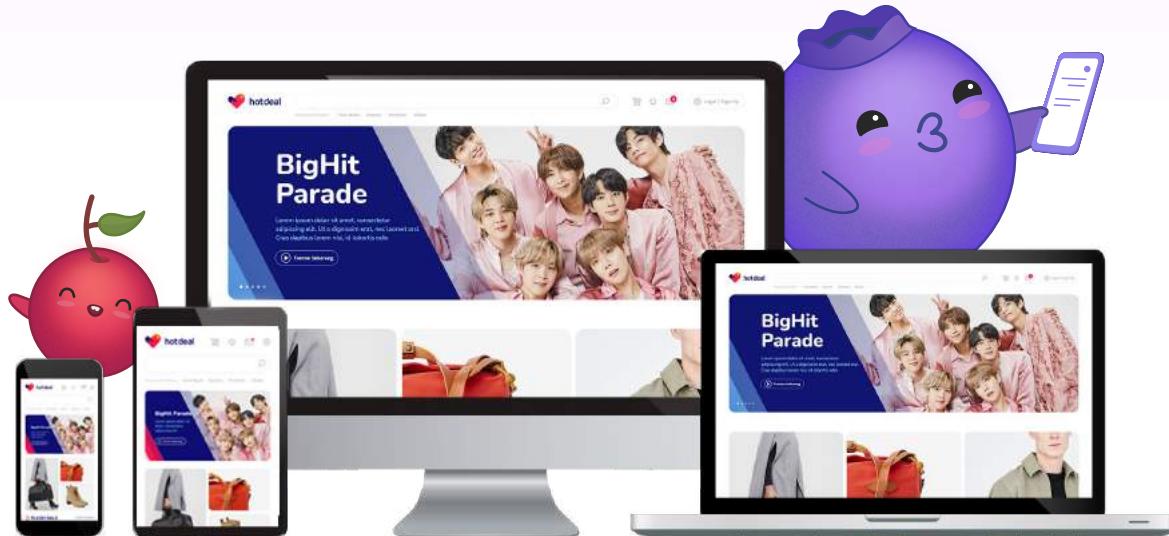


The Cashtree Ecosystem will showcase the potential adaptation of blockchain and cryptocurrency technology onto the main Cashtree platform, which will provide economic value not only within the Cashtree ecosystem but also to generally connect and enrich the lives of Cashtree users and the wider community in Indonesia and globally.

Cashtree Business Ecosystem

1) Hotdeal : Video Commerce Platform

Hotdeal is a new e-commerce platform that utilizes video as the main communication medium for users. Hotdeal is determined to provide users with an immersive video shopping experience and become the first video commerce platform in Indonesia.



Preview of Hotdeal interface

Currently, Hotdeal has more than 15 merchants and 20+ brands with 50+ products from various categories such as health, beauty, and F&B and will continue to grow in the future.

Cashtree Tokens can be used in Hotdeal to be exchanged for discount vouchers or other discounts which later can be used to shop at Hotdeal.

2) Cashtree Community Platform

Cashtree understands that without a strong community presence, the business will not last. Therefore Cashtree will develop a communication and interactive platform for the Cashtree Community where every user who participates and contributes content, will receive an incentive in the form of Cashtree Token.

In this platform, the Cashtree Token can also be utilized by users to appreciate contents that had been created by contributors. Therefore, each user and contributor can participate and get passive income from their contributions and also the rewards can be exchanged directly with various rewards provided by Cashtree and partners inside the business ecosystem.

Cashtree Business Ecosystem

3) P2E Games (Play To Earn)

Cashtree will work alongside game studios in Indonesia to then develop P2E Games in the Cashtree Ecosystem. Because it cannot be denied that games are a very attractive medium for users. By providing P2E Games in Cashtree Apps, Cashtree will be able to manifest itself as the main platform for entertainment and mobile advertising that provides benefits to its users.

4) Poppang : Korean Snack F&B Cafe



Poppang Store in ASHTA District 8, SCBD, Jakarta

Poppang is the new player in F&B market in Jakarta. This cafe is selling Korean most popular snacks and street foods, with a new twist and concept. Poppang's first store is located in the most sophisticated and right in the heart of the business district in Jakarta, ASHTA District 8 @ SCBD.

