WHITEPAPER

Version V 1.0

EMIRAI MARKET/ EMIRAI COIN

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Introduction

About Emirai Market

“Emirai Market UAE LLC” operates a platform known as “https://www.emiraimarket.com,” which is a cutting-edge next-generation Web3 e-commerce platform/app. It merges high-throughput blockchain networks with user-friendly digital retail interfaces. By concentrating on both B2C and B2B user experiences, along with hyper-efficient merchant settlements, Emirai Market effectively connects mainstream global retail buyers and enterprises with best quality wholesale products range.

The startup is designed to reduce traditional layers between manufacturers and customers by enabling manufacturers and distributors to list products directly, while Emirai market provides the digital marketplace, vendor acquisition, advertising, warehousing, fulfillment, export and logistics infrastructure.

Emirai's long-term model combines:

B2C = Retail E-commerce
B2B = Sourcing and RFQ products
purchasing Manufacturer-direct sourcing
Vendor marketplaces
Sponsored brands and advertising
UAE warehousing facility
Fulfillment Services
International shipping/export service
Selective owned inventory
Digital products
Fast Payments and financing solution
BNPL Service
Physical flagship showrooms
B2B Expo center

Company Name: Emirai Market UAE L.L.C
Website: https://www.emiraimarket.com
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Core Architecture

1. **The Tri-TieredGlobalCommerceModel**
   The updated paper breaks down how the platform coordinates three distinct international business channels simultaneously:

2. **Multi vendor Marketplace:** Autonomous global merchants can easily set up storefronts, utilizing built-in localized paths to handle merchant settlements immediately.

3. **Direct Warehouse Retail (B2C)**: Proprietary, strategically placed international fulfillment centers that dispatch consumer goods directly to shoppers worldwide with no retail middleman markups.

4. **Bulk Wholesale Distribution (B2B):** Direct high-volume trade pipelines bridging heavy manufacturers with international enterprise buyers, utilizing native volume discount pricing tables.

5. **Cross-Border Freight & Liquidity Framework:**
   This is a system or approach designed to manage and optimize the transportation of goods across international borders while ensuring efficient cash flow and financial resources are available for these operations.

6. **200-Country Operational Scope:** The platform natively untangles complex cross-border trade friction by integrating automated customs compliance tracking and instant international multi-currency conversions.

7. **Sovereign Settlement Engine:** Bypasses legacy bank wire processing constraints (which usually take 3 to 7 business days for international wholesale shipments) by using BEP-20 atomic settlement rails on the BNB Smart Chain. This scales vendor transaction fees below 0.5% with zero international clearing delays.

8. **Token Utility and Staking Integration:** refers to a systemwheredigital tokensareusedfor various purposes withina blockchain ecosystem, enhancingtheir value and functionality.Token utility might include voting rights, access to services, or discounts. Staking integration involves holding tokens in a wallet to support the network's operations, such as validating transactions, in exchange for rewards. This combination encourages user participation and network security, while also offering potential financial benefits to token holders.

9. **Wholesale Volume Multipliers:** Enterprise buyers who stake native EAI coins unlock premium international freight discounts and higher order prioritization levels.

10. **Multi Vendor Tier Optimization:** Independent marketplace vendors can lock up EAI coins to instantly lower their monthly platform commission brackets and increase their storefront exposure rankings.

Dismantling Legacy Retail Bottlenecks via Account Abstraction

Traditional e-commerce merchant pipelines remain constrained by settlement clearing cycles lasting three to five business days and transaction fees scaling as high as 4.0%. Emirai Market bypasses these legacy inefficiencies by integrating advanced Account Abstraction frameworks (EIP-4337). This technology abstracts on-chain gas dynamics entirely, allowing non-crypto consumer audiences to execute instantaneous checkout purchases using standard credit cards while routing payments through instantaneous, low-cost decentralized settlement paths.

"Emiraimarket.com" represents a fundamental paradigm shift in commercial logistics and payments transaction settlement," Ahmad Ali, Co-Founder (Saudi Arabia) and Chief Executive Officer of "Emirai Market KSA L.L.C".
"We are not simply launching another coin; we are creating a low-overhead commercial environment where global vendors retain their hard-earned revenues through programmatic blockchain clarity."

