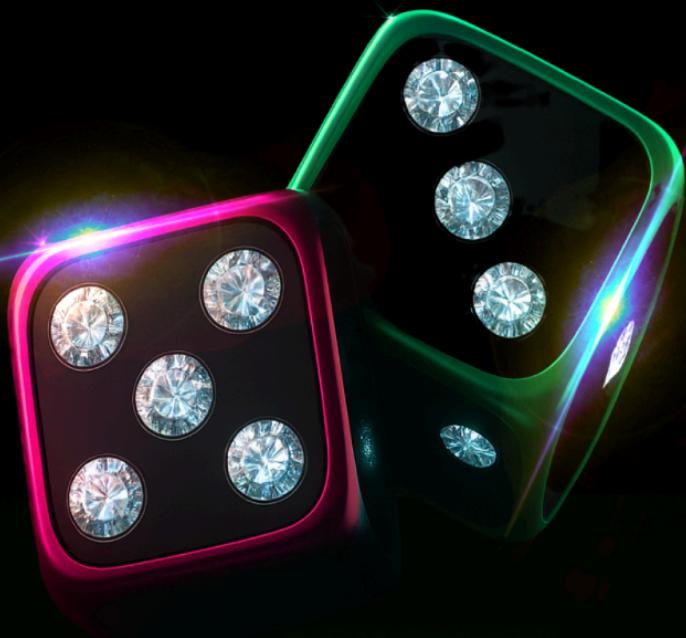


## **Emyo Coin**

A Licensed Casino 3.0 Approach  
Seamlessly Integrating Crypto and Gambling



# EMYO

Casino 3.0



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## Executive Summary

Emyo is an initiative to create, to our knowledge, one of the first fully licensed Casino 3.0, seamlessly integrating the ecosystems of cryptocurrency and the global gambling industry.

The project's mission is to implement advanced blockchain technologies into online gambling – enabling crypto exchange users to experience seamless integration with the gambling world while using familiar innovations from the crypto space: Web3 wallets, staking, burning and buyback mechanisms, settlements in stablecoins, and other practices that have become industry standards in crypto.

By doing so, Emyo bridges two powerful industries – cryptocurrency and gambling – into a sustainable, legally compliant ecosystem where technology drives both business growth and user convenience.

### What Makes Emyo Unique

The key difference between Emyo and most crypto startups is that it is not another “from scratch” project, but rather a strategic partnership with an existing, profitable, and fully licensed international casino network. Together, they are expanding into the crypto market and building a deeply integrated blockchain ecosystem.

To our knowledge, one of the first instances where a long-established licensed international casino ecosystem is integrating a token, issued by an independent partner legal entity, to develop its online ecosystem with the highest possible level of blockchain integration – effectively merging the worlds of gambling and crypto.

The issuance of the token, the Emyo Coin (the “**Token**” or “**Coin**”), by an independent partner ensures transparency and regulatory compliance, while protecting both the operational business and token holders from regulatory and operational risks.

### Market Context

The market data underscores the magnitude of this opportunity: The global cryptocurrency market capitalization has surpassed \$4 trillion, the global gambling industry exceeds \$500 billion, the crypto casino market, still emerging, is valued at only ~\$81 billion (2024) – highlighting an enormous growth potential at the intersection of these two industries.

The demand for instant payouts, transparency, and global accessibility is growing rapidly, and Emyo directly addresses this demand – combining the flexibility of crypto infrastructure with the compliance and stability of regulated markets.

### Emyo’s Long-Term Vision

Emyo’s Long-Term vision is to become the global leader in the gambling industry powered by cryptocurrency and blockchain technologies, leveraging a hybrid Web2/Web3 approach.

The long-standing experience of IB Group in the gambling sector provides a unique competitive advantage: a ready-made infrastructure, active licenses, a professional management team, and an extensive player base accumulated over years of operations.

While many crypto startups have failed due to a lack of operational expertise, Emyo is integrated directly into an already functional business, enhancing key metrics such as GGR, retention, and ARPU/LTV, while reducing costs through fast, low-fee, and irreversible blockchain transactions.

### **Unified Internal Currency of the Ecosystem**

At its core, Emyo serves as the unified internal currency of the ecosystem, available across online platforms and gradually extending to offline locations. Players can top up balances, place bets, and withdraw winnings directly in Emyo, while also using stablecoins (USDT/USDC) that are automatically converted to Emyo “on the backend,” eliminating the risk of volatility during gameplay.

To incentivize token usage, the system includes bonuses and privileges for transactions in Emyo, NFT-based VIP statuses on casino platforms, staking with rewards from the Loyalty Pool, and additional mechanics such as buyback-and-burn – all of which convert technology into measurable business results: higher engagement, increased average deposits, and reduced churn.

### **Risk Factors and Their Mitigation**

Tokens are high-risk digital utility items with no guarantee of value, liquidity, or redemption.

It is important to emphasize that launch risks are minimal. Although Emyo Coin is issued by a partner project, it is reputationally backed by IB Group, which manages a large licensed casino network and online gambling operations.

With over 20 years of proven reputation, robust governance standards, and a full suite of regulatory licenses across multiple jurisdictions, IB Group provides a strong foundation for stability and trust.

Emyo is being launched with the support of a mature, licensed, and profitable operator that already has an established management system. This is not a speculative concept without a user base – it is the expansion of an existing business with a clear economic model and measurable KPIs.

The reputational capital of IB Group and its regulatory presence across several countries create a level of predictability rarely seen in the crypto segment. In essence, the typical “startup risks” of crypto projects – lack of product, audience, or compliance – are eliminated in advance. What remains is the technological and commercial execution of a demand already validated by the market.

### **A New Standard for Licensed Crypto-Gambling**

As a result, Emyo aims to raise the standard for licensed crypto-gambling: Legality and player protection from traditional operators; Speed, transparency, and programmability from Web3.

This combination provides a foundation for scaling from hundreds of thousands to millions of users through geographical expansion and cross-platform integration (online + offline).

For players – instant payouts, low fees, and transparency; For casinos – higher profits and improved LTV; For token holders – tangible utility and sustained value driven by limited supply, buyback-and-burn programs, and loyalty rewards.

Emyo is not just a token – it is an infrastructure layer that unites business, technology, and community within the framework of Casino 3.0.

## **Market Opportunity: A Trillion-Dollar Convergence**

The global cryptocurrency market capitalization has surpassed \$4 trillion, while the worldwide gambling industry is valued at over \$500 billion. Within this, the online segment (iGaming) reached approximately \$139 billion in 2023 and is projected to grow to \$266 billion by 2030.

Meanwhile, the crypto-casino market remains comparatively small – roughly \$81 billion (2024) – highlighting the massive growth potential at the intersection of these two industries.

## **Rising Demand for Crypto Gambling**

These trends are increasingly reflected in the gambling sector. According to SOFTSWISS, nearly 25% of all online bets are already made in cryptocurrency, and the average bet size in crypto casinos is almost twice that of fiat wagers.

In other words, crypto players bet more frequently and in larger amounts, unlocking significant new revenue opportunities for casinos.

## **Limitations of Traditional Online Casinos**

Traditional online casinos, however, face a number of structural constraints: payment providers charge 2-4% fees, eroding margins, withdrawals often take several days, chargeback risks persist, and player trust in payout transparency remains limited.

Simply adding crypto payments to a traditional casino is also problematic: price volatility, regulatory complexity, and KYC/AML requirements make direct crypto operations challenging for licensed operators.

## **Early Experiments Failures**

Early “casino token” experiments often failed to overcome these barriers.

For instance: In 2024, the founder of one crypto-casino misappropriated approximately \$3.7 million in investor funds, damaging industry trust.

FunFair struggled with Ethereum scalability, and its token FUN lost ~98% of its value. CasinoCoin (CSC) never achieved adoption – its token continues to trade around \$0.00007.