Implementing Cashtree Token to Poppang will benefit users with special discount vouchers to shop on Poppang Store, and also Users can receive Cashtree Poin cashback for each purchase of Poppang products.

5) Cashtree's Future Partners

Cashtree's commitment remains to deliver the best service of entertainment to Cashtree's users. In order to do so, Cashtree will collaborate with diverse types of partners aiming to enable access to a variety of content and activities for our users.

Future Development

For the first 24 months since the implementation of Cashtree blockchain project and Cashtree Token, Cashtree will focus on accelerating the crypto adoption to all of Cashtree users by increasing the DAU / MAU, and also reacquisition of all Cashtree users. Together with this, Cashtree will start to distribute the Cashtree Token as the rewards. Cashtree will also join the Launchpad programme and collaborate and partner with crypto exchange to have Cashtree Token listed on the exchange.

In the third year of the project, Cashtree will fully run on the blockchain, becoming the first mobile advertising platform in Indonesia to implement and fully run in blockchain with kick off the development of the Cashtree Dapps that will enable advertisers to monitor the campaign performance directly in the blockchain dashboard. Cashtree will also collaborate with P2E Games developers, and build Cashtree Community Platform to push adoption of Cashtree Token and acquire even more users.

We aim to reach product finalization by early 2026 and by that time, Cashtree will dominate the Indonesian market. Furthermore, Cashtree will expand the business and push the adoption of Cashtree Token by opening the mobile advertising platform service for global clients, starting with neighboring countries in SouthEast Asia, and will soon be expanding globally.

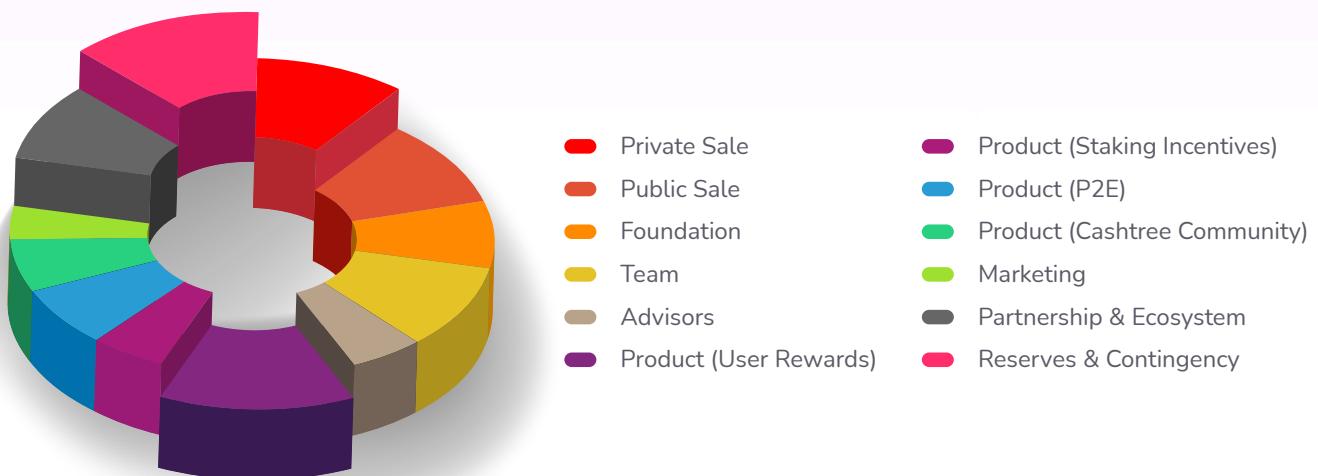
Continuously, Cashtree will keep on expanding the business and partnerships with all partners, merchants, and platforms to give more value added services and expand the use of Cashtree Token in Indonesia for the first phase, and later on with global brands and partners.

