



Messaging. Money. Identity. In One

Whitepaper | June 2025

TOMI at a Glance

Category	Details
Product Type	All-in-One Web3 App for Messaging, Payments & Identity
Core Features	Chat and group messaging with crypto transfers, modular profiles, community monetization features, Mini Apps support, and SDK for developer integrations
Token	\$TOMI – used for payments, governance, staking, and discounts
Governance	DAO with proposal and voting system
Monetization	Optional tools for creators and admins to monetize content and access within communities
Revenue Streams	Transaction fees, subscription plans
Tech Stack	EVM-compatible, with multi-chain support across leading blockchains (including but not limited to Ethereum, Polygon, BNB Chain, and Solana).
Roadmap Highlights	Beta Launch Q2 2025 (chat, payments, wallet); Q3: identity, community tools, P2P market; Q4: SDK v1, location-based groups; 2026: DAO tools, SDK v2, subscriptions

Executive Summary

What if sending crypto was as simple as sending a message?

TOMI makes that possible. It's a user-first messenger with an embedded, non-custodial wallet—designed for seamless communication, peer-to-peer payments, and modular identity management.

At its core, TOMI lets users chat, transfer crypto, and manage multiple profiles—all within one intuitive, privacy-aware interface. No need to juggle apps, paste wallet addresses, or expose personal information.

Beyond personal messaging, TOMI enables the creation of communities through private and public groups, complete with monetization tools for creators and admins. These features lay the foundation for self-sustaining, crypto-native social spaces.

As the platform evolves, TOMI will introduce a Mini Apps portal and SDK for third-party developers, unlock location-based community features, and expand governance tools powered by the TOMI DAO.

Whether you're sending funds, coordinating a project, or growing a digital community, TOMI brings messaging, money, and identity together—in one unified experience built for Web3.

1. Introduction

1.1 Our Vision

At TOMI, we set out to reimagine the internet—not by starting from scratch, but by reshaping its core foundations. We believe in an open digital world where freedom of expression, accessibility, and individual ownership are not exceptions, but defaults.

TOMI is a new chapter in the same vision that originally inspired the decentralized web: an internet that belongs to its users. But instead of trying to rebuild the web from the edges, we focus on delivering one product that brings everything together—messaging, payments, identity, and community—under a single, user-friendly interface. This is decentralization designed for real life.

1.2 Our Mission

Our mission is to make decentralized technologies invisible in complexity but powerful in impact—putting practical, everyday tools in the hands of users who want to own, grow, and monetize their digital presence without relying on centralized platforms.

1.3 The Need for Change

Most digital platforms today are controlled by centralized gatekeepers. They monetize attention, manipulate visibility, and profit from user data. Web3 was meant to change that—but so far, its complexity has kept it out of reach for most people.

TOMI bridges that gap. We take the most powerful ideas of Web3 - self-custody, modular identity, creator monetization, permissionless innovation - and integrate them into a single, accessible product. Not as a bundle of features, but as a coherent experience.

1.4 What We Stand For

- **Digital Sovereignty:**
Your data, assets, identity, and communications should belong to you—not to corporations or centralized entities.
- **Decentralization with Practicality:**
We believe decentralization must serve real people. It should be intuitive, reliable, and usable without technical barriers.

- **Privacy as a Fundamental Right:**

Privacy should not be a premium feature. It must be the foundation of all digital experiences, secured by design—not policy.

1.5 Community Governance

TOMI is shaped by its users. Through a decentralized autonomous organization (DAO), anyone holding \$TOMI can vote on platform decisions and help shape the roadmap. This isn't just a product—it's a participatory ecosystem.

1.6 Our Strategic Goals

TOMI was built with a mission to reshape the digital landscape by empowering users and communities. Our strategic goals include:

- **Mass Adoption of Web3:**

Make decentralized technologies accessible, intuitive, and appealing to everyday users—bridging the gap between Web2 convenience and Web3 sovereignty.