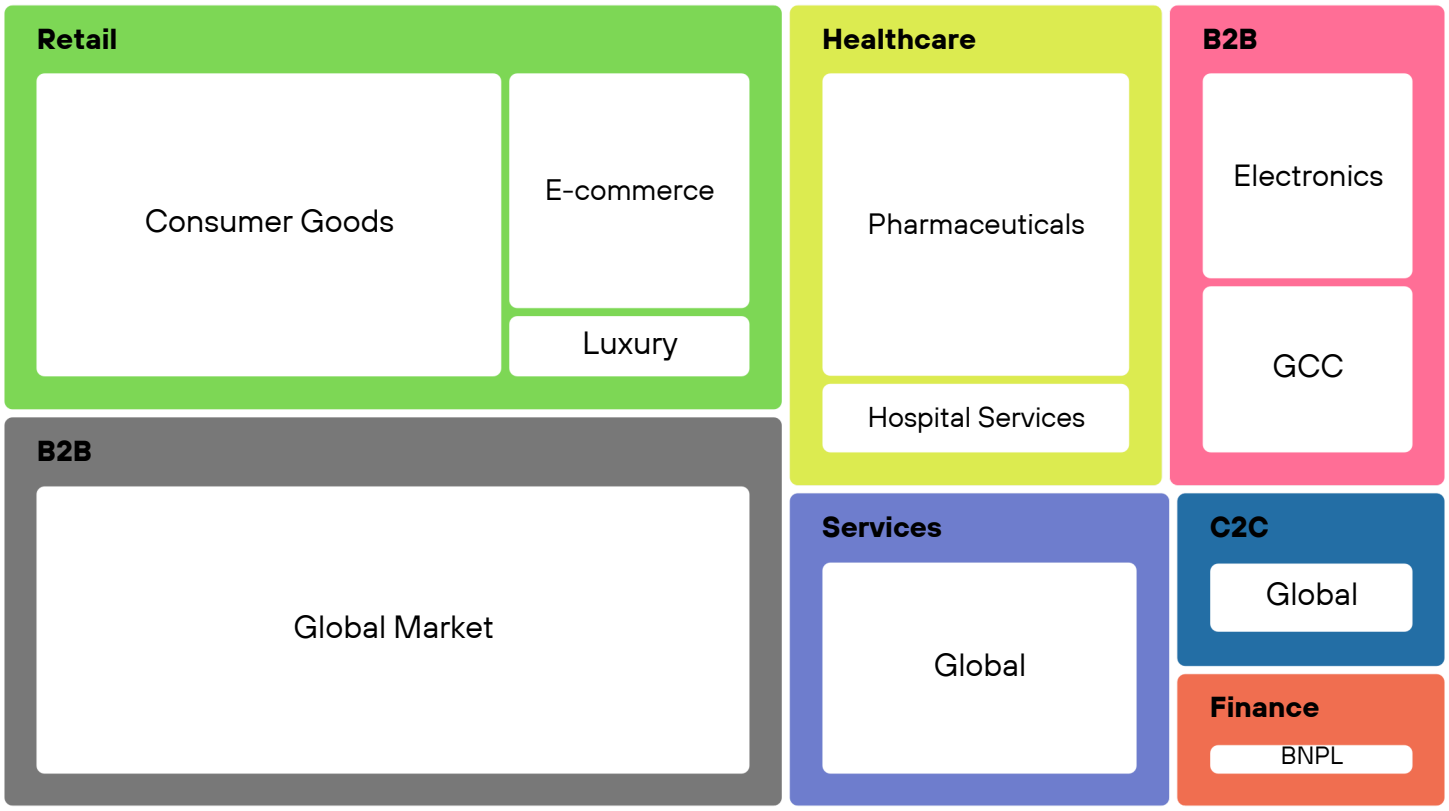
Institutional Safeguards and 10-Year Vesting Infrastructure

These are the cornerstones of a robust financial system designed to protect and empower individuals, ensuring long-term security and stability. Institutional safeguards refer to the set of policies, protocols, and regulations put in place to mitigate risks, prevent fraud, and maintain the integrity of financial operations. These safeguards are essential for fostering trust and confidence among stakeholders, including investors, employees, and the public.

A 10-year vesting infrastructure. This approach incentivizes long-term commitment and loyalty by gradually granting full ownership of benefits over a decade. It aligns the interests of team members, employees and organizations, encouraging sustained performance and reducing turnover.

Together, these elements create a balanced framework that not only enhances individual financial well-being but also contributes to the overall health and resilience of the economic ecosystem. By prioritizing both security and incentivization, institutions can navigate challenges with agility and foresight, paving the way for sustained growth and prosperity.

Top industries and sectors in 2030



The Problem

Problem Statement

Commerce is growing, but the systems behind it are still broken for many people.

- Merchants pay high fees and wait too long for settlement
- SMEs cannot easily access short and medium-term financing
- Buyers and sellers still face trust gaps in online trade
- Payments, lending, loyalty, and payouts are split across disconnected platforms

Global commerce remains fragmented, Manufacturers often have difficulty reaching international customers without multiple intermediaries.

Small and medium-sized enterprises (SMEs) often face a range of challenges, including international distribution, digital marketing, establishing local sales teams, managing warehousing, and building export infrastructure.
Merchants often pay high fees to traditional payment providers and wait days for settlement. Cross- border payments are even slower and more expensive, especially for smaller businesses.
SMEs and growing businesses struggle to get short-term and medium-term funding. Banks are slow, collateral requirements are high, and many capable merchants cannot finance inventory, expansion, or operations on time.
Buyers fear non-delivery, poor quality, and difficult refunds. Sellers fear non-payment and chargebacks. In many marketplaces, escrow protection and fair dispute handling are weak or missing.
Additionally, they struggle with cross-border logistics, payment infrastructure, and enhancing brand visibility. Meanwhile, customers encounter a separate issue: products are dispersed across numerous websites, marketplaces, distributors, and physical stores, making it difficult to find what they need. Emirai Market aims to address these challenges by developing a unified commerce infrastructure that effectively bridges the gap between supply and demand.

The Solution

Emirai brings commerce, payments, and financing into one blockchain-powered ecosystem.