**In summary, Cashtree was, is and
will be the pioneer in digital marketing
in Southeast Asia.**

Tokenomics

1. Total Token Circulation

Cashtree Tokens will be released with a maximum amount of **5,000,000,000** Cashtree Token (CTT) with the following distribution:



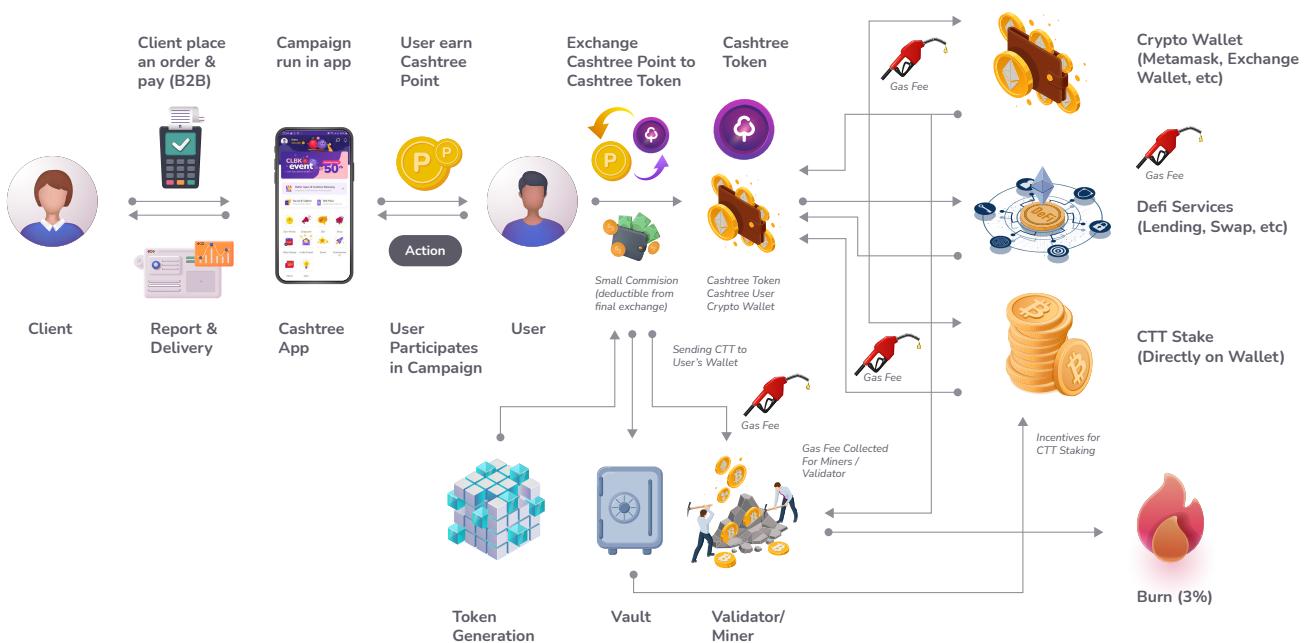
Description	Vesting Period		Percentage	Number of Token
	Initial Distribution Terms	Subsequent Distribution Terms		
Total Token Circulation	5,000,000,000			
Private Sale	12 Months Upfront Lockup	Monthly Distribution across 12 months	12%	600,000,000
Public Sale	6 Months upfront Lockup	Monthly Distribution across 12 months	5%	250,000,000
Foundation (Corporation)	6 Months Upfront Lockup	Annual Distribution across 36 months	10%	500,000,000
Team	12 Months Upfront lockup	Annual Distribution across 3 years	10%	500,000,000
Partner	12 Months Upfront Lockup	Monthly Distribution across 12 months	8%	400,000,000
Advisors	12 Month Upfront Lockup	Monthly Distribution across 12 months	2%	100,000,000

Tokenomics

Description	Vesting Period		Token %	Number of Token
	Initial Distribution Terms	Subsequent Distribution Terms		
Ecosystem (Product)	No Lockup	Monthly Distribution across 60 months	30%	1.500.000.000
Ecosystem (Marketing)	6 Months Upfront Lockup	Monthly Distribution across 24 months	10%	500,000,000
Reserves & Contingency	No Lockup	No Lockup	13%	650,000,000
Total			100%	5,000,000,000

2. Circulation Mechanism

Here's the diagram showing the circulation and mechanism of Cashtree Token (CTT) generation and distribution to users.



Cashtree Token Circulation & Mechanism Diagram

Tokenomics

3. Fundraising Period

Cashtree convenes a period of the Pre-Sales to fundraise this blockchain project, before entering the public sales stage via listing on the exchange. The total token allocation that will be prepared for this Pre-Sales stage is 12% of the total circulation or equal to 600,000,000 Cashtree Tokens. The target for this fundraise is **\$ 3,000,000** or until the end of the Pre-Sale period. The fund will be 100% allocated to build the Cashtree blockchain project, expanding the Business Ecosystem and also used as user incentives.