- **Community Ownership:**

Shift platform governance and value creation to users and creators, ensuring that the people who build and use the network also own and guide its future.

- **Open, Creator-Driven Economy:**

Enable individuals and communities to monetize content, services, and digital interactions without reliance on centralized gatekeepers.

- **Privacy-First Infrastructure:**

Prioritize user privacy at every level—from identity and communications to financial transactions—by embedding security into the platform's foundation.

- **Decentralized Growth:**

Foster an ecosystem where applications, services, and governance evolve organically through community initiatives and Mini App innovation.

1.7 A Long-Term Commitment

We're here for the long run. The journey toward mass Web3 adoption is just beginning, and TOMI is built to evolve with it—guided by users, governed by the DAO, and grounded in a vision of digital self-sovereignty.

2. The Problem: Why Web3 Isn't Mainstream Yet

Web3 promised decentralization, transparency, and user control. But in practice, most people still find it confusing, intimidating, and fragmented. Here's why:

2.1 Poor User Experience

Managing a Web3 wallet still requires understanding seed phrases, private keys, and gas fees. One mistake, and funds are gone forever.

Switching between multiple apps for chat, payments, and identity is clunky. Sending crypto to a friend often means copying a long wallet address from one app and pasting it in another. It's not how people want to interact.

2.2 Centralized Infrastructure

Even in Web3, most messaging and trading platforms are still centralized. Popular messaging apps like WhatsApp and Telegram do not offer true privacy since they store messages on centralized servers and can collect user data. While solutions like Signal provide end-to-end encryption, they do not allow direct crypto transfers within chats, thus limiting the usability of a decentralized system.

Similarly, major trading platforms hold significant power over users. Most leading exchanges, such as Binance and Coinbase, are centralized entities with full control over user accounts. These platforms can freeze accounts, block withdrawals, and suspend transactions based on regulations or internal policies, contradicting the decentralized ethos of Web3.

2.3 No Standard for Identity

Long wallet addresses are hard to remember and easy to mess up. Unlike Web2, there's no decentralized identity layer that's easy to use and understand—no "Login with wallet" experience. Users end up juggling multiple wallets and fragmented identities.

2.4 Privacy and Security Still Lag

Decentralization helps—but it doesn't guarantee privacy or resilience. Many decentralized apps still rely on semi-centralized services for reliability. Meanwhile, phishing, scams, and key theft remain major risks. Users need tools that are not only secure, but also intuitive and hard to mess up.

The following section outlines how TOMI works—from the core app to the ecosystem it unlocks.

3. The Solution: TOMI

TOMI reimagines the building blocks of online interaction—merging messaging, crypto payments, identity, and community coordination into one cohesive product built for real people.

At its core, TOMI bridges the usability gap between familiar Web2 experiences and the principles of Web3. Instead of scattering functionality across disconnected apps, TOMI unifies key tools—chat, wallet, profiles, and group infrastructure—into a single, intuitive interface.

With an embedded, non-custodial wallet and human-readable identities (Username DIDs), TOMI makes peer-to-peer transactions and profile-based interactions effortless. Monetization tools are built into chats and groups, enabling creators and community leaders to earn directly through participation and content.

TOMI is not just layering crypto onto messaging—it's reframing conversations as financial flows, groups as programmable social structures, and profiles as portable identities. The upcoming Mini Apps layer and SDK will allow developers to build directly into this ecosystem, extending its utility over time.

By prioritizing simplicity without sacrificing sovereignty, TOMI makes decentralization feel invisible to the user—while remaining foundational to the system. This is how we deliver privacy, ownership, and digital agency—without the friction that has held Web3 back.

3.1 Chat with Embedded Crypto Transfers

At the heart of TOMI lies a communication system that merges messaging and crypto transfers into a seamless, intuitive layer. While privacy and user sovereignty remain central to TOMI's vision, the messaging protocol is evolving in parallel with the platform.

TOMI is designed to support encryption and secure key management frameworks, drawing inspiration from leading secure messengers. Future versions aim to introduce advanced protections like forward secrecy and message authentication, while balancing performance, usability, and cross-device compatibility.

