

LITEPAPER MDT / MCD

Inovação, Segurança e
Rentabilidade na Blockchain



MULTCRED
INTERMEDIÇÃO DE NEGÓCIOS



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WHO IS MULTCRED?

MultCred Empréstimos was founded in mid 2020, initially as an individual, with the aim of offering payroll and personal loans. We identified an opportunity in the local market to expand our services and improve customer service, including legal advice, always prioritizing the best for the customer.

Since then, we have served more than 4 thousand customers, offering a variety of financial solutions. This transformation process in our ecosystem resulted in the decision to tokenize our services and formalize the company under CNPJ 46.558.028/0001-40, giving rise to the current MultCred Intermediação de Negócios.

The tokenization of the MultCred ecosystem has been under development for over two years, undergoing rigorous backtesting and the structuring of integration models between the traditional financial market and the cryptoasset market.

MultCred is not just a promise, but a concrete and fully functioning reality. We invite you to be part of our ecosystem and join us in building and advancing this solid and promising project.



ABOUT TOKENIZATION

Tokenization offers significant benefits for credit companies, driving innovation, efficiency, and competitiveness.

Main advantages of tokenization for companies:

Increased liquidity: Tokenization enables the swift conversion of assets into capital, enhancing liquidity for both the company and its clients.

Cost reduction: The elimination of intermediaries and the automation of processes significantly reduce operational and transaction costs.

Product diversification: Companies can develop and offer new tokenized financial products, reaching a broader audience and attracting different investor profiles.

Security and transparency: With blockchain technology, all transactions are immutably recorded, providing full transparency and security for all parties involved.

Stability in Volatile Environments: Tokenization can offer protection and liquidity mechanisms even during periods of high volatility in the crypto asset market, promoting sustainability and growth.

Operational Efficiency: Manual and bureaucratic processes are replaced by digital and automated operations, resulting in greater agility and efficiency in transactions.

TOKENIZAÇÃO NA MULTCRED

Tokenization offers significant benefits for credit companies, driving innovation, efficiency, and the modernization of services. With the creation of the MCD and MDT tokens, MultCred expands its operational potential, streamlines its processes, and strategically and sustainably grows its customer base.

MCD Characteristics:

- Easy Acquisition: Possibility of purchases with a credit card in multiple installments.
- Transparency: Direct conversion of R\$1 to 1 MCD, with clear addition of installment and service fees.
- Usage Flexibility: Quick conversion of credit into cash, with immediate withdrawal option via PIX.

MDT Characteristics:

- Automated Day Trading: Automated operations with potential for daily profitability.
- Profit Allocation: 25% of daily profits from credit brokerage are allocated to the MDT/BNB liquidity pool.
- Security and Sustainability: Strategies focused on risk mitigation, promoting continuous growth and stability for the entire ecosystem.

◆ MISSION

To develop innovative and intelligent financial solutions, such as the MCD and MDT tokens, to meet clients' credit and investment needs, providing a unique, secure, and automated experience.

The adoption of tokenization through the MCD and MDT tokens not only transforms the way MultCred operates but also offers clients exclusive opportunities for credit conversion and automated investment, fostering sustainable and secure growth.

The integration of these tokens into MultCred's ecosystem not only diversifies the available financial options but also strengthens client trust and engagement, creating a more robust and dynamic financial environment.

Tokenization, therefore, places MultCred at the forefront of financial innovation, offering advanced tools that empower the company to expand its operations with the goal of becoming a true cryptocurrency exchange (CEX).

◆ VISION

To lead the digital transformation in the credit sector, driving economic and social progress through cutting-edge technology, positioning itself as a benchmark in innovation and on the path to becoming a fully digital crypto asset brokerage.

MISSION AND VISION



ROADMAP

- Project Ideation
- Market Research
- Problem Study and Engagement
- Team Structure and Organization

2017

2022

- Creation of the MCD Token on the BSC Network
- Establishment of the MultCred Company
- Construction of Headquarters and Departments

- Project Ideation and Structuring
- Legal and Compliance Structuring
- Physical and Digital Integration
- Development of the MULTCRED Ecosystem
- MULTCRED Brand Study and Branding

2023

2024

- Creation of Communication Channels
- Official Launch of the MCD Token
- Implementation of BRL 1:1 Backing for MCD
- Launch of the MULTCRED Platform
- Start of Credit Brokerage Operations
- MULTCRED Trademark Registration
- Integration with Serpro and Facial Biometric KYC
- Creation of the MDT Token
- Migration of the MCD Token to the Polygon Network

- Launch of the PixSaque System
- Integration with Payment Services: Boletos, Gift Cards, Mobile Top-Ups
- Strategic Partnerships
- Pre-Sale of the MDT Token
- Listing on PancakeSwap
- Launch of the "Pouquinho" NFT
- Android/iOS Mobile App Launch

2025

2026

- Launch of the Automated Day Trading System
- Automated Liquidity Injection
- Full Launch of the RTDT System
- Listings on Centralized Exchanges

2027

- New Product and Service Expansion Roadmap
- Strategic Review for Migration to a Crypto Asset Brokerage
- Proposal of New Tokens and Future Integrations
- Tokenization of Contracts and Customized Services

THE FUTURE OF TOKENIZED FINANCE



Context and Problem

In a market characterized by volatility and complexity, investors seek alternatives that combine consistent profitability, legal security, and transparency. MDT emerges as a response to this demand, leveraging smart contracts and automated mechanisms to:

- **Reduce operational risks associated with day trading.**
- **Ensure continuous and predictable liquidity.**
- **Tokenize exclusive benefits through NFTs.**

MISSION:

Create a self-sustaining ecosystem where technology and finance integrate to generate shared value.