These examples underscore the importance of selecting the right architecture, legal framework, and real token utility from the outset.

## The Core Question

A key question emerges: how can a Web3 token be integrated into a gambling platform in a way that delivers genuine value to both the business and its players – without becoming just another speculative asset?

## Solution – Emyo: A Licensed Casino 3.0

### Foundation of the Project

The foundation of Emyo is a utility token integrated into the ecosystem of the international IB Group, which already operates active, licensed casinos. Unlike previous attempts, Emyo is built upon an established, profitable business with a proven team and infrastructure.

### Operational Base of IB Group

IB Group operates casinos in multiple countries – including Georgia, Kenya, and Cambodia – serving a total audience of around 160,000 players ( $\approx$ 120,000 online and 40,000 offline) and generating annual GGR of more than \$60 million.

The group's online platforms include [eclipsebet.com](http://eclipsebet.com), [moyobet.com](http://moyobet.com), and [moyobet.ke](http://moyobet.ke), where the average deposit per player is approximately \$50, with expected growth above 15% during the first year after token integration. The company employs about 1,200 professionals, with well-established operational processes across all verticals.

### Competitive Advantages

Thus, Emyo Coin immediately gains a real user base and transaction flow, rather than being launched “from scratch.” Emyo leverages a hybrid Web2/Web3 strategy and the operational expertise of IB Group – combining a ready infrastructure, active licenses, a professional team, and a large player base.

Unlike projects lacking operational maturity, Emyo integrates into established business processes, uniting regulatory trust with blockchain innovation.

### Pragmatic Objectives

Emyo follows a pragmatic and metrics-driven approach. Token implementation is designed to directly enhance key performance indicators (KPIs) of the casino business: Increase GGR through higher betting volume and new users; Boost LTV through improved retention and engagement; Reduce operating costs, increasing net profit.

The project is structured to attract institutional partners and participants: its transparent legal framework, regulatory alignment, and scalable business model make Emyo a compelling case for strategic collaboration and platform participation.

## Token Functionality: Instant Payouts, Low Fees, Stable Settlements

### Raising the Standard for Payment Infrastructure

Emyo materially enhances casino payment infrastructure by delivering: Instant payouts – faster than traditional 24-72 hour withdrawals, fee reduction to below 1%, full transparency of all transactions on the blockchain.

The token functions as a universal internal currency, integrated into IB Group's platforms from day one.

### Core Token Functions

#### Deposits, Bets, and Withdrawals in Emyo

Players can fund their balances, place bets, and withdraw winnings directly in Emyo, alongside traditional currencies.

#### Usage Incentives and Bonuses

Players receive extra bonuses and privileges for using the token, encouraging transition to the new currency. Partner programs may offer enhanced odds or cashback for Emyo-based bets.

Token holders gain real-world privileges such as access to VIP lounges and high-stakes areas in offline casinos, exclusive benefits at partner restaurants, and priority entry to VIP clubs and entertainment venues – transforming the token into a gateway to an exclusive lifestyle experience.

#### High Transaction Speed

Blockchain transfers enable payout processing in seconds or minutes, instead of traditional multi-day banking operations.

Players gain instant access to winnings, significantly improving satisfaction and engagement.

#### Low Fees and No Intermediaries

Blockchain-based peer-to-peer payments eliminate intermediaries: transaction fees are <0.1-1%, compared to 2-4% through banks. No chargebacks or third-party control.

This saves casinos several percentage points of GGR, directly improving margins – while players receive larger net winnings, creating mutual benefit across the ecosystem.

#### Built-In Stability Mechanisms

To offset volatility, Emyo supports settlements in stablecoins: bets can be denominated in USD equivalents, while on-chain conversions automatically execute in Emyo. The primary payment focus is on USDT/USDC, with optional support for BTC/ETH.

Example: a player places a \$100 USDT bet, which is automatically converted to Emyo at the current rate for on-chain recording, then reconverted upon withdrawal.

This ensures that bet amounts remain stable in fiat value, while the token powers the backend payment infrastructure – solving volatility issues while preserving user convenience and reinforcing token utility.

## Result

As a result, Emyo functions as a “digital chip” within the online casino ecosystem – enabling instant, low-cost global transactions. Blockchain technology ensures transparent and auditable fund movement, increasing trust among both players and regulators.

For users, the gameplay remains familiar – but with new financial and experiential advantages through the use of the token.

## Technology and Loyalty: Retention, Tiers, Transparency

### Transforming Loyalty into Long-Term Engagement

The Emyo Loyalty Program transforms players into long-term ecosystem partners, driving a projected 15-20% increase in LTV, reducing churn, and increasing average bet size through Play-to-Earn, staking and VIP privileges.

As a strategic partner, IB Group integrates Emyo into its platforms to create a next-generation Web3-based loyalty framework, where the token becomes not just a means of payment, but a powerful retention and engagement tool that rewards player activity and ecosystem participation.

### Loyalty Program Components

#### Play-to-Earn Mechanics

Players earn Emyo rewards for various activities - frequent play, large deposits, friend referrals, and more (similar to BetFury’s reward model, where users receive internal tokens for activity). This transforms ordinary gameplay into a means of accumulating valuable digital assets, turning entertainment into long-term engagement.

#### Token Staking (Loyalty Staking Pool)

Users can stake their Emyo Coins to receive rewards from the Loyalty Pool, funded by the economic effect of Emyo integration – savings on commissions, cashback mechanisms, and bonus accruals under program rules. Rewards are directly linked to player activity within the ecosystem. This utility-driven model preserves the non-security nature of the token while incentivizing engagement.

Historical examples like BetFury (BFG) show that a well-structured reward model can stimulate ecosystem growth and retention.



## **NFT Statuses and VIP Privileges**

Key VIP tiers are planned to be represented as non-fungible tokens (NFTs).

Based on token holdings or activity, users can earn NFT statuses – *Bronze, Silver, Gold, Platinum* – granting exclusive privileges such as: Enhanced cashback rates, personal account manager, access to VIP tournaments, real-world benefits for top tiers: complimentary hotel stays at partner casinos, higher betting limits, credit lines, special conditions and discounts at partner restaurants, and priority access to exclusive clubs and entertainment venues.

Each NFT verifies VIP status on-chain and is portable across IB Group platforms. This tokenization of privileges adds liquidity and transparency to the loyalty program – statuses can be earned, tracked, and even exchanged, unlike traditional closed VIP systems.

The marketing appeal of NFT statuses is further enhanced through partnerships with premium restaurants and clubs, building an exclusive lifestyle brand around Emyo.

## **Extended Financial Tools**

### **Token-Collateralized Credit Line**

High-status players are expected to be able to obtain gambling credit lines using their Emyo holdings as collateral, increasing asset liquidity and convenience.

### **Cashback NFTs**

A special type of NFT providing targeted cashback percentage according to loyalty program rules. The cashback rate and terms are defined and adjustable, not guaranteed, and depend on player activity within the ecosystem.

### **Lifetime Buy-Ins and Free Bets**

Owners of special NFTs gain permanent access to free tournament entries or regular complimentary bets, ensuring a continuous flow of long-term benefits.

### **Tokenized Jackpot Pool**

A potentially transformative mechanism that tokenizes a portion of the jackpot fund, allowing players to trade shares of potential winnings before the draw, adding a new dimension to gameplay and increasing ecosystem liquidity.

## **Long-Term Loyalty Ecosystem**

The combination of Emyo rewards, staking, and VIP NFTs transforms active players into engaged stakeholders within the ecosystem.

Players don't just wager for profit – they accumulate status, privileges, and long-term benefits.

This creates deeper loyalty: users who stake tokens and receive activity-based rewards are less likely to switch to competitors, as their status and contribution are recognized by the ecosystem.

As a result, churn decreases and LTV per user increases – players stay longer, wager more, and become personally invested in the token's growth and reputation.

