



COMPANY PROFILE



PT Usdi Digital Teknologi

www.usdi.co.id

USDi – Digital Settlement Asset for Cross-Border Liquidity

Blockchain-based settlement infrastructure for global trade, digital economy, and cross-border remittances.


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Disclaimer

This document aims to provide an overview of the concept, technology, and ecosystem of USDi as a blockchain-based crypto asset.

Important Reminder about USDi:

- **Not a valid payment instrument**
- **Does not replace the rupiah currency**
- **Not intended as a domestic payment instrument**

The USDi logo, a blue circle with a white stylized 'fi' symbol, is positioned on the left side of the slide. In the background, there are images of modern skyscrapers and the Indonesian flag (red and white stripes) on the left edge.

USDi is positioned as a digital settlement asset within the blockchain-based crypto asset and cross-border transaction ecosystem.

EXECUTIVE SUMMARY



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Global trade, digital economic activity, and cross-border remittances require a fast, efficient, and transparent settlement infrastructure.

Traditional settlement systems face several challenges:

- High costs
- Long turnaround time
- Many financial intermediaries

USDi was introduced as a Digital Settlement Asset that enables fast digital transaction settlement through blockchain technology.

USDi is designed to:

- Providing USD-based digital liquidity
- Improving the efficiency of cross-border transactions
- Supporting the Indonesian crypto asset ecosystem
- Strengthening settlement infrastructure in the global digital economy

With its reserve-based approach and transparency, USDi can become a liquidity bridge between Indonesia's digital economy and global markets.



BACKGROUND



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The development of blockchain technology has created a new paradigm in the global financial system.

Key trends include the growth of the digital economy, the increasing use of crypto assets, and the need for faster settlements. However, traditional financial systems still face limitations in supporting real-time cross-border transactions.

USDi is here to address these challenges by providing digital assets that can be used as a settlement medium in the blockchain ecosystem.



Problem Statement

Inefficiency in Cross-Border Transactions

Cross-border transactions still face obstacles such as high transfer fees, slow settlement processes, and limited access to the financial system.

Dependence on Foreign Digital Liquidity

Most USD-based digital liquidity is currently controlled by global platforms, leading to a reliance on foreign infrastructure and a lack of integration with local ecosystems.

Lack of Digital Settlement Infrastructure

The digital economy requires a settlement infrastructure that is fast, transparent, and globally accessible. USDi is designed to be part of that solution.



VISION & MISSION



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Vision :

To become a digital asset settlement infrastructure that supports the growth of the digital economy and blockchain ecosystem in Indonesia, and to act as a settlement asset, liquidity bridge, and digital reserve asset in the rapidly growing global blockchain ecosystem.

Mission :

- **Providing transparent digital liquidity**
- **Improving the efficiency of cross-border transactions**
- **Supporting the development of blockchain technology creates an inclusive digital ecosystem.**



WHAT IS USDi



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USDi is a blockchain-based crypto asset designed as a digital settlement asset to support transactions in the global digital ecosystem.

Main characteristics of USDi:

- **Based on blockchain technology**
- **Have an asset backup mechanism**
- **Used as a settlement asset in digital transactions**

USDi is not intended as a replacement for national currencies, but as a digital asset that facilitates settlement within the blockchain ecosystem.



TOKENOMICS



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Attribute	Detail
Token Name	USDi
Token Symbol	USDi
Token Type	Digital Settlement Asset
Token Standard	BEP-20 Compatible

USDi's Supply Model uses a dynamic supply model, where the number of tokens in circulation will adjust to the amount of asset reserves that support them.

- **Minting:** New tokens are issued when a reserve asset is deposited. For example: 1 USD deposited → 1 USD minted.
- **Burning:** Tokens are burned during the redemption process. Example: 1 USD redeemed → Token burned → USD returned.

TECHNICAL ARCHITECTURE



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The USDi ecosystem is built on four main layers.

1. Smart Contract Layer

Smart contracts govern the main functions: mint, burn, transfer, and compliance control.

2. Settlement Layer

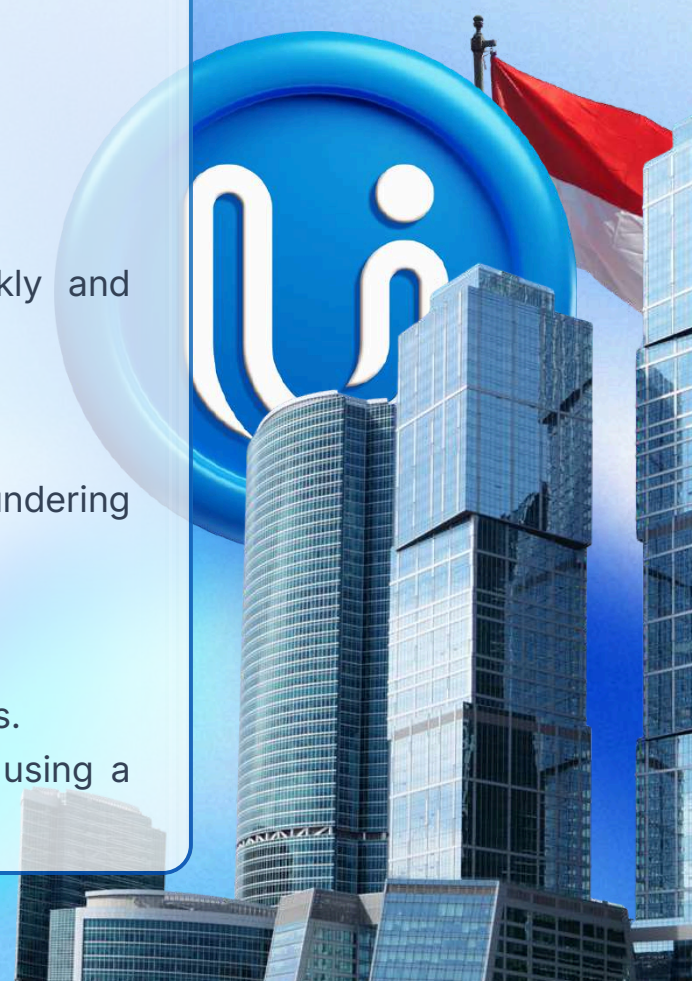
Blockchain is used as a settlement system that allows transactions to be completed quickly and transparently through a decentralized ledger and cryptographic security.