VISION:

Establish ourselves as the leading automated investment platform in Latin America by 2026.

MULTDAY TOKEN

The MultDay Token (MDT) is an innovative digital asset, developed on the Binance Smart Chain (BSC), that integrates financial automation solutions, programmed liquidity, and tokenization, with the goal of democratizing access to high-yield opportunities. Designed as the core of the MultCred ecosystem, MDT combines blockchain technology, rigorous compliance, and a sustainable economic model, offering a secure bridge between traditional investors and the crypto universe.



TECHNICAL INFORMATION

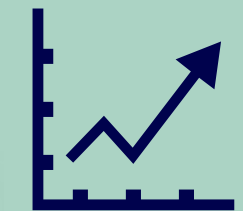
◆ MultCred Token – MCD

MCD is a BRL-backed digital token (1:1), designed to operate exclusively within the MultCred platform. It enables seamless credit-to-cash conversion, automated day trading operations, and payments for internal products and services. MCD holders benefit from reduced fees, exclusive access to premium products and services, and direct integration with MultCred's advanced financial ecosystem solutions.

Tokenomics MCD



Supply Total: 1 bilion



Network: Polygon (Matic)

0x90aB6e52063F53C9A63ce32AC3294e2d34767a8A

Conversion: 1 MCD = R\$ 1,00

Utility: Exclusively for internal use within the MultCred platform and its products.

TECHNICAL INFORMATION

Tokenomics MDT



MultDay Token – MDT

MDT is a high-performance utility token designed to power MultCred's automated liquidity infrastructure and day trading system. Built on the Binance Smart Chain (BSC), MDT integrates reward mechanisms (via RTDT), tokenized raffles, and programmed liquidity—making it one of the pillars of MultCred's crypto economy.

MDT holders directly share in the ecosystem's profits, gain access to daily and monthly raffles (Mult60 Plus), and use the token as the official currency in gamified financial modules and capitalized staking solutions.

Max Supply: 10 Billion MDT



Rede: Binance Smart Chain (BSC)

0x5EBA7E890CaB1B6a804063e3619f4AdeC4EfB2d8

Utility:

Automated rewards (RTDT)

Tokenized raffles

Conversion: Market-based (expected listing at R\$ 0.02)

MCD/MDT liquidity pair

Official currency in MultCred's gamified products

Internal trading asset with daily performance

WHO IS "POUQUINHO"?

Pouquinho is the name of MultCred's official product for capitalized staking via NFT. It is accessible, user-friendly, and encourages users to save, invest, and earn rewards with minimal monthly effort.

"WITH A LITTLE, YOU CAN PARTICIPATE IN EVERYTHING."

NFT Minted on: Polygon Network (low cost and scalability)

Monthly Subscription: 30 MCD (MultCred Token)

Rewards:

Daily Raffle: 500 MDT/Monthly Raffle: 50,000 MDT

Monthly Scratch Card: Each Pouquinho receives a scratch card with chances to win between 1 MDT and 10,000 MDT, featuring a graphical representation of a lucky pig.



SAVING POUQUINHO

Pouquinho features a progressive redemption system that increases in value over time, incentivizing long-term participation:

Holding Period	Redemption Rate	Discount Applied
<i>Up to 12 months</i>	<i>50%</i>	<i>-50%</i>
<i>12 to 24 months</i>	<i>75%</i>	<i>-25%</i>
<i>24 to 36 months</i>	<i>88%</i>	<i>-12%</i>
<i>36 to 59 months</i>	<i>94%</i>	<i>-6%</i>
<i>60 months or more</i>	<i>100%</i>	<i>0% (total)</i>



Redemptions are always processed in MCD, ensuring liquidity and ecosystem stability.

MARKETPLACE TRADING

All Pouquinhos can be freely traded on MultCred's marketplace, creating a dynamic economy of exchange, speculation, and value appreciation among users.

- Exclusive buying and selling in MCD or MDT
- Profit potential by reselling older Pouquinhos, which offer: Higher redemption rates/ Better odds in prize draws

Pouquinho is one of MultCred's core pillars, connecting multiple products and delivering benefits such as:

- Encouraging recurring use of MCD
- High circulation of MDT through raffles and scratch cards
- Controlled liquidity with scheduled redemptions
- Real-world adoption of utility-driven, market-valued NFTs



MULTI-AGENT AI SYSTEM FOR DAY TRADING

MultCred has developed an automated AI-powered trading analysis and execution system composed of thousands of specialized agents, each interpreting a unique market variable.

How It Works: Each agent proposes a trade with entry, exit, stop levels, and risk/reward estimates.