Internal analytics and A/B tests, along with industry benchmarks, project a 15-20% increase in GGR during the first year due to higher engagement. This estimate is based on internal testing and competitor data and does not constitute a performance guarantee.

### **Game Transparency (Provably Fair)**

In select games, Provably Fair technology is expected to be implemented – a cryptographic verification mechanism enabling players to independently confirm the fairness of each outcome (e.g., that a slot spin or card draw was not manipulated).

The casino remains a licensed operator with controlled payouts.

The primary fairness guarantees remain regulatory licenses and fixed RTP (95–97%), while Provably Fair serves as an additional transparency layer.

This algorithm operates independently of game content providers, requiring no modification of existing integrations.

Combined with on-chain transaction transparency, it reinforces Emyo's reputation as a fair and modern gambling platform.

## **Validated Model: Demand Proven by Multi-Billion Turnover**

### **Crypto-Gambling as a Growing Market**

Crypto gambling is no longer experimental – it is an emerging \$81+ billion market (2024) that has grown 5× in two years and continues to produce major technology companies.

The Emyo model is not theoretical – its core elements have already been validated by market leaders, reducing participant risk and demonstrating scalability.

### **Successful Industry Cases**

#### **Stake.com**

The largest crypto casino as of 2025, operating without national licensing, reached monthly betting volume exceeding \$1 billion and annual revenue around \$4.7 billion (2024).

Despite regional restrictions (Stake is blocked in the U.S., EU, China, and others), the global crypto-casino GGR exceeded \$81 billion in 2024, a 5× increase from two years prior.

This underscores enormous global demand – and Emyo aims to meet it within a fully licensed, compliant framework.

#### **Rollbit**

A hybrid casino and trading platform, Rollbit launched its RLB token, reaching over \$100 million market capitalization. This proves the market's appetite for utility tokens of gambling platforms, especially when they offer tangible holder benefits (e.g., profit-sharing, voting, or loyalty features).

Participants and players are willing to buy and hold such tokens, aligning their value with the platform's success.

### CasinoCoin (CSC)

While an early attempt that failed to reach mass adoption, CasinoCoin introduced the concept of a unified crypto wallet with KYC for access to multiple online casinos.

Emyo expands this idea: a single KYC verification upon wallet connection grants access to all IB Group platforms – a blockchain-based “single sign-on” for gambling, simplifying the user journey and improving cross-platform conversion.

Unlike CasinoCoin, which lacked its own strong gambling base, Emyo implements this function within an existing large-scale casino ecosystem, significantly increasing the probability of successful adoption.

## Conclusions

The crypto-gambling market is rapidly expanding, producing unicorn-scale companies, and the concept of tokenized casinos has already been proven by existing cases.

Emyo builds on predecessors' experience: adopting best practices (loyalty tokens, unified wallet, reward pools) while avoiding their pitfalls (weak governance, lack of licensing, scalability issues).

By leveraging a functioning licensed business and strict regulatory discipline, Emyo stands apart from all prior initiatives.

## Tokenomics: Fixed Supply and Ecosystem Support Mechanisms

### Ecosystem Support Mechanisms

Emyo's value is underpinned by: limited supply, a buyback-and-burn program funded from the Issuer's Reserve Fund at the Issuer's sole discretion; no linkage to gambling revenues, loyalty reward distributions from the bonus pool, DAO-light elements for community participation (non-financial governance only).

The distribution model is designed for long-term sustainability and utility-driven value. Token integration is expected to drive continuous growth in operational metrics, including a 15%+ increase in average deposits within the first year after TGE.

### Core Emission Parameters

Emyo's tokenomics follows principles of transparency, balance, and long-term alignment across all ecosystem participants:

- **Total Supply:** 1,000,000,000 Emyo – fixed, no further minting
- **Token Generation Event (TGE):** February 10, 2026
- **Planned Distribution Value:** \$9,500,000 across three rounds – *Seed, KOL, Public Token Distribution*

- **Blockchain: Binance Smart Chain (BSC / BNB Chain)** – optimal balance of speed, cost, and EVM compatibility

## Token Distribution Structure

The token allocation model is designed to balance the long-term interests of the project, participants, and ecosystem partners.

A major portion is reserved for ecosystem growth, liquidity, and player rewards, while the team allocation remains moderate and subject to extended lock-up periods to ensure sustainable alignment.

Token Distribution Structure		
Category	Token Amount	Purpose
Seed Round	300,000,000	Early strategic partners, including internal participation round
Reserve Fund (Stability Fund)	150,000,000	Reserve for market operations, Buyback-and-Burn, and liquidity support; no fixed price commitments
Team	100,000,000	Core development and management team of the project
Market Making	100,000,000	Providing liquidity on exchanges and maintaining market stability
Liquidity	100,000,000	Liquidity pools on both DEX and CEX platforms
KOL Round	80,000,000	Key opinion leaders and ambassadors within the crypto and gambling communities
Marketing	80,000,000	Marketing campaigns, partnerships, and promotional activities
Public Token Distribution	50,000,000	Public Token Distribution open to the broader community
Advisors and Ecosystem Partners	40,000,000	Strategic advisors and ecosystem partners supporting project growth

The Issuer maintains two on-chain funds supporting token stability and ecosystem growth:

- (a) **Reserve Fund** - allocated 15% of total supply to provide discretionary buyback, burn, and minimum-price support mechanisms;
- (b) **Liquidity Fund** - allocated 10% of total supply to provide liquidity on centralized and decentralized exchanges.

Both funds are held in multi-signature wallets controlled by the Issuer and subject to independent verification. No resources from gambling or operational revenue are used to finance these funds.

## Vesting and Unlock Schedule

The vesting model is structured to minimize selling pressure during the early phases and to maintain long-term participant commitment.

Token unlocks are gradual and time-based, aligning incentives across the team, participants, and ecosystem stakeholders to ensure sustained market stability and organic value growth.

### Detailed Vesting Terms by Category

Category	Vesting Duration TGE Unlock	Vesting Completion
Seed Round	16 months 0% at TGE	+20 months (August 2027)
Reserve Fund (Stability Fund)	38 months	+41 months (May 2029)
Team	24 month	+24 months (December 2027)
Market Making	24 months 25% at TGE	+28 months (April 2028)
Liquidity		+50 months (February 2030)
KOL Round	4 months	+5 months (May 2026)
Marketing	38 months 0% at TGE	+41 months (May 2029)
Public Token Distribution	4 months 20% at TGE +5 months (May 2026)	+5 months (May 2026)
Advisors and Ecosystem Partners	30 months 0% at TGE	+33 months (September 2028)

### **At TGE (Day 0):**

A total of 47,000,000 tokens (4.70% of total supply) are expected to enter circulation – a conservative launch minimizing early volatility.

### **TGE + 2 Weeks:**

An additional 25,000,000 tokens are expected to be released for Market Making, bringing total circulation to 72,000,000 tokens (7.20%).

### **After 1 Year (TGE + 12 Months):**

Circulating supply reaches approximately 46% as active vesting continues across all categories.

### **After 2 Years (TGE + 24 Months):**

Circulating supply reaches approximately 80% – vesting completed for Seed, Team, KOL, and Public Token Distribution allocations.

### **After 5 Years (TGE + 50–52 Months):**

Circulating supply stabilizes at approximately 99%, marking near-total dilution and completion of all vesting schedules.

#### **Note:**

Exact circulating supply values at each stage are expected to be finalized based on the detailed vesting model for all allocation categories and published in the final Tokenomics document prior to TGE.