- Marketplace where B2C & B2B buyers and merchants trade products and services
- EAI Pay for fast crypto and stablecoin payments with lower costs
- Escrow protection to secure transactions for both sides
- Buy Now, Pay Later (BNPL) allows customers to make purchases immediately and pay for them in installments.
- SME financing with short, medium, and longer-term business loans
- EAI token utility for payments, rewards, staking, and profit sharing
- ESG Empowers Entrepreneurs, Students, and Women Worldwide

Emirai Market provides manufacturers with a single platform through which they can:

1. Create a Manufacturer account.
2. Upload your products.
3. Advertise products.
4. Send inventory to Emirai market warehouses.
5. Use Emirai market fulfillment.
6. Receive B2B and B2C orders.
7. Access international customers.
8. Use Emirai-supported export/logistics infrastructure.
9. Receive payment according to contractual settlement terms.

For SMC's Buyers, Emirai market provides one marketplace for physical and digital products across multiple categories.

Emirai market provides SMC's buyers with a single platform through which they can:

1. Create a SMC's customer account.
2. Search products or visit Showrooms.
3. E AI agents free target base search, suggestions and advisory in local languages.
4. Order and payments options with Escrow contract.
5. BNPL contract.
6. Financing solutions for SMC's
7. Receive B2B deliveries on time.
8. Use Emirai market fulfillment option.
9. Access international deliveries.

Emirai market provides brands with a single platform through which they can:

1. Create a vendor account.
2. Upload products.
3. Advertise products.
4. Promotion with Emirai market, “EAI Expo, EAI Podcasts, exclusive EAI clearance sales events”.
5. Send inventory to Emirai warehouses.
6. Use Emirai market fulfillment.
7. Receive B2B and B2C orders.
8. Access international customers.
9. Use Emirai market supported export/logistics infrastructure.
10. Receive payment according to contractual settlement terms.

Vision & Mission

Vision

To become a trusted global platform where commerce, digital payments, and decentralized finance work together for people and businesses.

Mission

Our Mission is to empower others, support entrepreneurs, SMC's, and industries globally, where every person would be strong financially and socially, our charity network builds meaningful and robust partnerships with leading global humanitarian foundations, institutions so we can work to tackle the most pressing needs of vulnerable people. We build a secure and practical ecosystem that enables seamless shopping, merchant payments, flexible financing, and transparent value sharing — connecting buyers, sellers, investors, and token holders through blockchain technology.

Goals and Objectives

Goals

- Build a trusted global marketplace powered by blockchain
- Make crypto payments simple for buyers and merchants
- Provide flexible financing for SMEs and growing businesses
- Protect transactions through secure escrow
- Reward long-term EAI holders through real platform activity
- Create a sustainable ecosystem linking commerce, payments, and DeFi

Objectives

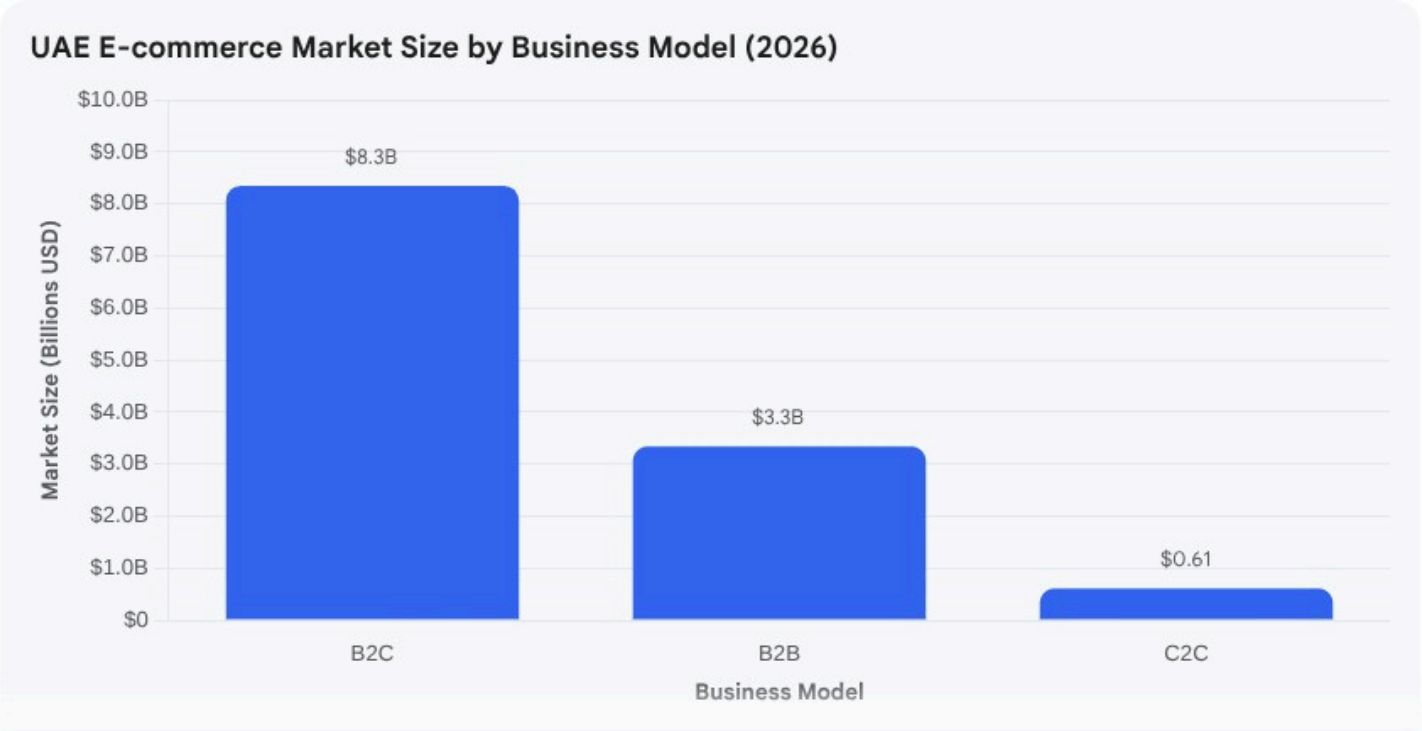
- Launch and scale the Emirai Marketplace across key product categories
- Onboard merchants through EAI Pay with low-cost crypto settlement
- Expand BNPL adoption for eligible buyers and sellers
- Offer short, medium, and long-term financing options for SMEs
- Grow staking, rewards, and profit-sharing participation
- Maintain transparent tokenomics, vesting, and reporting
- Strengthen ESG initiatives and responsible platform governance
- Achieve strong user, merchant, and transaction growth year by year