TOMI includes a native, non-custodial, multi-chain wallet embedded directly within the chat interface. Users can send and receive crypto across EVM-compatible networks and selected non-EVM chains such as Solana—without switching apps or copy-pasting addresses.

To improve usability, TOMI replaces complex wallet addresses with Username Decentralized Identifiers (DIDs), making transactions as simple as messaging. All crypto transactions are signed locally on the device, with private keys stored securely using hardware-level protections (e.g., Secure Enclave on iOS or TEE on Android).

Example Use Case:

Two freelancers working across borders agree on a milestone payment. Upon completion, one transfers crypto directly inside their chat—no need to leave the app, verify addresses, or switch to an external wallet.

3.2 Group and Channel Ecosystem

In TOMI, digital communities are a core part of the experience—empowering users to build, manage, and monetize social spaces around shared goals or interests.

Groups are interactive, real-time spaces that support both private and public configurations. Admins can assign roles such as moderators, treasurers, or content creators. Built-in tools include messaging, embedded crypto transfers, pay-to-join models, and shared wallets governed by multi-signature smart contracts. These features enable creators and communities to operate securely and independently.

Channels, by contrast, are one-to-many spaces designed for creators, influencers, or organizations to broadcast updates, content, and announcements. Access can be open or gated through one-time or recurring crypto payments, and creators can lock specific posts or features behind paywalls.

TOMI supports flexible permission structures across both formats, allowing communities to scale their presence—from intimate discussion groups to large audiences—within a unified platform.

Example Use Case:

A crypto education brand uses TOMI Channels to share premium insights with paying subscribers, while its internal team collaborates in a private TOMI Group to coordinate operations and manage community funds through a shared wallet.

3.3 Modular Identity and Username DIDs

TOMI simplifies identity in the crypto space by introducing Username Decentralized Identifiers (DIDs) — short, human-readable handles that replace complex wallet addresses and unify a user's presence across the app.

Each TOMI user can create a unique username that acts as a consistent identity across chats, payments, and groups. Instead of copying and pasting hexadecimal strings, users can send and receive crypto using these usernames directly within conversations or group interactions.

Beyond usability, Username DIDs serve as the foundation for TOMI's modular identity layer. Users can manage multiple profiles under a single account — one for personal use, another for work, a third for anonymous participation — switching between them instantly depending on the context.

These identities are portable, permission-aware, and designed to support future expansions such as verifiable badges, access controls, and role-based group permissions.

//Example Use Case:

A user operates a public profile under @nina.eth for her creator channel, a private profile under @nina-x for work-related group chats, and an anonymous profile under @observer to join open discussion groups without revealing her main identity.

3.4 Monetization Tools for Creators and Communities

TOMI redefines monetization by embedding crypto-native revenue models directly into chats, groups, and channels — removing reliance on third-party platforms and enabling frictionless creator and community economies.

At the core of TOMI's monetization layer is a set of **smart contract-driven tools** that automate access control, payment processing, and revenue distribution. These tools operate natively within the app's communication flows, enabling users to transact seamlessly as part of their everyday interactions.

//Key Monetization Mechanisms Include:

- **Paid Access to Groups and Channels:**
Group admins and channel owners can charge an entry fee, either as a one-time payment or a recurring subscription denominated in crypto. Access rights are automatically managed by smart contracts, granting or revoking membership based on payment status.
- **Pay-to-View Media and Messages:**
Specific posts inside chats or channels can be locked behind microtransactions. Users unlock content with a single tap, paying directly from their TOMI Wallet

without leaving the conversation.

- **Subscription Models:**

Creators can establish ongoing subscriptions, offering supporters continuous access to premium content streams, special groups, or exclusive community benefits.

- **Community Growth Incentives:**

Community managers can earn rewards by inviting and activating new users. They receive a share of transaction fees from their direct invitees, and smaller rewards from second-level invitees (users brought in by their recruits). A dashboard tracks referred users, transaction volumes, and earned commissions.