4. Deflationary Mechanism

Cashtree will implement several strategies to reduce the supply of circulating tokens and to maintain the value of the tokens.

1) Cashtree Token Staking

The first strategy is to offer Cashtree Token Staking. Users can stake their Cashtree Token to earn high interest up to 20% per year. By providing users with high earning benefits, it will motivate Cashtree users to continue staking their tokens, helping to reduce token circulation in the market and maintain token value.

The minimum staking period to get a passive income is 3 months (90 days), with an unstaking period of 7 days. During the unstaking period, users will not get a return from the data they stake.

2) Buy Back & Token Burning

To help in reducing the inflation and also to create scarcity for the CTT, Cashtree will implement the 'buy back' and also token burning. Cashtree will buy back the CTT circulated in the market and also conduct token burning every 6 months. Total Cashtree Token to be burned are 3% from total circulation (approx 52,370,823.56 Cashtree Token). This step is taken to help reduce volatility using the Quantity Theory of Money (QTM). Cashtree is applying the logarithmic / exponential formula for Burning mechanism of :

Total : Token circulation on that period
Log : Logarithmic of total token circulated

$$\text{Burn} = \frac{\text{Total}}{\log(\text{Total}) \times 4}$$

Tokenomics

Total Token Allocation for Product (User Incentives)

Description	Period	Token Distribution	Percentage	Burning (Token Circulated / log (Total) x 4)	Burning (in %)
User Incentives Allocation		1,500,000,000			
Distribution 1	Q3 2022	75,000,000.00	5.0%	2,380,933.86	3.17458%
Distribution 2	Q1 2023	105,000,000.00	7.0%	3,272,582.04	3.11674%
Distribution 3	Q3 2023	105,000,000.00	7.0%	3,272,582.04	3.11674%
Distribution 4	Q1 2024	75,000,000.00	5.0%	2,380,933.86	3.17458%
Distribution 5	Q3 2024	75,000,000.00	5.0%	2,380,933.86	3.17458%
Distribution 6	Q1 2025	75,000,000.00	5.0%	2,380,933.86	3.17458%
Distribution 7	Q3 2025	120,000,000.00	8.0%	3,713,247.55	3.09437%
Distribution 8	Q1 2026	120,000,000.00	8.0%	3,713,247.55	3.09437%
Distribution 9	Q3 2026	120,000,000.00	8.0%	3,713,247.55	3.09437%
Distribution 10	Q1 2027	120,000,000.00	8.0%	3,713,247.55	3.09437%
Distribution 11	Q3 2027	75,000,000.00	5.0%	2,380,933.86	3.17458%
Distribution 12	Q1 2028	75,000,000.00	5.0%	2,380,933.86	3.17458%
Total		1,140,000,000.00	76%	35,683,757.44	3.13820%

CashTree Token Burning

Token Reserve for future business development : **CTT 360,000,000**
 (24% from total token allocation for user incentives)

Roadmap

Phase 1

DAU & MAU, Reacquisition

Cashtree is introducing blockchain to its users through Cashtree Token.

In this first phase, Cashtree will start with Token Generation Event, Listing at Exchange (IEO), and crypto wallet development.

The focus of Phase 1 is to increase DAU & MAU and also reacquisition of Cashtree users, along with building the MVP of Cashtree and Cashtree ecosystem especially Cashtree Apps and Hotdeal platform, and expanding the utility of Cashtree Token

Cashtree will have the Cashtree Token to be listed on the exchange in Indonesia through IEO and / or Launchpad Programme. With Cashtree track record and huge user base, the listing process should be a mutual collaboration between Cashtree and the exchange.

Whitepaper

Development : Cashtree Token

Development : Wallet

Pre-Sales / Private Sales Periods

Integration with Hotdeal (ecommerce platform) where Cashtree Token can be used to buy special discount voucher to shop in Hotdeal.

Integration with Poppang (F&B retail cafe) where Cashtree Token can be used to buy special discount voucher and special priced product bundling

Cashtree Token Staking - Cashtree users who staking their data on Cashtree will earn passive income in the form of Cashtree Token with high return interest and possible redemption of merchandise from partners.