Market Opportunity

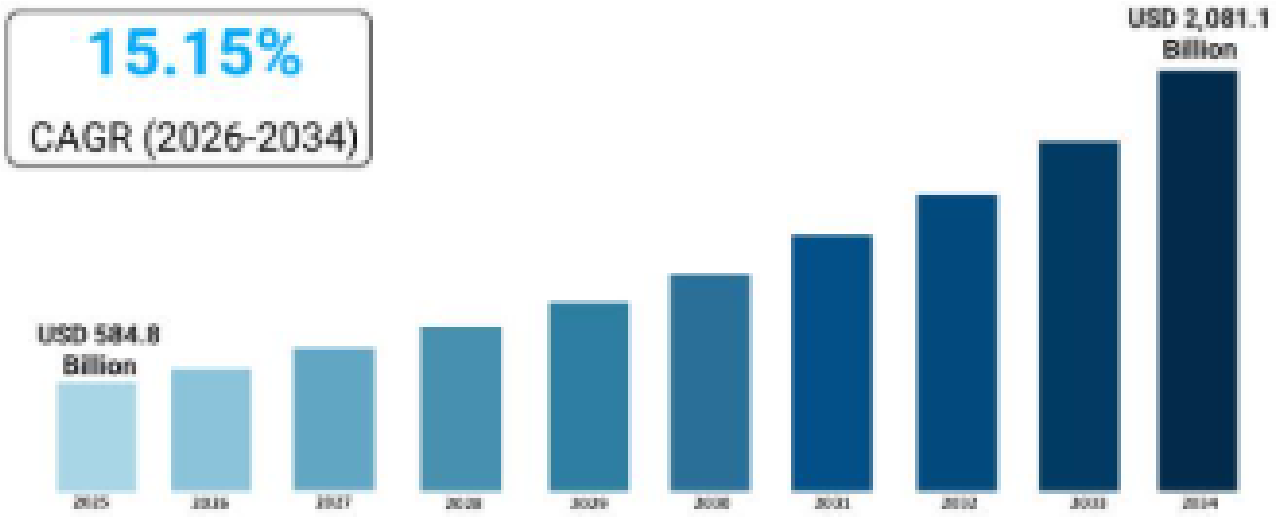
Emirai market will initially address the UAE and GCC before expanding into selected Asian, European, African and American markets. The long-term objective is presence across 200+ markets over approximately 10 years, using a staged hub-and-partner model.

The company should prioritize markets based on:

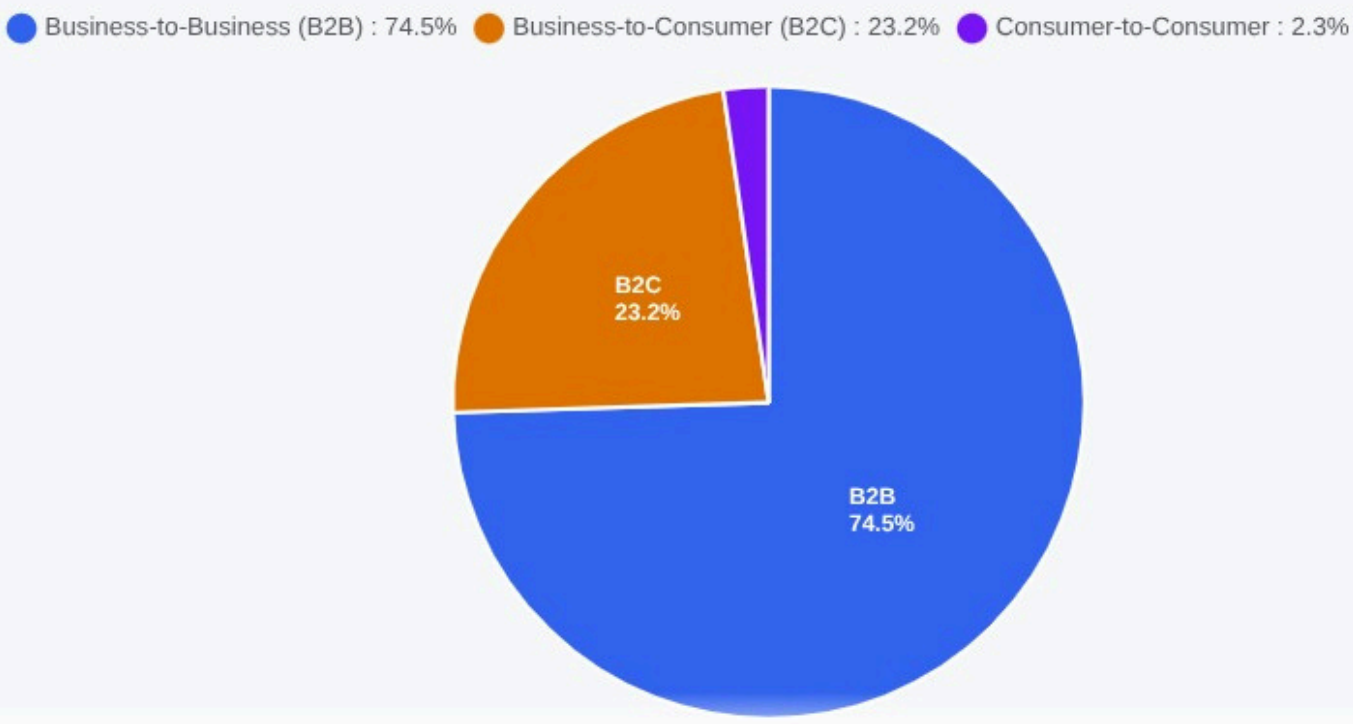
GMV potential
Customer acquisition economics
Supplier availability Import/export requirements Logistics economics
Regulatory requirements
Local payment infrastructure
Competitive intensity