All payment flows leverage **the embedded TOMI Wallet** for gas-optimized transactions across multiple chains. Fees are minimized, and settlement occurs immediately upon transaction validation.

3.5 Mini Apps Marketplace

TOMI is not just a communication and financial platform — it is an extensible ecosystem. Through its **Mini Apps Marketplace**, TOMI empowers third-party developers to build decentralized, modular applications that integrate directly into the user experience.

Vision and Architecture

Mini Apps are lightweight, sandboxed applications designed to operate inside the TOMI environment without requiring separate installations or external platforms. They utilize **TOMI's SDK**, a developer toolkit that exposes secure APIs for interacting with:

- **Messaging systems** (send/receive encrypted communications)
- **Wallet services** (initiate and receive crypto payments)
- **Identity management** (authenticate via Username DIDs and modular profiles)
- **Group and channel frameworks** (create polls, manage memberships)

Mini Apps are written using familiar Web3 development standards (Solidity for smart contracts, JavaScript/TypeScript for frontend dApp interactions) but are containerized within TOMI's app framework, ensuring consistent UX and tight security boundaries.

Deployment and Governance

- **Submission:**
Developers submit Mini Apps for review via an on-chain proposal system.
- **Approval:**
The TOMI DAO governs app approvals, using token-holder votes to determine which apps are listed in the marketplace.
- **Sandboxing:**
Each Mini App operates within isolated permission boundaries, with explicit access to user wallets, identities, or group data only upon user authorization.
- **Monetization Models:**
Mini App developers can monetize apps by charging access fees, transaction cuts, premium features unlocked via NFTs, or staking mechanics — all governed by smart contracts.

Example Categories

- **DAO Governance Tools:**
Custom voting modules, treasury management apps, or grant distribution platforms for communities operating within TOMI.
- **Crowdfunding Modules:**
Decentralized fundraising systems for community projects, event sponsorships, or social causes, directly integrated into TOMI groups.
- **DeFi Utilities:**
Simplified staking, yield farming dashboards, NFT liquidity pools — accessible via familiar TOMI UX flows.
- **Gaming and Gamification:**
Reward-driven games, trivia challenges inside groups, tokenized leaderboards tied to user profiles.
- **Educational and Productivity Apps:**
Learning modules, community-driven course platforms, decentralized notetaking, and task management tools.

Security and Interoperability

TOMI ensures that Mini Apps cannot bypass security policies. Every API call and transaction must go through strict permission systems and on-chain audits where necessary.

Users maintain full visibility over which Mini Apps have access to their data and assets, and can revoke permissions at any time.

TOMI's modular smart contract framework also ensures that Mini Apps can interact with each other and with core platform features, creating **compound decentralized experiences** — such as community-run staking pools inside private groups with custom voting rules.

Example Use Case:

A neighborhood cooperative builds a Mini App that allows members of a TOMI group to propose local projects, pool crypto contributions, and vote on funding allocations — all seamlessly integrated into their existing chat workflow.

3.6 Closing Summary

TOMI is more than just another Web3 project — it represents a **fundamental shift** in how people communicate, transact, manage identity, and collaborate across decentralized networks.

By combining encrypted messaging, embedded crypto transfers, modular identity management, creator monetization, and a dynamic Mini Apps ecosystem, TOMI **bridges the gap** between Web2 usability and Web3 sovereignty.

The platform's architecture is designed for **maximum resilience**:

- **End-to-End Encryption:** Ensuring communication privacy even against state-level adversaries.
- **Non-Custodial Crypto Infrastructure:** Allowing seamless value transfer without relinquishing ownership.
- **Decentralized Identity Systems:** Empowering users to control their representation across digital spaces.
- **Permissionless Monetization Tools:** Giving creators and communities direct access to income without middlemen.
- **Open Mini Apps Framework:** Encouraging innovation and enabling ecosystems to evolve organically through community participation.