## **Participation Rounds Structure**

### **Seed Round – \$6,000,000 @ \$0.020 per token**

- **Allocation:** 300,000,000 tokens (30%)
- **Discount:** 60% from the reference rate for Public Token Distribution
- **Includes:** Internal participation round – preferential terms for 1,200+ IB Group employees and active clients

**Target Participants:** Strategic partners, distribution partners focused on gambling and Web3, and the existing IB Group client base

### **KOL Round – \$1,500,000 @ \$0.035 per token**

- **Allocation:** 80,000,000 tokens (8%)
- **Discount:** 30% from the reference rate for Public Token Distribution
- **Target Audience:** Key opinion leaders and influencers within the crypto and gambling communities, supporting organic marketing and awareness

## **Public Token Distribution – \$2,000,000 @ \$0.050 per token**

- **Allocation:** 50,000,000 tokens (5%)
- **Base Price:** \$0.05 (serves as reference point for valuation)
- **Target Audience:** General public, eligible participants, and 160,000 existing IB Group clients under preferential terms

### **Aggregate Token Allocation:**

**\$9,500,000** through the sale of 38.29% of total supply

## **Value Protection and Support Mechanisms**

### **Buyback-and-Burn Program**

The buyback-and-burn program is funded by the economic efficiency generated through Emyo's integration – including savings on payment commissions, reduction in chargebacks, and other operational improvements, as well as dedicated reserve funds.

Buyback parameters will be announced in advance and adjusted based on market conditions. This mechanism carries no fixed price commitments and does not constitute a guarantee of price or return.

Additionally, the Reserve Fund operates under best market practices – e.g., quarterly allocations are directed toward buyback-and-burn initiatives and the Loyalty Rewards Pool.

All fund disbursements are executed transparently and in full according to the approved framework, but do not imply any minimum price assurance or guaranteed redemption.

Such mechanisms are already applied by successful crypto casinos (e.g., BetFury, which allocates part of its revenue to support its BFG token) and are common in the market. In Emyo, any buyback-and-burn is conducted at the Issuer's discretion from the Reserve Fund; no gambling revenues are used.

### **Holder Rewards Program**

Up to 10% of the efficiency gains resulting from use of the Token within the ecosystem is allocated to the Pool of Loyalty Rewards – a monthly bonus pool distributed among token holders via staking and loyalty mechanisms.

#### **Reward Mechanism:**

- **Pool Formation:**

Up to 10% of monthly operational savings (commissions, chargebacks, and efficiency gains) are allocated to the Pool of Loyalty Rewards.

- **Staking Rewards:**

Participants receive proportional rewards based on the amount and duration of tokens staked in the smart contract.

- **Gambling Cashback:**

Users receive **cashback-style bonuses** from the pool for using Emyo in bets and deposits.

- **Activity Bonuses:**

Rewards for consistent gameplay and ecosystem participation.

This framework operates as a bonus loyalty program, analogous to VIP clubs in traditional casinos, where active players receive cashback for participation.

However, instead of subjective VIP card systems, Emyo uses blockchain metrics – replacing manual evaluations with objective, transparent data.

## Regulatory Clarity

All rewards represent utility-based cashback, not dividends or profit shares – preserving Emyo's classification as a utility token.

Such loyalty-based cashback programs are widely and successfully applied in offline casinos worldwide; Emyo adapts this proven model to the Web3 format, enhancing transparency and automation.

## DAO-Light (Community Elements)

Over time, Emyo Coin holders are expected to gain the ability to vote on specific ecosystem development decisions, within the boundaries of compliance and governance.

### Examples include:

- Selection of poker tournament host cities and event locations
- Decisions on design of branded cards, casino chips, and merchandise
- Voting on marketing campaigns and promotional activities
- Choosing new games for integration into the platform
- Allocating a portion of the community budget to ecosystem initiatives

This is planned to be implemented as a simplified “Token Holder Council”, without breaching regulatory boundaries.

Given the licensed nature of the casino operations, full DAO governance is not feasible.

However, DAO-Light participation enhances community engagement and user ownership, creating a stronger emotional bond between players and the brand.

### Important:

DAO-Light explicitly excludes voting on matters of profit distribution, fund management, buyback-and-burn, or reserve allocation – all such decisions remain under the authority of IB Group management and the independent issuer. Community feedback is considered only in utility and marketing aspects of the loyalty program's evolution.

## Additional Benefits for Token Holders

Emyo holders gain access to exclusive ecosystem privileges, including:

- Priority invitations to tournaments and special events (including EAPT-level series)
- Preferential conditions at partner hotels and restaurants



- Exclusive gatherings, merchandise, and access to private events

These benefits are designed to enhance user experience and loyalty, but do not confer rights to profit participation, dividends, or revenue sharing. All advantages are elements of the loyalty program and provided in accordance with its terms.

## Business Value for the Operator: Profit and Retention Growth

### Operational Efficiency for Casinos

The integration of Emyo delivers measurable financial benefits for IB Group across three primary areas: reduced operating costs, improved player loyalty and retention, and expansion of the user base. Each directly contributes to net profit and long-term enterprise value.

#### 1. Reduction of Operational Costs

##### Savings on Payment Fees

Traditional payment processors charge 2-4% per transaction (deposits and withdrawals). For casinos with an annual GGR exceeding \$60 million, this represents a significant financial burden.

Emyo reduces these costs to below 1%, generating 1-3 percentage points of GGR savings monthly. For an operator with \$5M+ in monthly turnover, this translates into an additional \$50,000-\$150,000 in net profit per month purely from payment optimization.

##### Elimination of Chargebacks

Because blockchain transactions are irreversible, the chargeback problem (refunds and card disputes) is completely eliminated. Traditional casinos lose 0.5-1% of GGR annually to chargebacks and related fines. Emyo eliminates these losses, effectively adding another 0.5-1% to net profitability.

##### Process Automation

Smart contracts automate payouts, bonuses, and loyalty program management, reducing administrative workload on finance and support teams.

This allows human resources to be redirected toward strategic growth initiatives.

#### 2. Increased Player Loyalty and Retention

##### Higher LTV (Lifetime Value)

Emyo's loyalty-driven model transforms player behavior: instead of one-time sessions, players become long-term ecosystem participants. Staking and blockchain activity-based rewards incentivize consistent engagement and deposits.

Historical data shows that crypto-enabled casinos achieve nearly double the average bet size compared to fiat platforms. Internal A/B testing and competitor analysis suggest that tokenized rewards can increase GGR by 15–20% through higher player activity.

##### Reduced Churn

Players who own and stake Emyo Coins are less likely to leave for competitors due to emotional and economic engagement in the ecosystem. As a result, casinos achieve higher revenue per user without proportional marketing costs – since retention is always cheaper than acquisition.

Even a 2-3% decrease in churn and a 5% increase in average LTV can deliver ~10% profit growth due to the compounding scale effect. Emyo's system is designed to significantly outperform these benchmarks – turning players into long-term business partners rather than short-term users.

### 3. Expansion of the User Base

#### Access to the Global Crypto Audience

By supporting cryptocurrency payments, Emyo opens access to a massive global audience previously underserved by traditional gambling. Younger, digitally native users who identify with Web3 culture are increasingly seeking casinos that accept crypto for deposits and rewards.

Emyo implements a hybrid Web2/Web3 approach – from the user's perspective, the casino remains fully licensed, compliant, and familiar, while crypto infrastructure operates in the background to handle transactions seamlessly.

#### Global Accessibility

Players interact via crypto wallets and smart contracts, holding their balances in tokens. This enables participation from regions with limited banking infrastructure, e.g., a user from a high-risk banking jurisdiction can easily deposit USDT or BTC, convert it to Emyo, and start playing instantly.

All operations remain within licensed markets only (e.g., Curaçao, select countries in Asia, Latin America, and Europe) – no gray zones, no regulatory breaches.

#### Cross-Platform Integration

Emyo also serves as a unified currency across IB Group's multiple brands – a single token and player profile for various platforms. Through wallet-based verification, users can move seamlessly across verticals (slots, poker, sports betting, etc.) without re-registration.

This architecture enhances cross-product conversion and allows the integration of offline locations: in the future, Emyo holders are expected to be able to redeem tokens for chips or access VIP privileges at partner casinos and restaurants.