GCC E-Commerce Market Outlook 2026-2034 (USD 2,081.1 Billion)



GCC E-Commerce Volume Share by Business Model



Product Categories

Consumer Electronics

EmiraiMarketprovidesacomprehensive “Consumer Electronics” segment designed for retailers, distributors, e-commerce sellers, corporate buyers, and technology resellers. All products are offered at wholesale / factory prices through direct MOUs with manufacturers and authorized suppliers, ensuring competitive pricing and reliable supply.

Product Range

1. **Mobile Phone**
   Smartphones (latest and previous generation models) Feature phones, Bulk supply for retailers and distributors Accessories bundled with devices where applicable

2. **Computers**
   Laptops, desktops, and workstations, Tablets and 2-in-1 devices Business and gaming computers
   Bulk procurement for corporate and educational institutions

3. **Accessories**
   Phone and computer accessories (chargers, cables, cases, screen protectors)
   Audio products (earphones, headphones, speakers)
   Storage devices, power banks, and peripherals, Networking and connectivity accessories

4. **Refurbished Devices**
   Certified refurbished smartphones, laptops, and tablets
   Quality-checked and warranty-backed refurbished electronics Cost-effective options for budget-conscious buyers and secondary markets

5. **Used Electronics**
   Pre-owned devices in tested and graded condition
   Trade-in and bulk used electronics supply, Suitable for resellers and emerging markets

6. **Consumer Electronics**
   Televisions, audio systems, and home entertainment devices
   Cameras, wearables, and personal electronics, Gaming consoles and related products General consumer electronic appliances

7. **AI Devices**
   AI-powered smart devices and assistants, AI cameras, smart speakers, and intelligent gadgets
   AI-enabled consumer products for home and personal use

8. **IoT (Internet of Things)**
   Smart home devices and connected products
   IoT sensors, hubs, and automation systems. Connected consumer electronics for homes and small businesses

9. **Robots**
   Consumer robots (cleaning robots, companion robots). Educational and entertainment robots
   Entry-level service and assistance robots for commercial use

Key Benefits for B2B Buyers

Factory-direct and wholesale pricing through manufacturer MOUs
Wide coverage from new devices to refurbished and used electronics
Strong focus on emerging technologies (AI, IoT, and robots)
Ideal for electronics retailers, online sellers, corporate IT buyers, Institutions, and distributors
Integrated Emirai Coin (EAI) payments with exclusive discounts and volume-based rewards



Home & Lifestyle Category

Emirai provides a dedicated Fashion and Beauty segment designed for retailers, distributors, boutiques, salons, and wholesale buyers. All products are offered at wholesale / factory prices through direct MOUs with manufacturers and brand partners, enabling competitive pricing and consistent supply.

Product Range

1. Clothing

- Men's, women's, and children's apparel
- Casual wear, formal wear, and seasonal collections
- Sportswear and activewear
- Uniforms and corporate clothing (bulk supply)
- Private-label and manufacturer-branded garments

2. Footware

- Men's, women's, and children's footwear
- Casual, formal, sports, and specialty shoes
- Fashion footwear and seasonal collections
- Bulk supply for retail chains and distributors

3. Cosmetics

- Skincare products
- Makeup and color cosmetics
- Haircare products
- Personal care and beauty tools
- Professional beauty products for salons and clinics