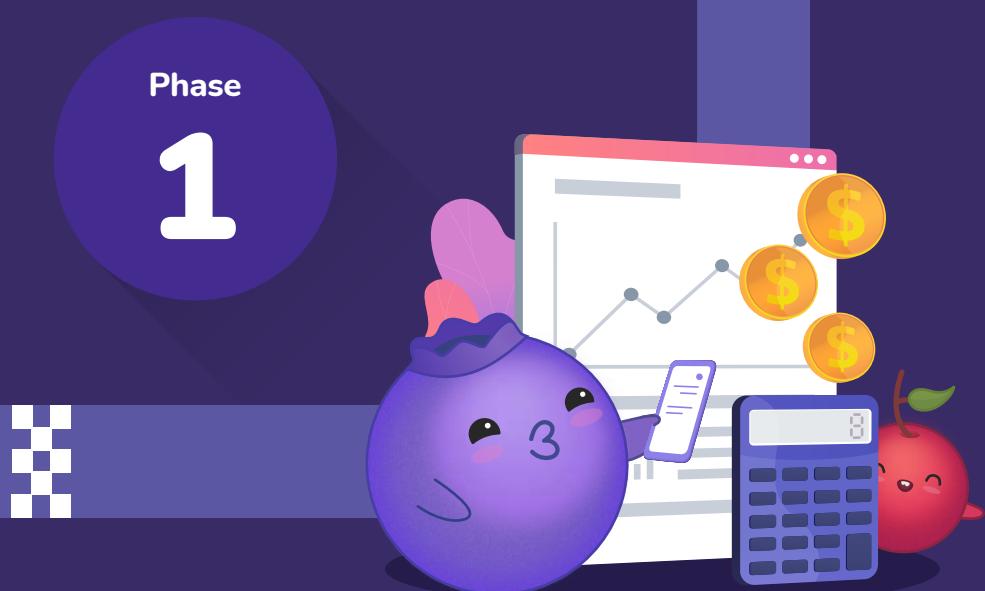
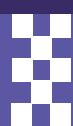
Partnership : Expanding partnership to increase Cashtree Token utility

Listing @ Indonesia Exchange : Public Sales Period

2022
Q3 - Q4

Phase

1



Roadmap

2022 Q3 -
2024 Q4

Phase
2



Phase 2

Listing

Cashtree will also collaborate with partners to offer DeFi services to Cashtree users and give direct benefit especially for those who hold and stake Cashtree Token.

Cashtree will also keep building partnerships to expand Cashtree Token utility.

Collaboration : DeFi

Partnering with global blockchain DeFi companies, Cashtree will introduce the DeFi ecosystem for Cashtree users.

Users can provide liquidity, swap digital assets, and earn flexible interest.

Phase 3

Dapps, User Data Utilisation

Cashtree is officially fully running on blockchain and is scaling up with bringing all the campaign data into the blockchain, and becoming the first mobile advertising platform in Indonesia that fully runs in blockchain and contributes in driving the blockchain adoption in Indonesia.

Cashtree will also expand the ecosystem by collaborating and building the P2E and Cashtree Community product in the ecosystem.

Development : Cashtree Dapps

Collaboration : P2E Games

Cashtree will collaborate with P2E Games developers to bring P2E Games into the Cashtree ecosystem.

Partnership : Expanding partnership to increase Cashtree Token utility

2025
Q1 - Q4

Phase
3



Roadmap

2026 and Beyond

Phase 4

Product Finalisation

CashTree Ecosystem is fully built and CashTree becomes the center of mobile entertainment and advertising platform in Indonesia, providing services and benefits with promising rewards and passive income for all users.

Phase
4

2025
Q4

Phase

5



Phase 5

Product Finalisation

With the solid product finalization and success in Indonesia, Cashtree will bring the ecosystem into the global stage and become a multinational company. Starting with nearest neighbor countries, Cashtree is aiming to go worldwide and globally.