3. Compliance Layer

Compliance systems include transaction monitoring, address screening, and anti-money laundering controls.

4. Reserve Management System

This system is responsible for asset reserve management, transparency reporting, and reserve audits. All smart contract code is audited by independent auditors, and critical functions are managed using a multi-signature system.



PRICE STABILITY FRAMEWORK



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USDi uses a multi-layer stability mechanism to maintain value stability against the USD.

1. Reserve Backing Mechanism

Reserve assets consist of liquid instruments with a minimum ratio of 100% reserve backing:

- **USD cash equivalent**
- **US treasury instruments**
- **Money market funds**
- **Short-term liquid assets**

Reserves are managed transparently and audited regularly.

2. Liquidity Layer

USDi is supported by liquidity providers on centralized and decentralized exchanges to maintain stable price spreads.

3. Market Arbitrage

If the USDi price in the market differs from the USD reference value, the arbitrage mechanism allows market participants to balance the price naturally.

Example: if the price of USDi drops to \$0.98, traders can buy USDi and exchange it through the redemption mechanism, so that the price returns to a stable level.

USE CASES



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1. Cross-Border Settlement & Remittance

USDi is used as a settlement asset in blockchain-based cross-border transactions with the following flow:

1. **Senders purchase USDi through digital platform partners.**
2. **USDi is sent to the recipient's wallet using the blockchain.**
3. **Recipients can keep USDi or exchange it into local currency through exchange platforms.**

The advantages of this model: almost instant settlement, lower costs, transaction transparency.

2. Crypto Asset Trading

USDi is used as a trading pair in the crypto asset ecosystem, such as BTC/USDi and ETH/USDi.

3. Web3 Economy

USDi can be used in various Web3 applications such as decentralized finance, NFT marketplaces, and digital services.

ECONOMIC MODEL



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USDi has several revenue streams within its ecosystem:

- 1. Treasury Yield – Reserve assets held in liquid instruments generate yield.**
- 2. Transaction Fees – Small fees from settlement activities in the ecosystem.**
- 3. Liquidity Services – USDi as a trading pair in the crypto asset market.**
- 4. Institutional Settlement – Institutions use USDi as a settlement asset in digital transactions.**



RISK MANAGEMENT



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USDi identifies three main risk categories:

1. **Market Risk** – Price fluctuations in the digital asset market.
2. **Technology Risk** – Risks related to the security of blockchain systems.
3. **Regulatory Risk** – Changes in policies or regulations related to digital assets.

These risks are managed through a transparent governance approach.



LEGAL STRUCTURE FRAMEWORK



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The legal structure consists of three main components:

1. **Operating Company** – Responsible for technology development, product management, and ecosystem development.
2. **Foundation** – Responsible for governance, community development, and ecosystem oversight.
3. **Custodian Entity** – Responsible for backup storage, backup reporting, and transparency audits.



Roadmap & Implementation Strategy

Phase 1 – Development (Market Cap Target: \$1M – \$5M)

- smart contract design
- technology audit
- backup system development
- listing exchange & liquidity provider

Phase 2 – Remittance Adoption (Market Cap Target: \$5M – \$20M)

- token launch
- integration with exchange platforms
- remittance integration & fintech partnership
- migrant worker community

Phase 3 – Web3 Ecosystem (Market Cap Target: \$20M – \$100M)

- integration with Web3 applications
- cooperation with liquidity providers
- USDi is used in DeFi protocols, Web3 services, NFT marketplaces

Phase 4 – Global Expansion (Market Cap Target: \$100M – \$500M)

- expansion into the global digital ecosystem
- integration with various blockchain platforms
- adoption by digital companies, fintech institutions, and global blockchain platforms

INSTITUTIONAL ADOPTION STRATEGY

USDi can be integrated with various fintech platforms for digital settlement, used by digital companies operating across borders, and utilized in Web3 services such as decentralized finance, blockchain gaming, and digital asset trading.

ECOSYSTEM DEVELOPMENT

The ecosystem development program includes:

- Developer grants
- Hackathon
- Partnership program
- Blockchain education and digital asset literacy campaign



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Conclusion

The digital transformation of the global economy requires a more efficient and transparent settlement infrastructure. USDi is a Digital Settlement Asset that utilizes blockchain technology to support cross-border transactions and digital ecosystems.

With its transparency-based approach, technological security, and good governance, USDi has the potential to become part of the future digital economy infrastructure.



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