4. Perfumes

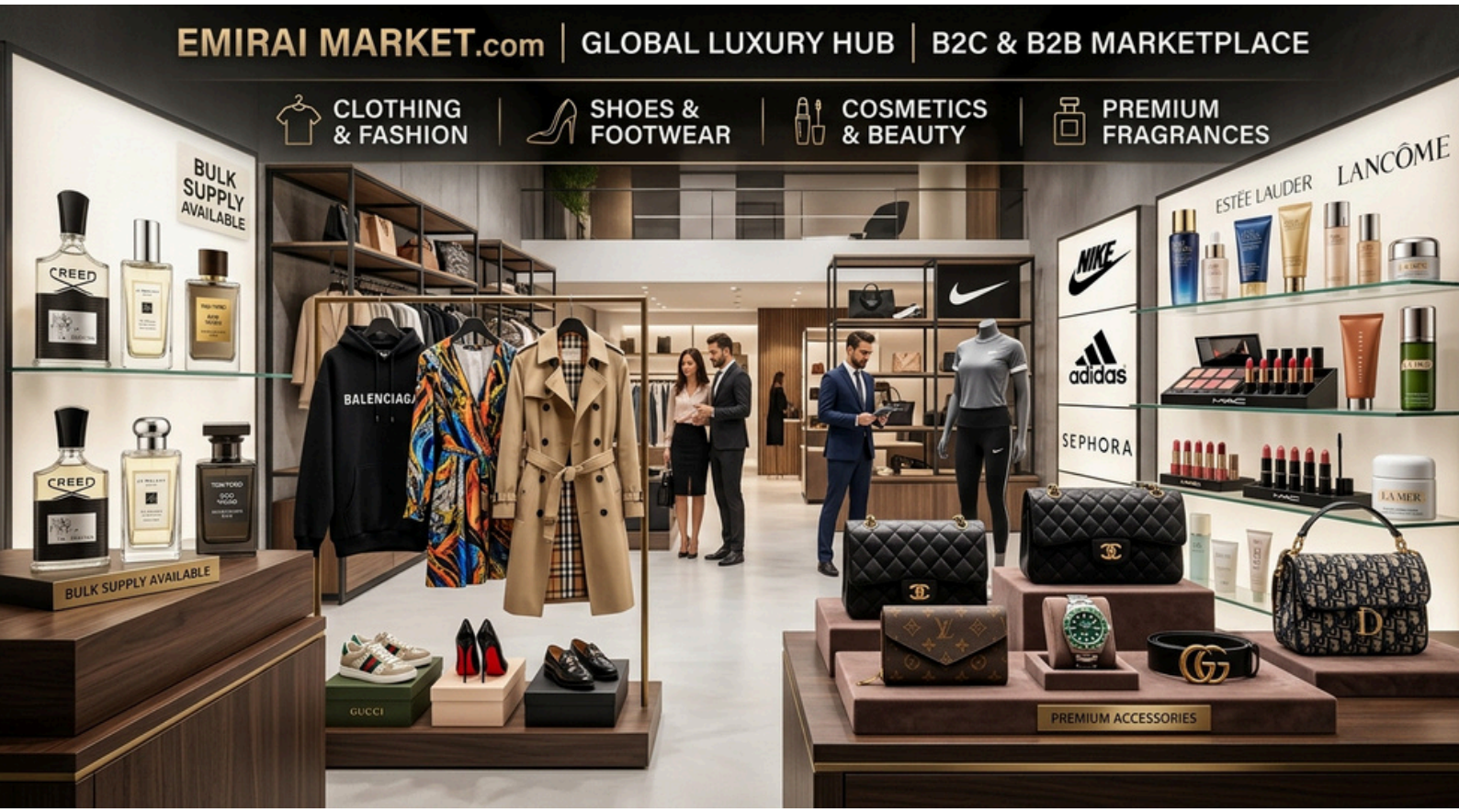
- Designer and branded fragrances
- Niche and exclusive perfume lines
- Bulk and wholesale fragrance supply
- Private-label perfume opportunities

5. Luxury Products

- Premium and high-end fashion items
- Luxury accessories and lifestyle products
- Exclusive designer collaborations
- Limited-edition and high-value beauty collections

Key Benefits for B2B Buyers

Factory-direct and wholesale pricing through manufacturer MOUs
Wide assortment covering mass-market to luxury segments
Reliable supply for retailers, e-commerce sellers, and distributors
Suitable for fashion retailers, beauty chains, salons, and online stores



Automotive & Digital Equipment

Product Range

1. Cars & Electric Vehicles (B2B Supply)
Passenger cars and commercial vehicles (selected models through manufacturer partnerships)
Electric cars (EVs) and hybrid vehicles for fleet and distribution partners
Bulk supply arrangements for dealerships, corporate fleets, and institutional buyers

2.Car & Electric Car Accessories
Interior and exterior accessories, EV-specific accessories (charging cables, adapters, protective covers, battery accessories), Performance and styling accessories
Safety and convenience accessories for both conventional and electric vehicles

3.Automotive Technology
Advanced driver-assistance systems (ADAS) components, Vehicle diagnostics and scanning tools
Telematics and fleet management systems, Infotainment and connectivity solutions
EV battery management and thermal systems technology

4.Automotive Parts & Equipment
Engine, transmission, and chassis parts, Electrical and electronic components
Braking, suspension, and steering systems, EV-specific parts (motors, inverters, battery packs, charging components), Workshop and service equipment

5.Digital Equipment
Digital diagnostic tools and software platforms, IoT-enabled vehicle monitoring devices
Smart charging solutions and digital energy management systems, Connected car modules and digital interface equipment, Fleet digitalization hardware and software solutions

Key Benefits for B2B Buyers

Factory-direct pricing through manufacturer MOUs
Wide coverage from conventional cars to electric vehicles and related technology
One-stop access to parts, accessories, technology, and digital equipment
Suitable for dealerships, service centers, fleet operators, and technology integrators