Team & Advisor

Team Member



Dallen Kim
Founder & CEO

Co-Founder & COO of Neoplea
(Developed "Dungeon & Fighter", the highest grossing game of all time)
Working in Neoplea from beginning until exit
Investor & Advisor, Pulse9 - Company that develops the first global Virtual Idol "ETERNITY"
22+ years of experience in StartUp / IT
Advisor & Investor on various startup companies Industry



Bonifacio
CSO

PT. Cashtree For Indonesia
Head of Business Development
MarComm Asst. Manager - AXA Mandiri GI
Business Development - PEACH (UK AdTech Company)
Master Degree in Design - ITB
12+ years of experience in creative industry as Project Manager dealing with global clients



Agust Tampubolon
CTO

Software Architecture & Senior Engineer
Front End Developer Asst. Manager AXA Services Indonesia
Xuenn Software Solution
SCRUM Certified
B.S in Information System
10+ years of experience in IT Industry



Robin Jang
Co-Founder & CPO

CoinOne Indonesia COO
Publishing PM for Perfect World
Bachelor's Degree in UIBE, China
14+ years of experience in IT Industry



Anynda
Head of Marketing

Associate of Broadcasting - University of Indonesia
Six Dimensions
Cosmopolitan Magazine
Matari Advertising
JakJazz International Festival
10+ years of experience in creative industry, assisting global brands integrated campaigns.

Team & Advisor

Team Member



Ridho
Head Designer

Graphic Designer with 12+ years of experience in design and creative industries
Hakuhodo Indonesia Advertising Agency
Electronic Solution
Topindo Lucky Sport
PT. Cashtree For Indonesia
B.A Visual Communication Design



Ridcat Simbolon
Senior Software Engineer

10+ years experience in IT industry
B.S Informatics Engineering
PT. ARC Indonesia
PT. HDI Indonesia
PT. Cashtree For Indonesia
Senior IT Manager & Backend Programmer



Rifa Herlandy
Product Development

10+ years of experience in IT Industry
B.S Information System
PT. Media Baru Digital
PT. Cashtree For Indonesia
Project Operation Manager
Product Development Manager

Advisor



Alexander Markl
Advisor

Co-Founder SW DAO
Co-Founder Nucleon Finance AG
10 years of experience Developer



Jenny
Advisor

Co Founder SW DAO
Business Development



Heuibae Kim
Advisor

CEO & Founder SOMESING
Blockchain based karaoke apps on Klaytn with more than 1.5M users and 10M TX
Solid business relationships with major mobile companies in Korea
7+ years of experience, comprehensive technical know-how and expertise in mobile "Singing Content Platform" and blockchain Industry

Team & Advisor

Advisor



Sangsoo Kim
Advisor

20 years experience in Private Equity, Venture Capital, Infrastructure and Startup
CPA, CFA
Accounting Director - MVL
Regional Head - Korea Venture Investment Corporation
KPMG Samjong Accounting Corp.



Tammy
Advisor

20 years experience in the finance and technology sectors.
Investment strategist - Citibank
Co-founder of Jenga K (Blockchain consultancy) and Lodestart (Startups research) Accelerating and advising various global blockchain projects



Gun Gun Febrianza
Advisor

9 years experience in the IT Development
5 years of experience in blockchain scene
Blockchain Architect PT Rantai Oxygen Indonesia
Author of 6 Programming Books
Founder of Discord Blockchain Indonesia (DBI)



Jay Lim
Advisor

10+ years of experience in Startup Acceleration, Investment, and Strategy.
Vice President/ Hanwha Asset Management/ Global Innovation Team
Shinhan Financial Group
E&Y



Balqis
Advisor

B.A Humanities in Korean Studies
ASEAN International Mobility Scholarship Awardee
Harvard National MUN Diplomatic Commendation
Euro MUN Academic Excellence



Nikolay "Niko" Akatyev
Advisor

8 years cyber security experience, 10 years software development experience
CSSLP, CCSK
Digital forensics mentor at Korea Best of the Best (BoB) Cybersecurity program.
Founder of Seoul Tech Society, crew at Div0 Singapore cybersecurity community & organizer of Global Cybersecurity Camp (GCC).
Organizing Committee International Conference on Digital Forensics and Cyber Crime (ICDF2C).
Regularly published academic papers and presented at cyber security conferences.



Disclaimer : This document is the final version as of June 2022, with the possibility that changes or future developments may occur at any time. Cashtree may change and update the content of this Whitepaper from time to time. Readers are advised to always check for the latest updates of this Whitepaper document through the official Cashtree website.