Unlike traditional apps that centralize power and monetize user data, TOMI returns control to users, creators, and communities — where it belongs.

Governance by the TOMI DAO ensures that future developments, feature approvals, and resource allocations are determined democratically and transparently.

By abstracting away blockchain complexities while preserving cryptographic trust, TOMI paves the way for mainstream adoption of decentralized technologies — without compromise.

TOMI is not simply building another platform.

It is building the foundation for a **user-owned internet**, where privacy, sovereignty, and opportunity are default rights — not premium features.

4. Why Now?

Web3 has the potential to reshape how we interact online—but the user experience hasn't caught up with the vision. Managing seed phrases, switching between fragmented apps, and navigating unfamiliar tools still keeps most people out.

TOMI closes that gap.

Today, several factors make the timing ideal for a breakthrough platform that merges the usability people expect with the sovereignty they deserve.

4.1 The Opportunity

The market is primed for a solution like TOMI:

- **Demand for privacy:** Users are increasingly seeking alternatives to platforms that harvest personal data for profit.
- **Creator economy growth:** Creators and communities want direct monetization tools without intermediaries extracting fees or imposing restrictions.
- **Maturity of Web3 infrastructure:** Core technologies such as stablecoins, decentralized storage, and EVM-compatible blockchains are now reliable and scalable.
- **Fatigue with centralized control:** There is growing skepticism toward tech giants that manipulate content visibility, monetize attention, and limit true ownership.

TOMI stands at the intersection of these forces — offering an experience that feels familiar but operates on principles of privacy, ownership, and freedom.

4.2 Why Super Apps Thrive in Web3

Super apps have historically emerged in developing markets, where economic, technological, and regulatory conditions created fertile ground for their adoption. While such platforms have not taken root in Western markets, they are widely used in Asia, with notable examples including:

- **China:** WeChat, Alipay, Meituan
- **India:** PayTM, Tata Neu
- **Indonesia:** GoTo, GoJek
- **Vietnam:** Zalo
- **South Korea:** KakaoTalk
- **Japan:** LINE
- **Malaysia & Singapore:** Grab

Several key factors contributed to the success of super apps in these regions—factors that are now mirrored in the current landscape of Web3:

Market and Technological Development

- **Asia:** Many tech platforms emerged during the smartphone era, allowing them to grow as all-in-one ecosystems.
- **The West:** Legacy tech giants like Google, Facebook, and Amazon originated as specialized services, which evolved into distinct and fragmented product suites.
- **Web3:** Built natively during the blockchain and AI era, Web3 lacks dominant corporate gatekeepers—making it more suitable for integrated ecosystems.

Payment Infrastructure

- **Asia:** Low adoption of credit cards gave rise to mobile payment systems like WeChat Pay and Alipay.
- **The West:** The dominance of credit/debit cards reduced the demand for consolidated payment solutions.
- **Web3:** Native crypto payment systems remove dependency on traditional banks, enabling global accessibility and interoperability.

Regulatory Environment

- **Asia:** Lenient early-stage regulation enabled rapid innovation while shielding domestic players from foreign competition.

- **The West:** Stringent data privacy and anti-monopoly regulations have limited the scalability of super apps.
- **Web3:** Decentralized infrastructure sidesteps jurisdictional barriers, enabling borderless services and protocol-driven compliance.

Economic and Business Models

- **Asia:** Bundling services into a single application was seen as both efficient and profitable.
- **The West:** A preference for separation of services, to avoid centralized control, limited super app growth.
- **Web3:** Decentralized, token-based models naturally distribute power and value, reducing the risk of monopolistic dominance.

Cultural Preferences

- **Asia:** Users show high adoption of technological innovation and multifunctional platforms.
- **The West:** There is greater skepticism toward corporate overreach, with users favoring purpose-built tools.
- **Web3:** A global, crypto-native audience prioritizes privacy, ownership, and modular, open ecosystems.