Ultimately, Emyo not only attracts new users but also unifies fragmented audiences into a single, interconnected ecosystem – increasing share of wallet and cross-marketing efficiency for IB Group.

### Overall Business Impact

In measurable terms, Emyo's business value for the operator includes: 1-3 percentage point GGR savings from payment optimization, double-digit growth in retention and engagement, steady influx of high-value crypto-native users.

Combined, these effects create a sustainable revenue and profit uplift. Emyo is not “just a token” – it represents a new casino business model, where part of the economy is shared with players and the transaction infrastructure is optimized for maximum efficiency.



## Legal Structure and Compliance

### Compliance as a Core Principle

Emyo is built on strict adherence to gambling regulations and securities laws. Compliance is central to the project's design from day one.

IB Group, with decades of experience operating under regulator supervision, ensures that every innovation undergoes legal due diligence and jurisdictional review. The token is expected to be issued and traded only in jurisdictions where IB Group holds valid gambling licenses.

No token sales will take place in non-regulated or restricted markets, avoiding any potential violations of local laws. Geo-filters will prevent access from prohibited regions – a deliberate, compliance-first approach prioritizing legality and reputation over uncontrolled growth.

### Token Issuer Legal Structure

Emyo Coin is issued by [REDACTED], a company incorporated under the laws of the British Virgin Islands (BVI) under company number [REDACTED], having its registered office at [REDACTED] (the “Issuer”). The Issuer operates solely for the purposes of token issuance and ecosystem management and does not engage in exchange, custody, or third-party virtual asset services.

The Issuer maintains full corporate separation from IB Group, which operates licensed gambling platforms in several jurisdictions. The operator manages gambling activities, while the Issuer administers the token ecosystem, reserves, and reward programs.

The Issuer does not conduct, promote, or facilitate gambling or betting activities. All gambling operations are performed by licensed entities within the IB Group under local gambling laws.

This segregation ensures compliance with the BVI Virtual Assets Service Providers Act, 2022, under which the Issuer qualifies as a non-VASP entity. Beneficial ownership and control details are maintained in accordance with the BVI Beneficial Ownership Secure Search System Act, 2017, and will be disclosed to competent authorities upon request.

The Emyo Coin is a digital utility token designed to enable access to the Emyo ecosystem, loyalty programs, staking functionality, and other in-platform benefits. The Token does not grant ownership rights, dividend rights, voting rights, or profit participation in the Issuer or any affiliated entity.

The Token is not intended to constitute a financial instrument, security, collective investment scheme, or deposit. It serves solely as a means of interaction within the Emyo ecosystem and should not be viewed as an investment product or an instrument of speculative return.

All features of the Emyo Coin are based on its functional use within the ecosystem. Any wording referring to “profit share,” “dividends,” or “buyback from casino profits” shall be understood as loyalty mechanisms designed to reward user engagement.

The Emyo Coin provides holders with the ability to participate in ecosystem activities, receive non-financial loyalty bonuses, and access exclusive features. All forms of incentives are independent from the financial performance of the Emyo gambling operations.

Buyback-and-burn programs, if implemented, are carried out by the Issuer at its sole discretion as part of the ecosystem's stabilization mechanism and are funded exclusively from the Issuer's reserve fund, without any linkage to operational profits or gambling revenue.

Reward mechanisms are discretionary and designed to encourage ecosystem participation. They are not based on or derived from casino profits or operational revenues.

The Emyo ecosystem may include a loyalty program through which users can receive token-based rewards for in-platform activity, retention, or staking. Rewards under this program are promotional in nature and are not tied to or derived from the profit of any casino or gambling activity.

Such rewards are granted periodically according to internal program rules approved by the Issuer. The Issuer may modify or suspend the loyalty program at any time to ensure compliance with applicable law and to preserve the Token's utility status.

## **Token Classification**

The Emyo Coin is structured as a pure utility token, not a security. Its value is derived exclusively from in-platform utility – gambling, rewards, and bonuses – and not from any profit entitlement.

The token does not grant ownership, control, or revenue participation. All holder rewards function as cashback-based loyalty incentives, distributed from the dedicated bonus pool, not from profits.

This ensures that Emyo does not meet the criteria of an investment contract and fully complies with existing securities definitions.

## **Regulatory Transparency**

The whitepaper contains no promises of return or investment value. Emyo Coins do not provide rights to profit shares, dividends, or guaranteed buybacks. Any references to buyback-and-burn or loyalty rewards describe utility mechanisms only – parameters may vary and no financial outcomes are guaranteed.

The Issuer will periodically publish reports confirming the circulating supply of the Emyo Coin, balances of the Reserve and Liquidity Funds, and executed buyback-and-burn transactions. Such reports will be verifiable on-chain and may be accompanied by external audit confirmation. The Issuer does not consolidate or disclose financial results of the Emyo gambling operator, as the two entities function independently.

The Issuer engages an independent auditor to verify the balances of Reserve and Liquidity Funds annually. Audit reports or attestations shall be made publicly available on the Issuer's website.

The Issuer does not carry on exchange, custody, transfer or other third-party virtual asset services and, based on legal analysis, does not require registration under the BVI Virtual Assets



Service Providers Act, 2022. The Issuer complies with the Anti-Money Laundering Regulations and Anti-Money Laundering and Terrorist Financing Code of Practice (each as amended) and the Data Protection Act, 2021.

The Tokens are not offered as securities or financial instruments and do not confer profit rights, ownership, redemption rights, or investment returns.

Tokens are not offered or available to residents of the United States, United Kingdom, PRC, Singapore, Canada (certain provinces), EU Member States where not permitted and any other prohibited or sanctioned jurisdictions. IP geo-blocking and payment controls are applied.

Sales and access are geo-restricted where tokens or gambling are prohibited or regulated.

### **KYC/AML and Access Control**

The Issuer follows the Anti-Money Laundering Code of Practice, 2022 of the British Virgin Islands. All institutional and strategic partners in private sale rounds are subject to identity verification and source-of-funds checks.

The Emyo Coin is not offered to the public in jurisdictions where such offerings are restricted or require registration. Retail user verification for ecosystem access is performed in accordance with the risk-based approach adopted by the Issuer and relevant service providers.

For offline visitors, a dual authorization model is implemented: initial ID verification upon casino registration, and an optional linkage between the on-site account and the online Emyo wallet for token use.

Where the Emyo Coin is accepted in physical venues, such use serves as a technical payment function within the Emyo ecosystem and not as a form of gambling consideration.

The Issuer shall ensure that all off-chain or offline integrations comply with applicable gambling and payment regulations in each jurisdiction of operation.

This prevents banned or self-excluded individuals from bypassing restrictions via crypto wallets, ensuring full traceability and regulatory transparency.

In effect, IB Group is creating a closed-loop crypto ecosystem operating within the perimeter of its gambling licenses – where token movement is fully compliant, monitored, and legitimate.

Access to the Emyo Coin and related ecosystem functions is restricted in jurisdictions where gambling, gambling tokens, or similar instruments are prohibited.

The Issuer applies technical measures, including IP-based geofencing, to prevent the distribution or sale of tokens to residents of such jurisdictions. Users are responsible for ensuring their participation complies with local laws and regulations.

The Issuer appoints a Money Laundering Reporting Officer (MLRO) in compliance with the Anti-Money Laundering Regulations, 2022. All participants in token sale rounds are subject to

sanctions screening and identity verification through accredited KYC providers. Records are retained for not less than five (5) years following the cessation of the business relationship.

The Issuer complies with the Data Protection Act, 2021 of the British Virgin Islands, ensuring that all personal data is processed lawfully and securely.

## Regulatory Experience and Reputation

IB Group brings extensive regulatory experience from its offline casino operations. As the largest casino operator in Georgia and one of the top taxpayers in the Adjara region, the company has built strong, trusted relationships with regulators and established a reputation for transparency and accountability.