Expanded B2B Product Categories

- Industrial machinery & heavy equipment
- CNC machines, lathes, milling machines & precision tools
  Construction machinery & equipment
- Material handling equipment (forklifts, conveyors, cranes)
  Packaging machinery & materials
- Electrical equipment & components
- Power generation & energy systems
- Solar panels, inverters, batteries & renewable energy solutions
  HVAC systems & commercial air conditioning
- Industrial automation & robotics
- Sensors, controllers & IoT industrial devices
- Manufacturing tools & workshop equipment
- Welding machines & metal fabrication equipment
- Pumps, valves, compressors & fluid handling systems
- Safety equipment & personal protective equipment (PPE)
  Industrial chemicals & raw materials
- Steel, metals & construction materials
- Plastic & rubber industrial products
- Agricultural machinery & farming equipment
- Food processing machinery
- Textile & garment manufacturing equipment
- Printing & packaging machinery
- Warehouse & logistics equipment
- IT hardware & networking equipment for businesses
- Security systems & surveillance equipment
- Laboratory & scientific equipment
- Cleaning & sanitation industrial equipment
- Generators & backup power solutions
- Lighting systems (industrial & commercial)
- Water treatment & filtration systems

Digital Products, Services & UAE-Specific Offerings

Emirai market expands into digital products, professional services, and high-value digital assets. This category serves businesses, investors, collectors, and corporate clients looking for digital solutions and exclusive offerings, all accessible through the Emirai platform with payments and incentives via Emirai Coin.

Product & Service Range

1. **Digital Products**

Software licenses and digital tools, Digital subscriptions and SAAS products, E-books, online courses, and digital content. Digital certificates, templates, and downloadable assets, Cloud-based solutions and digital platforms for businesses. Ai credits, Ai subscriptions etc.

2. **Digital Services**

IT and software development services, Digital marketing and online advertising services, Website, app, and e-commerce development. Cyber security and data protection services, Business process outsourcing (BPO) and virtual assistance, Consulting services (technology, digital transformation, e-commerce)

3. **UAE-Specific Digital Assets & Offerings**

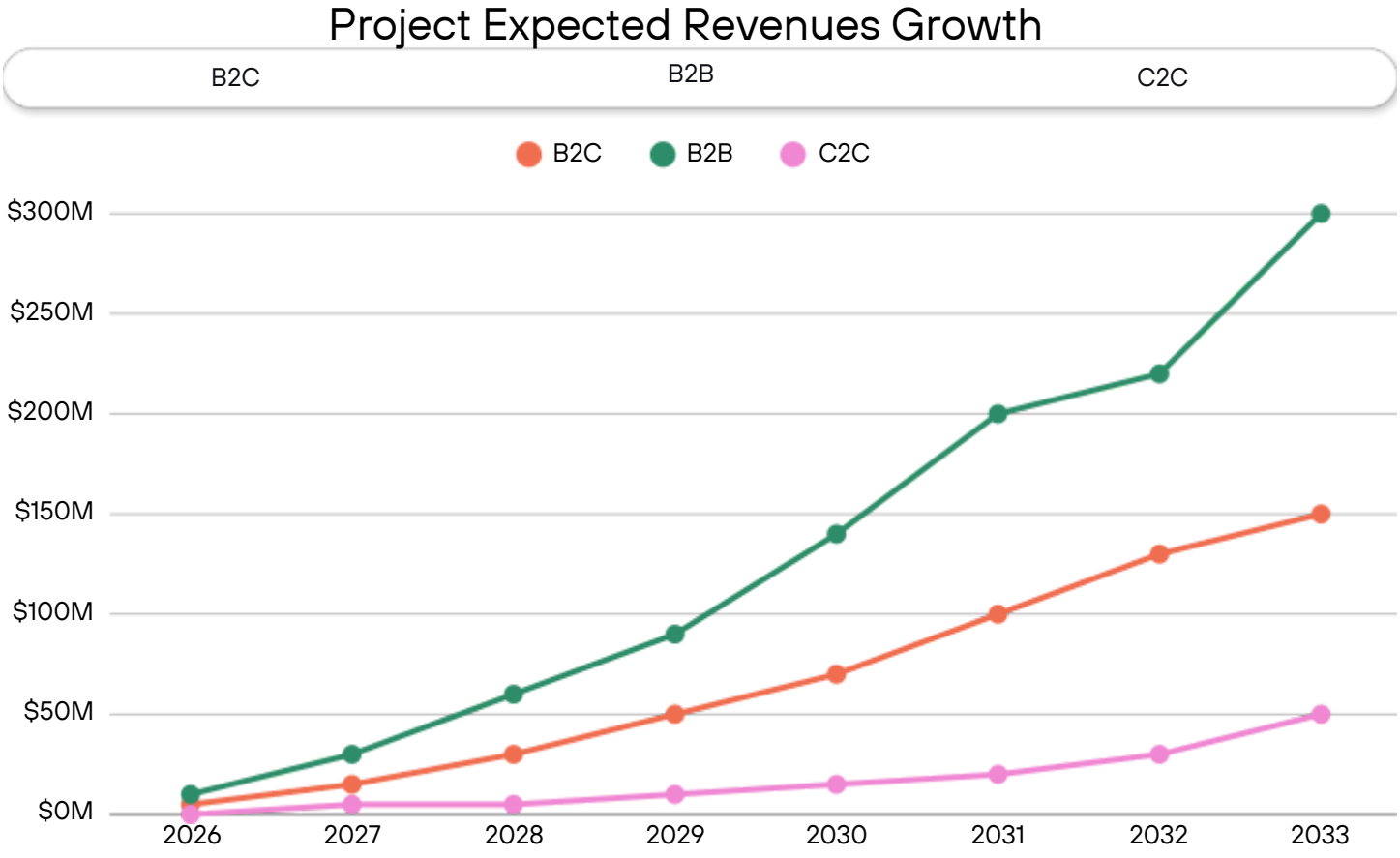
Distinctive Car Numbers (Plate Numbers), Premium and exclusive vehicle plate numbers (including high-value single-digit, repeated, and special combination numbers). These are highly sought-after status symbols in the UAE market and can be offered through authorized channels.