Why Web3 is Different — and What TOMI Enables

Web2 failed to produce successful super apps in Western markets due to entrenched platforms, regulatory fragmentation, and business model constraints. Web3, by contrast, introduces structural shifts that unlock the possibility of composable, user-controlled super platforms:

- **Decentralized Identity:** Users own and control their digital personas across services.

- **Interoperability Without Gatekeepers:** Open-source protocols allow seamless integration without centralized APIs.
- **Smart Contracts and Self-Custody:** Financial operations happen peer-to-peer, removing reliance on institutions.
- **Permissionless Innovation:** Developers can build and deploy apps without the approval of any corporation.

TOMI embraces this shift by leveraging Web3 architecture to deliver a cohesive experience for messaging, identity, payments, and decentralized community coordination—all within a single application.

4.3 What Sets TOMI Apart

- **Crypto payments are embedded into conversation** — not separate apps.
- **Decentralized identity is built-in and easy to manage** — no email or phone required.
- **Monetization is native to creators and communities** — paywalls, tips, subscriptions.
- **User data is encrypted and self-owned** — client-side encryption by default.
- **\$TOMI provides real incentives** — not just speculative value but usage-based rewards.
- **Governance is transparent and accessible** — through the TOMI DAO.

With an interface that feels like messaging but functions like a full-stack decentralized platform, TOMI bridges mainstream expectations with Web3 capabilities.

5. Business Model

TOMI's business model is designed to support long-term growth while staying aligned with the platform's core values: utility, user empowerment, and token-driven economics. Revenue will come from two main channels—transaction-based fees and premium subscriptions—rolled out in phases based on product maturity.

5.1 Phase One: Transaction-Based Monetization

At launch, TOMI will focus on **fees applied to crypto transactions that involve monetization features**—particularly those tied to creator and community tools. Examples include:

- Paid access to channels or groups
- Pay-to-view media and locked posts
- Group fund management and pooled payments
- Tipping and microtransactions

Fees will apply to these use cases, while simple peer-to-peer transfers may remain free or minimally charged. Exact fee percentages will be determined based on adoption and market dynamics.

\$TOMI Integration: Users who pay fees using \$TOMI will receive a discount. This reinforces the token's role as the native medium of exchange and encourages adoption.

5.2 Phase Two: Premium Subscriptions

While TOMI's core functionalities — messaging, crypto transfers, community creation, and decentralized identity — are available to all users, additional premium features will be introduced for power users and community leaders.

These optional enhancements include advanced identity customization, detailed analytics, automated community management tools, and branding options.

Access to premium features will be available via flexible subscription models, payable in \$TOMI or fiat, with additional benefits and discounts for token holders.

This approach ensures sustainable platform growth while preserving user ownership and decentralization at the core of TOMI's mission.

5.3 Additional Monetization Streams

Beyond the core monetization phases, TOMI will introduce several additional revenue-generating mechanisms to support ecosystem growth and diversification, including:

Decentralized Identity with Username DIDs:

TOMI provides human-readable, blockchain-linked identifiers (Username DIDs) that give users consistent, verifiable identities across the app. These usernames simplify payments, profile management, and social interactions - serving as a core part of TOMI's identity layer. While not tradable domain names, Username DIDs offer a user-friendly alternative to complex wallet addresses and fragmented Web3 identities.

Mini-Apps & Ecosystem Economy:

TOMI will enable developers to create and integrate mini-apps offering services such as crypto portfolio management, staking, lending, educational content, and Web3 media experiences. Paid mini-apps will contribute a share of their revenue to the platform, fostering a developer-driven and utility-rich ecosystem.

5.4 Token Alignment: Buyback & Burn

To strengthen the \$TOMI economy and support long-term value creation, TOMI's platform revenues—including transaction fees, and subscription payments introduced in the monetization model—will be allocated to periodic buybacks of \$TOMI tokens on the open market. These repurchased tokens may then be permanently burned, reducing overall supply and introducing a deflationary mechanism that rewards long-term holders.