This credibility provides a strategic advantage when engaging with regulators on the crypto-gambling framework. As one of the pioneers of licensed crypto casinos, Emyo aims to actively contribute to the development of industry self-regulation standards – promoting transparency, accountability, and consumer protection, while reducing long-term regulatory risk.

## Technical Implementation

### Blockchain Selection

**Binance Smart Chain (BSC)** is chosen as the primary platform. This decision provides an optimal balance of speed, transaction cost, EVM compatibility, and scalability for gambling-grade workloads.

- High Throughput: Blocks are produced roughly every ~3 seconds, and throughput reaches hundreds of TPS, meeting casino requirements (tens of thousands of daily bets) without network congestion or delays.
- Low Fees: Average BSC transaction costs are cent-level, critical for micropayments. Fee savings directly improve casino margins and player net winnings.
- EVM Compatibility: Full compatibility with the Ethereum Virtual Machine enables the use of proven developer tooling (Hardhat/Truffle/Remix) and established security patterns – no need to reinvent fundamentals.
- Cross-Chain Accessibility: The Binance ecosystem supports pegged assets (BTCB, ETH BEP-20, USDT/USDC BEP-20, etc.), enabling seamless onboarding of users from other networks. Players can bring liquidity from Bitcoin/Ethereum/Tron and engage instantly – no user-side bridge complexity.
- Modular Emyo Architecture: Smart contracts are standardized for easy integration across games; the Emyo wallet is cross-platform (web/mobile) with a unified balance; built-in integrations cover staking and liquidity pools. This design accelerates the rollout of new products and venues.

Goal: avoid the pitfalls faced by FunFair on slow/expensive L1s. BSC provides the required speed, low cost, and liquidity, while preserving flexibility for future evolution (including bridges and a potential multi-chain model as needed).

## Cryptocurrency Integration

The project includes native integration with stablecoins and major cryptocurrencies.

The Emyo wallet is multi-currency: in addition to Emyo, it supports leading coins, with USDT/USDC as primary settlement and billing assets.

Players can deposit in their preferred currency, which is then converted to Emyo for gameplay; upon withdrawal, funds are converted back to the chosen asset. This ensures flexibility: users don't need to hold Emyo beforehand – they can start with stablecoins (BTC/ETH supported, but not primary settlement assets). Conversion may occur via an internal exchange at market rates.

The approach lowers the entry barrier for new users and supports token liquidity (the casino acts as a continuous market maker, buying/selling Emyo against other assets as needed).

## Security and Reliability

Security and reliability are top priorities. Admin/treasury wallets (loyalty pool, liquidity reserves, etc.) are protected against unauthorized access. The objective is a bank-grade security posture to ensure maximum protection of funds for both players and participants.

- **Mandatory Pre-Launch Audit:** TGE and listings will occur only after a comprehensive third-party smart-contract security audit. This is a hard precondition, alongside enforcing best-practice controls for admin wallets and reserves.
- **Threat Landscape:** With crypto attacks rising in 2024-2025 (over \$2.17B stolen in H1 2025), Emyo proactively implements state-of-the-art cybersecurity practices.
- **Trust Factor:** Emyo is delivered not by anonymous developers, but by a licensed casino operator with a multi-year market reputation. IB Group's executive team is public; all token operations are on-chain and transparent. Key metrics (buyback-and-burn volumes, loyalty pool distributions, reserve levels) will be published regularly for community oversight.

This combination drastically reduces fraud/rug-pull risk – a major operator with 1,200 employees and real assets has no incentive to jeopardize its core business. For participants, this background is a significant advantage versus typical early-stage crypto startups.

## Scalability and Geographic Expansion

### Growth Trajectory

Explosive growth path: from 160,000 players today to millions via geographic expansion (Thailand, Armenia, broader Asia), cross-platform integration (online + offline), and a standardized architecture for rapid onboarding of new projects.

Emyo is designed as a globally scalable solution that covers all current and future IB Group projects. The system is designed to connect multiple platforms: one token and one wallet across different online casinos, and later offline venues.

Players can move between brands, carrying their token capital and status. For the group, this creates synergy: e.g., an online player in Kenya who has accumulated tokens can use them for gameplay or privileges when visiting an offline casino in Georgia—online drives offline and vice versa.



## **Geographic Expansion Strategy**

IB Group plans to expand with Emyo as a core growth lever. Near-term targets include Thailand, Armenia, and additional Asian markets, where gambling sector growth is strongest (APAC ~39% of global growth by 2027).

Emyo becomes a differentiator in licensing discussions: regulators see a transparent, innovative, responsible-gambling-oriented product.

## **Target Regions**

- **Caucasus: Georgia and Armenia (MENA Strategy)**

Casino Eclipse (Batumi) – the largest casino in Georgia – serves as the group's operating flagship. The Dvin casino in Yerevan (opening June 2026) is poised to be the largest in the post-Soviet region.

Both focus on high-margin tourist inflows from MENA (notably Turkey and Iran, where gambling is prohibited), as well as Israel, GCC countries, Armenia, and Azerbaijan. Emyo is planning to monetize this VIP traffic via tokenized privileges.

- **Africa: Kenya (Central and Southern Africa)**

Moyo (Nairobi) – a premium, modern gambling and entertainment complex launched in January 2024. Nairobi is East Africa's largest transport/business hub; Kenya's GDP growth ranks among the continent's highest. Moyo targets international tourists from East and Southern Africa, with potential up to \$5M/month in high season. This fast-growing region is a key source of Emyo buyers across Central/Southern Africa.

- **Asia: Cambodia and Thailand (Indochina and Chinese Tourism)**

IB Group operates in Sihanoukville, Cambodia, managing two major casinos – Lion King and Triumph International – with 11,000+ m<sup>2</sup> combined floor space, serving international tourists (notably Chinese, Korean, and Vietnamese players).

Planned expansion into Thailand includes the largest club-poker venue in Asia (Bangkok, opening March 2027).

Phuket is considered a potential future flagship pending finalization of gambling legislation, leveraging the Cambodian base to attract token buyers across a region projected to contribute ~39% of global gambling growth by 2027.

**Primary focus:** high-margin tourist flows – Georgia/Armenia for MENA, Kenya for Central/Southern Africa, and Cambodia/Thailand for Indochina and Chinese tourism.

## **Poker Ecosystem Development**

A dedicated growth vector is the poker ecosystem. IB Group venues already host EAPT-level elite series, attracting top regional players and elevating venue prestige.

Emyo integrates as the primary currency for tournament buy-ins, cash games, and rewards.

Roadmap includes an online poker format where Emyo plays a central role – unified token balances, status portability between offline events and online tables, and exclusive seats in premium series for holders of defined token thresholds.

This adds additional utility and attracts high-margin professional players known for loyalty and large bankrolls.

## Exponential Growth Potential

Each new IB Group project automatically expands the token community, since Emyo is embedded as the internal currency from day one.

Hence, token audience growth is expected to be exponential as the business scales.

Over 2-3 years, Emyo can evolve from a corporate solution for 160k existing clients into a de facto standard for licensed casinos - provided IB Group maintains active expansion.

Third-party operators may later join via franchise-style arrangements, accepting Emyo as an in-casino currency.

Even within the group alone, the upside is substantial: by connecting online and offline, multiple countries and verticals, poker and casino, Emyo can reach millions of users, becoming one of the largest real-world utility token deployments.

## Technical Scaling

On the technology side, scaling is pre-engineered:

- Smart contracts are uniform so new games integrate quickly.
- Blockchain performance is provisioned with headroom.
- Cross-chain bridges can enable multi-network operation while preserving a shared liquidity pool.

System elasticity ensures stability even during sudden user spikes (e.g., a campaign or game attracting tens of thousands of new token holders quickly). The engineering team will monitor load and optimize the protocol as usage grows - supported by real operating revenue, providing resources to scale infrastructure (unlike budget-constrained startups).