A central agent compares all analyses and executes orders based on consensus levels among agents.

Risk Profiles Available:

Profile	Risk Level	Execution Condition
Conservative	Low	95% agent alignment
Moderate	Medium	70% agent alignment
Aggressive	High	50% agent alignment

SYSTEM ADVANTAGES

24/7 Operation

Runs continuously without breaks.

Superior Speed

Executes trades faster than human capability.

Multi-Factor Analysis

Considers numerous variables simultaneously for more precise decisions.

Emotion-Free

Eliminates emotional bias in investment decisions.



MDT UTILITIES AND BENEFITS

The MDT token integrates operational MultCred services, focusing on liquidity, automation, and fair reward distribution.



Credit Brokerage



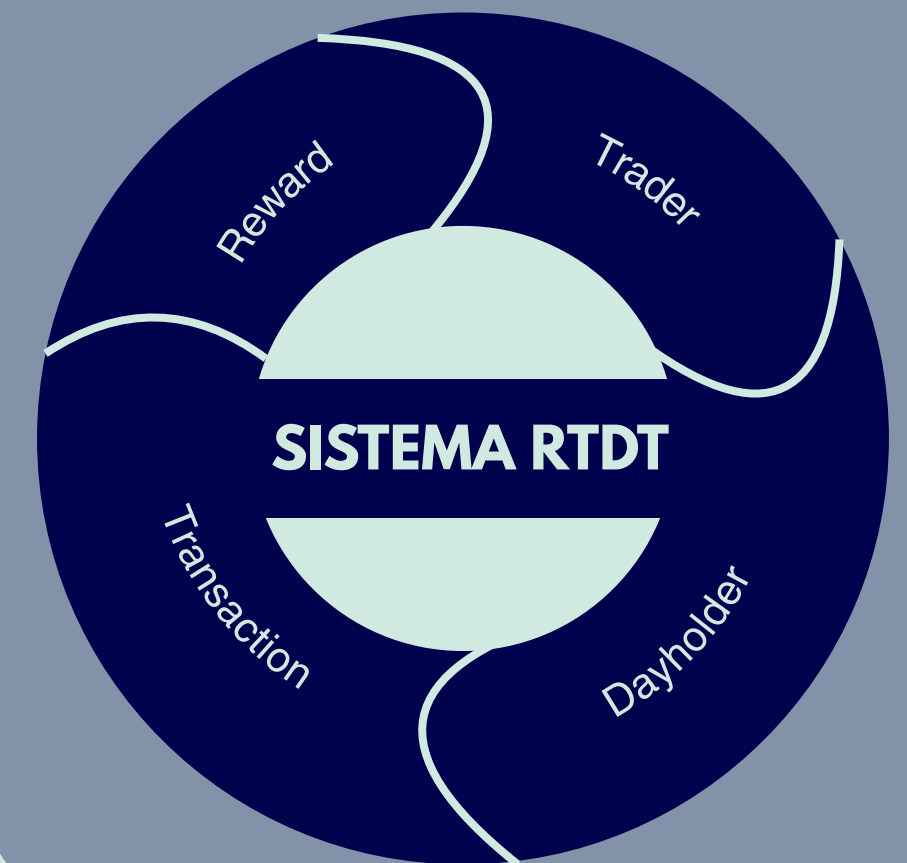
Capitalized Staking (Pouquinho)



Profit Conversion to Liquidity A portion of profits is injected into the MDT/BNB liquidity pool, strengthening the token's market stability.



Daily & Monthly Rewards + On-Chain Raffles Real engagement with transparent, blockchain-based prize draws.



PRE-SALE STRUCTURE

Stage	Platform	Quantity	Price (R\$)
	Criptonopix 	200.000.000 MDT	<#other values
 PinkSale	Pinksale	315.000.000 MDT	0,016
	Gempad	200.000.000 MDT	0,017
	MultCred	285.000.000+ MDT	0,018

OUR TEAM

Our team is the backbone of our blockchain and technology project, composed of a diverse and talented group of professionals dedicated to innovation and success. Each member brings a unique combination of skills, experience, and passion, enabling us to tackle complex challenges and develop cutting-edge digital solutions for the market.



MULTCRED
INTERMEDIÇÃO DE NEGÓCIOS



Flávio Alves

Executive Director



Leandro Andrade

Technology Director



Genivalda Borges

Operational Director



Dennys Santana

Support Director

+ EMPLOYEES AND
COLLABORATORS

CONSIDERATIONS

MultCred is positioning itself as an innovative credit broker, offering an exclusive crypto-asset, MCD, which facilitates credit conversion and automated day trade investments.

With a robust platform and a long-term strategic vision, with the aim of becoming a crypto-asset broker, MultCred is ready to transform the financial landscape.

We invite potential partners to join us on this journey of innovation and growth in the financial market, taking advantage of emerging opportunities and contributing to the creation of a more accessible and efficient financial ecosystem.



JOIN THE FINANCIAL REVOLUTION WITH
MULTCRED. WE'RE READY TO TRANSFORM
THE FUTURE WITH YOU!



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THANK YOU !

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