By tying token buybacks to the platform's actual business activity, this model ensures that increased adoption and economic usage of TOMI directly translate into upward pressure on \$TOMI's value. As more users transact, subscribe, and monetize within the app, demand for the token rises while supply gradually contracts.

See further explanation on the buyback & burn mechanism in Section 7.5 to this whitepaper.

5.5 Guiding Principles

- Monetization is tied to real utility—not speculative hype
- Creators and communities earn value alongside TOMI
- Token holders gain direct benefits via utility, discounts, and deflation
- Transparency and fairness are built into every revenue stream

6. How Users Earn

TOMI offers native earning mechanisms for creators, community leaders, and contributors who actively engage with the platform.

These features are designed to reward meaningful participation—not as a default for all users.

Earning Tools Available:

- **Paid Content & Group Access**
Creators can earn directly through pay-to-view posts, gated channels, and locked content.
- **Tips & Microtransactions**
Community members can support creators through peer-to-peer tipping inside chats and groups.
- **Referral Bonuses**
Creators and early users may receive bonuses for inviting others and driving platform adoption.
- **Token Utility**
\$TOMI holders may receive benefits such as discounts, access to premium features, and governance participation.

These mechanisms are optional, creator-driven, and integrated seamlessly within TOMI's core experience.

7. Tokenomics

TOMI Tokenomics Overview

7.1 Token Utility Overview

\$TOMI is the native token powering the TOMI ecosystem. It functions as both a utility and governance token, enabling:

- Payments within chats, groups, and Mini Apps
- Access to premium or gated content
- Tipping for creators and moderators
- Reduced transaction fees
- Activation of creator and community tools

- DAO voting and governance participation
- Unlocking premium features and identity enhancements

7.2 System Architecture and Emission Logic

The TOMI tokenomics architecture is based on a balance between flexible growth funding and sustainable supply control. Rather than relying on static allocations, TOMI operates a dynamic and transparent system governed entirely by its community.

The circulating supply is updated daily via a controlled on-chain minting mechanism. Instead of distributing tokens to predetermined stakeholders, the system focuses on real-time funding of operations, marketing, and incentives through transparent smart contracts.

All token flows, emissions, and burns are visible on-chain and governed by proposals and voting through the TOMI DAO.

7.3 Inflation and Deflation

The \$TOMI economy uses a dual system of inflation to fund growth and deflation to preserve long-term value.

Inflation

To support development, operations, and ecosystem growth, the TOMI DAO has approved:

- \$34,000 USD worth of \$TOMI per day for operations, technology, liquidity, and team needs
- \$14,000 USD worth of \$TOMI per day for marketing and user acquisition
- Issuance is executed via smart contract and calculated using the TOMI/USDT exchange rate.

Conditional Expiry: If by June 2026 the TOMI token price has not exceeded \$0.01, the \$14,000/day marketing issuance will be permanently canceled, subject to DAO vote.

Affiliate Rewards:

Up to 50% of the \$TOMI burned from platform fees may be reminted and distributed to creators and affiliates based on the volume they drive.

Deflation

Revenue generated from TOMI usage is used to buy back and burn tokens. This includes revenue from:

- Content access, tips, and subscriptions
- Mini App commissions

These revenues are used to repurchase \$TOMI on the open market and:
Burned permanently, or Reallocated by the DAO for incentives or grants

Net Deflation Threshold: If daily platform volume exceeds \$320,000, more tokens will be burned than minted, making the system net deflationary.
All burns are transparent and recorded on-chain.

7.4 DAO Fund

The DAO fund operates as TOMI's community treasury and is controlled through on-chain governance.

It supports:

- Grants
- Ecosystem initiatives
- Platform upgrades
- Strategic partnerships

All fund usage requires DAO proposals and majority approval.

7.5 Liquidity

\$TOMI is actively traded on major centralized and decentralized exchanges, including Uniswap. Given current liquidity depth, no dedicated token allocation is reserved for liquidity. Future exchange listings are coordinated with the DAO.