## Risks and Mitigation

### Launch Risk Mitigation

Launch risks are reduced as Emyo Coin is issued by a partner project reputationally tied to IB Group, an international operator managing a large network of casinos and online gambling businesses. IB Group's 20+ years of reputation, high operational standards, and active licenses in multiple countries create a predictable, compliant environment. That said, risks remain, and the project does not provide any guarantees of results or returns.

Emyo operates at the intersection of two highly volatile domains – gambling and crypto – each with its own risk profile. The team recognizes these challenges and has implemented multiple mitigation measures to keep the project attractive and viable across market scenarios.

### Crypto-Market Volatility

Price fluctuations in the token and major cryptocurrencies may affect player behavior (e.g., users may spend less during downturns while waiting for recovery). To hedge this risk, Emyo



leverages a Reserve Fund, formed from the designated allocation and the efficiency gains resulting from use of the Token within the ecosystem, to conduct market-support operations:

1. **Buyback-and-Burn** – buying tokens on the market and burning them to create deflationary pressure and support utility value.
2. **Liquidity Support Operations** – market measures within Reserve Fund rules, without fixed commitments or price guarantees.

Parameters of these mechanisms are published transparently and may be adjusted; they do not constitute a minimum price promise or return guarantee. Reserve Fund assets are managed by an independent legal entity to protect against internal threats.

In addition, Emyo's hybrid model lets players use both the token and stablecoins/fiat, reducing exposure to crypto volatility. Conservative users can play primarily in stable currencies while using the token for loyalty benefits, whereas crypto-native users access full Web3 functionality. This approach minimizes the impact of market shocks.

The business model remains flexible: the licensed casino operation continues irrespective of crypto market conditions, ensuring long-term project resilience.

### **Regulatory Changes**

Crypto and gambling regulations are evolving and may change unexpectedly. A country could suddenly restrict tokens or tighten crypto rules. Emyo is compliance-first: all token operations (sale, distribution) undergo legal review, and in-house compliance monitors upcoming regulatory changes.

The Issuer and the licensed gambling operators apply geo-filtering and eligibility controls to disable Token functionality in jurisdictions where tokens are prohibited or require licences not held, while permitted fiat-based services of licensed operators may continue in accordance with local law. Where a jurisdiction reclassifies or requires licensing of tokens (for example, treating tokens as securities), token access for users reasonably identified as resident in that jurisdiction may be disabled, and affected users may continue to access only locally permitted, non-token functionality.

The ecosystem operates only where permitted by applicable law.

This belt-and-suspenders approach ensures that a single regional ban does not jeopardize the entire project. With presence across multiple countries, IB Group can retarget marketing toward other jurisdictions to offset impacts.

Over time, regulators are expected to introduce dedicated rules for utility tokens in gambling as industry demand becomes evident. As a pioneer of licensed crypto-casino models, Emyo aims to participate in shaping self-regulatory standards (transparency, reporting, accountability), reducing regulatory risk as the project matures.

## Cybersecurity and Fraud

Crypto carries specific risks: smart-contract exploits, wallet compromise, scams, etc. 2024-2025 saw record attacks – over \$2.17B stolen in H1 2025. From the outset, Emyo emphasizes multi-layer security: pre-launch audits and stress tests of smart contracts, multi-factor protections for admin access, hot/cold wallet segregation, and fund insurance.

Project transparency (public team; long-standing licensed brand) is itself a deterrent – there is nowhere to “disappear” with funds; all token movements are on-chain.

Internal-threat controls are addressed separately: reserve funds used for token protection are under strict governance, preventing single-person access and removing human-factor abuse (a lesson from Zero Edge, where the founder had unrestricted access).

Overall, the risk of participant funds “vanishing” is significantly lower than in typical crypto startups due to the corporate structure and internal controls.

Despite strict KYC/AML and dual authorization, we acknowledge residual risks (drop accounts, weak user wallet security). Mitigations include real-time transaction monitoring, regulator cooperation to block suspicious accounts, and fund insurance.

Participant protection is reinforced by the independent token issuer and on-chain transparency, minimizing internal risks (with IB Group’s reputation and licenses as the trust anchor).

Additional safeguards for compromised wallets include daily withdrawal limits (increase only after re-verification), bot-transaction protections, and blacklisting of stolen tokens upon verified breach. These provisions are embedded in the security policy, aiming to make users feel as protected as in online banking.

Upon detecting suspicious activity (token fraud, money laundering), IB Group, together with regulators, will act promptly – up to freezing specific accounts and assisting law enforcement. As a licensed operator, the project must act proactively: the cleanliness of the Emyo ecosystem is essential for long-term success.

## Competitive Positioning

### Unique Competitive Advantage

Emyo occupies the niche of the earliest licensed Casino 3.0s, unavailable to both pure crypto casinos (lack of licenses and legal protection) and traditional operators (lack of blockchain expertise).

The crypto-gambling market has already attracted major players and investment. Alongside Stake and Rollbit, dozens of crypto casinos exist; more tokenized projects are only a matter of time.



However, Emyo's position is unique: it is a licensed hybrid combining regulatory compliance with blockchain advantages. Today, most crypto casinos operate offshore or in legal gray areas – limiting their potential: they cannot advertise broadly in regulated markets, lack traditional payment rails, and offer fewer player protections.

Emyo operates where it is legal (Eastern Europe, Asia, etc.), under licensing authority oversight. This yields higher service quality and trust: player rights are protected by law, disputes are handled formally, and funds are managed transparently. Competitors outside the legal perimeter cannot match this assurance level.

At the same time, Emyo adopts the strengths of “wild” crypto casinos – speed, decentralization and global reach. By combining regulatory benefits with blockchain, Emyo offers a synergistic product unavailable to either traditional online casinos or crypto-only sites.

This hybrid business model is itself a barrier to entry: crypto-only casinos face hurdles entering legal markets (no licenses, weak compliance), while conventional operators find it risky and time-consuming to build blockchain infrastructure. IB Group is one step ahead – with both capabilities – and can secure a strong position while others evaluate the landscape.

### **Token Competition**

Existing gambling tokens (RLB, BFG, FGHT, etc.) may compete with Emyo. Yet most are tied to unlicensed platforms or lack real utility beyond speculation. Emyo, by contrast, is immediately supported by multi-million-dollar real-casino turnover and a clear economic model. This will attract not only players but also crypto utility-focused community participants seeking business-backed assets. The most successful gambling tokens already reach hundreds of millions in market cap – Emyo has the ingredients to match or exceed these benchmarks through legal certainty and aggressive, compliant growth.

### **Operational Experience as a Moat**

A large share of crypto startups failed due to a lack of casino operating expertise – poor risk management, marketing, and player relations. With Emyo, the token is integrated into established processes: experienced managers, support teams, supplier contracts, and traffic acquisition systems are already in place – reducing execution risk. IB Group has long optimized retention, VIP services, and GGR – those competencies are now amplified with a Web3 toolset.

In essence, Emyo's early competitors are either tech enthusiasts without gambling expertise or conservative casinos without blockchain capability. Emyo has both – technology and licenses and operational know-how – enabling rapid capture of share in the licensed crypto-gambling segment.

## Roadmap

### Overall Approach

A clear launch schedule with concrete milestones provides transparency for participants and demonstrates the project's readiness for execution. Emyo's development plan follows a proven, staged-scaling strategy, where each phase lays the foundation for the next.

### Q4 2025 – Launch Readiness

- Finalize the technical infrastructure (smart contracts, wallets, platform integrations)
- Complete legal compliance and obtain required approvals across target jurisdictions
- Conduct a mandatory, independent smart-contract security audit (a hard precondition for TGE)
- Prepare marketing assets and the communications strategy

### Nov-Dec 2025 – Community Development

- Launch official communication channels (Discord, Telegram, social media)
- Start an education campaign for the existing IB Group player base
- Prepare a whitelist for the internal private round
- Establish an ambassador program and engage KOLs

### January 2026 – Early Participation Rounds

#### Seed Round

Attract strategic partners and ecosystem collaborators from the Web3 and regulated-gambling sectors. Run an internal participation round for 1,200+ IB Group employees and selected active clients. Form a core cohort of loyal holders under preferential terms.