This tokenomics model balances sustainability, growth, and decentralization—rewarding value creators while ensuring long-term alignment between platform usage and token value.

8. Governance and the TOMI DAO

The TOMI DAO is a decentralized governance model that distributes decision-making power among \$TOMI holders. Rather than relying on centralized control, the DAO ensures that key decisions regarding the platform’s development and policies are made collectively by the community.

Voting Mechanism

Every holder of \$TOMI has voting power, with one token representing one vote. To ensure fairness and prevent manipulation, the following rules apply:

- A minimum of 10,000 \$TOMI is required to create a proposal.
- Proposal submission requires a \$100 fee, paid in \$TOMI based on the current USDT/\$TOMI exchange rate.
- Voting is open to holders with at least 100 \$TOMI.
- Exchange wallets and centralized entities are prohibited from participating in governance — both in creating and voting on proposals.
- Voting power is rounded down to the nearest whole number (e.g., 435.1304 \$TOMI = 435 votes).
- Each proposal includes a 3-day delegation window, followed by a 3-day voting period.
- Only wallets that complete delegation during the initial 3 days are eligible to vote.

To safeguard the DAO from harmful or manipulative proposals, a set of three designated review wallets — operated by trusted community members and contributors — may

collectively cancel a proposal during the delegation window.

A cancellation requires approval from at least two of the following wallets:

- 0x25194da1fe267b630fe4505882eb303c93c9bd18
- 0x81B0214E78a6e557C4287474E38C72c660320532
- 0x75335416889E858Cd1808eaC52A21E05b81Ee1B8

This mechanism is reserved for exceptional cases that clearly violate DAO principles or pose a risk to the platform's integrity.

Types of Proposals

The DAO uses a structured proposal system that categorizes decisions into three types, each requiring a specific quorum (percentage of total token supply that must participate for the vote to be valid):

- **General Proposals** – Policy-related decisions with no smart contract interactions.
 - *Quorum required: 2%*
- **Funding Proposals** – Treasury-related actions such as core team wallet updates or fund allocations.
 - *Quorum required: 3%*
- **Technical Proposals** – Changes to smart contracts or protocol-level upgrades.
 - *Quorum required: 2%*

Security Measures

- **Immutable Voting Records** – Votes are locked based on token balances at the time of voting to prevent manipulation via mid-vote transfers.

- **Decentralized Execution** – Once approved, proposals are executed directly via on-chain smart contracts, without centralized intervention.

The Impact of TOMI DAO

This governance structure democratizes decision-making, giving every \$TOMI holder direct influence over the platform's direction. By excluding centralized actors and enforcing clear thresholds for proposal creation and approval, the TOMI DAO promotes fairness, transparency, and active community participation — while remaining resilient to manipulation.

9. Summary: TOMI, Built for Use

TOMI isn't just what's next for crypto—it's what Web3 should have been from the start.

It brings together the tools people actually need to interact, exchange value, and manage identity in the digital world:

- A messaging interface that feels familiar
- Crypto tools that work inside conversations
- Profile and privacy systems built for real users
- Native monetization for creators and communities
- Transparent DAO governance with real control
- A token with utility across the entire experience

TOMI App – Product Roadmap

Q2 2025 – Beta Launch

- Messaging & crypto in one interface (1:1 and group chats)
- Integrated wallet (non-custodial, multi-chain)
- Content monetization features
- Referral system

- Walletless onboarding via DIDs

Q3 2025 – Identity & Reputation Layer

- Community management tools
- Mini-apps portal (initial version)
- Peer-to-peer marketplace

Q4 2025 – Ecosystem Expansion

- SDK for third-party mini-app integrations (v1)
- Location-based groups by interest

2026 – Governance, Developer Tools & Monetization

- DAO tools for community-led decisions
- SDK evolution with advanced capabilities (v2+)
- Broader ecosystem integrations
- Subscription infrastructure for premium features (Plus / Creator plans)

10. Legal Disclaimer

For Informational Purposes Only

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