#### KOL Round

Engage key opinion leaders across crypto and gambling communities. Integrate Emyo into offline venues – enable token purchases at casino cash desks. Launch pilot promos to demonstrate token utility.

### February 2026 – Public Participation Phase

- Open a public participation window for a broader eligible audience
- Run large-scale marketing campaigns and partnerships with crypto exchanges
- Offer special terms for 160,000 existing online/offline IB Group clients

#### February 10, 2026 – TGE (Token Generation Event)

- Official launch of Emyo Coin (following a successful independent audit; dates may be adjusted)  
Listings on centralized and decentralized exchanges
- Activate staking programs with rewards from the Loyalty Pool
- Launch Loyalty Pool Rewards (monthly bonus pool funded by the efficiency gains resulting from use of the Token within the ecosystem)
- Begin Buyback-and-Burn operations

- Complete full token integration across group online platforms ([eclipsebet.com](http://eclipsebet.com), [moyobet.com](http://moyobet.com), [moyobet.ke](http://moyobet.ke))

This schedule describes the intended sequence of token-distribution phases for utility and ecosystem participation only. It does not constitute an offer or solicitation to invest or subscribe for securities. Participation is open solely to eligible, KYC-verified individuals and entities in permitted jurisdictions.

## **2026-2027 – Ecosystem Scale-Up**

### **Q1 2026 - Q2 2026**

- DeFi infrastructure launch
- EMYO staking integration into the casino platforms
- First monthly bonus pool distribution
- Launch an expanded loyalty program with NFT tiers and multiple benefits

### **Q3 2026 - Q4 2026**

- Scale the online ecosystem: introduce gamification, missions, and tournaments with rewards in Emyo
- Activate DAO-light elements – first community votes on project development
- Expand to multi-chain deployment

### **2027 +**

- Launch extended financial tools: token-collateralized credit lines, Cash-Back NFTs, Tokenized Jackpot Pool
- Integrate with EAPT poker series – Emyo for tournament buy-ins and rewards
- First international partnerships in Asia and preparation for Thailand expansion
- Evaluate launching an online poker format with Emyo as the primary currency

## **2028 and Beyond – Toward Global Leadership**

- Open a flagship casino in Thailand (Phuket) as legislation finalizes, leveraging the existing Cambodia base to attract Chinese and Indochina players
- Expand across additional high-growth Asian markets
- Potentially onboard partner casinos into the Emyo ecosystem (franchise model)
- Reach millions of token holders and attain industry-standard status for licensed Casino 3.0

## **Key Principles for Roadmap Execution**

- Transparency: Regular public disclosure of key token metrics (Buyback-and-Burn, Loyalty Pool distributions, ecosystem growth) and milestone progress via official channels
- Flexibility: Ability to adjust timelines in response to regulatory changes and market conditions
- Measurability: Each phase includes specific KPIs to assess success
- Resilience: The plan does not hinge on token sale outcomes – IB Group continues business development regardless

## Important Notices and Disclaimers

### Disclaimer of Guarantees

#### No Guaranteed Returns

All projections of operational metrics (e.g., GGR growth of 15–20%, LTV increase, etc.) presented in this document are estimates based on internal A/B tests, competitor analysis, and expert evaluations. These projections do not represent a guarantee of future performance or returns for token holders.

Rewards received by token holders through staking or the loyalty program are derived from the Pool of Loyalty Rewards, which is funded by the efficiency gains resulting from use of the Token within the ecosystem (e.g., payment fee savings, reduced chargebacks, and other operational efficiencies), not from casino operating profits. The size of rewards depends on user activity within the ecosystem and is not guaranteed.

#### No Ownership Rights

The Emyo Coin does not grant holders any of the following rights:

- Ownership or profit-sharing rights in IB Group
- Voting rights on financial or operational decisions of the company
- Ownership or control over the business
- Guarantees of minimum value or redemption at a fixed price

Buyback-and-Burn mechanisms from the reserve fund are support tools for maintaining token utility, not price guarantees.

### Risk Factors

In the event of insolvency, liquidation, or cessation of operations by the Issuer, all reserve and liquidity assets remain segregated from operating funds and are protected in accordance with BVI insolvency legislation. Tokenholders have no recourse to profits or assets of any associated gambling operator and are entitled only to the functions and utilities described in this Whitepaper.

### Legal Status

Emyo Coin is issued as a utility token and is not a security. However, regulatory qualification may vary by jurisdiction. Potential holders are strongly advised to consult with legal and financial advisors in their respective countries before purchasing tokens.

This Whitepaper and all related matters are governed by the laws of the British Virgin Islands. Any dispute arising in connection with Emyo Coin or the interpretation of this Whitepaper shall be finally settled by arbitration under the Rules of the BVI International Arbitration Centre (BVI IAC). The seat of arbitration shall be Road Town, Tortola, British Virgin Islands. The language of proceedings shall be English. The tribunal shall consist of one arbitrator.

## **Project Uniqueness**

Emyo is not a concept, but a launch-ready project backed by a distinctive combination of assets: 160,000 players, GGR > \$60M/year, 20+ years of reputation, international licenses, 1,200+ professionals, and cutting-edge blockchain infrastructure.

The project ushers in a new era of Casino 3.0 – to our knowledge, one of the first global integration of blockchain technology into licensed gambling, focused on transparency, efficiency, and mutual benefit for all ecosystem participants.

## **Tangible Results for All Stakeholders**

- For Casinos:  
+5–10% net profit growth (fee savings), +15-20% player LTV increase (loyalty program), and access to a new, high-value crypto audience.
- For Players:  
Instant payouts (faster than traditional 24-72 hours), transaction fees under 1%, full transparency, activity-based rewards, and NFT-based VIP privileges.
- For Token Holders:  
A utility token with measurable economic impact, backed by a functioning ecosystem, and supported by buyback-and-burn, limited supply, and holder reward mechanisms.

## **Market Position**

With the explosive growth of crypto gambling (\$81B+ GGR in 2024, 5x growth over 2 years, crypto bets already >25% of market share and rising), Emyo occupies a unique position as one of the first licensed Casino 3.0.

IB Group combines what others lack:

- Licensing, legal protection, and reputation absent in pure crypto casinos
- Blockchain expertise, tokenomics, and Web3 integration absent in traditional operators

## **Utility and Ecosystem Rationale**

Emyo represents an opportunity to join the synergy of a high-tech blockchain project and a sustainable operating business with a 20-year track record. Growth potential is backed by real assets, revenues, and an expansion plan, rather than speculative promises.

IB Group's pragmatic approach minimizes risks and maximizes success potential: the token is embedded into existing processes, each phase undergoes compliance verification, the team is fully public, and all token operations are transparent on-chain.

## **Strategic Growth Path**

Within 2-3 years, Emyo can evolve from a corporate tool for 160,000 users into an industry standard with millions of holders. Geographic expansion (Thailand, Armenia, Asia), cross-platform integration (online + offline), and franchise potential for partner casinos are all built into the system architecture.

Emyo does not simply launch a utility token – it creates a new segment of licensed crypto-gambling, where transparency, efficiency, and accountability become key competitive advantages.

## Final Assessment

Emyo is a success story in progress – a new profit source for casinos, an advanced loyalty system for players, and a high-potential digital asset for participants.

The project is ready for launch, risks are mitigated by its operational foundation and legal structure, and its growth potential is supported by market dynamics and competitor case studies.

Emyo cements IB Group's status as a pioneer of Casino 3.0, opening the path toward leadership at the intersection of two trillion-dollar industries.