4. **NFTs (Non-Fungible Tokens)**

UAE-themed and branded NFTs, including digital collectibles, virtual real estate, art, and exclusive membership NFTs.
Potential for Emirai-branded NFT collections linked to platform rewards or VIP access.
Other digital assets such as digital memberships, virtual experiences, and tokenized collectibles tied to local culture, events, or luxury lifestyle.

Key Benefits for B2B Buyers & Clients

Access to both global digital products and exclusive high-value items
Secure and transparent transactions using Emirai Coin (EAI)
Special discounts and rewards when purchasing digital products or services with EAI.
Suitable for companies, investors, collectors, and luxury buyers in the UAE and GCC region.
Opportunity to combine physical B2B procurement with digital and lifestyle assets on one platform.

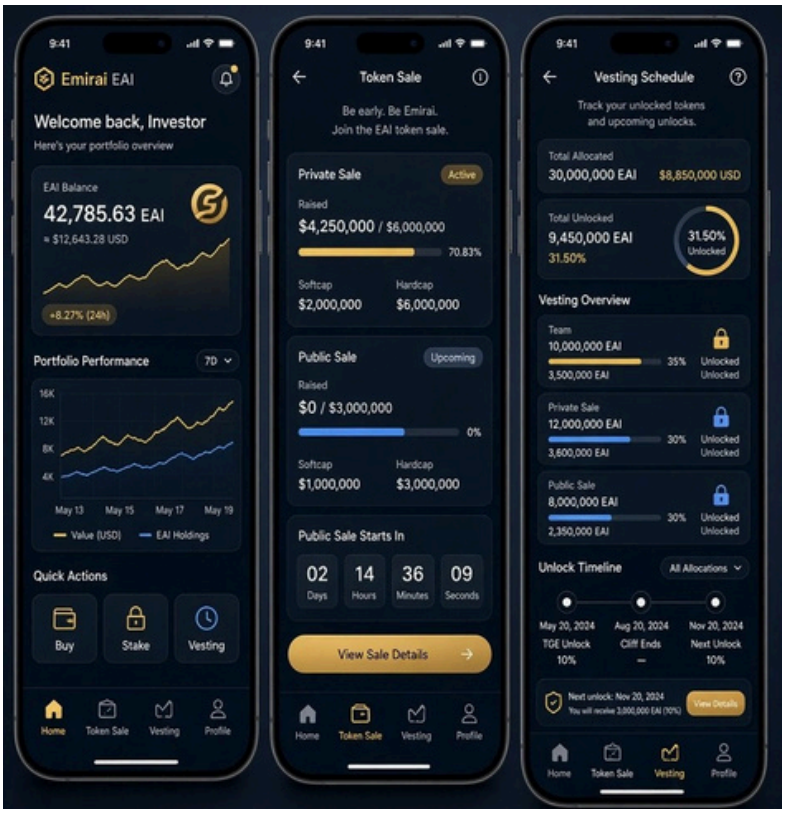

Project Expected Revenues Growth
B2C
B2B
C2C
B2C
B2B
C2C
$300M
$250M
$200M
$150M
$100M
$50M
$0M
2026
2027
2028
2029
2030
2031
2032
2033

The Emirai Market Technology Platform:

Key Features:

TheEmiraiMarket platform is set to encompass the following:

- The goal is to create a comprehensive commerce operating system, rather than just a storefront. AI-powered product discovery.
- AI-assisted product listing.
- Multilingual commerce capabilities.
- Vendor dashboards for better management.
- B2B purchasing options.
- B2C shopping experiences.
- Personalized product recommendations.
- AI-driven customer support.
- Integrated advertising platform.
- Efficient order management.
- Warehouse management solutions.
- Logistics integration for streamlined operations.
- Payment integration for easy transactions.
- Advanced analytics for insights.
- Fraud and risk controls to ensure security.
- Blockchain-enabled features where commercially applicable.



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Three-Year Strategic RoadMap

Year 1 — Build and Validate

Key Initiatives

- Dubai Headquarters
- Launch of UAE Marketplace
- Development of AI Commerce Platform
- Vendor Acquisition
- Establishment of UAE Warehouse
- Introduction of Initial B2B Marketplace
- SMC's and brands products Marketing and advertizing
- Build Customer Acquisition Engine
- Foster Relationships with Manufacturers
- Commencement of Initial Export Operations

Year 2 — GCC Expansion

- **Countries of Focus: Egypt, Saudi Arabia, Kuwait, Qatar, Bahrain, Oman**
- Acquisition of Regional Vendors
- Establishment of Regional Fulfillment Centers
- Warehouses and Showrooms
- Native Arabic AI Advertising and Podcasts
- Curated Owned Inventory

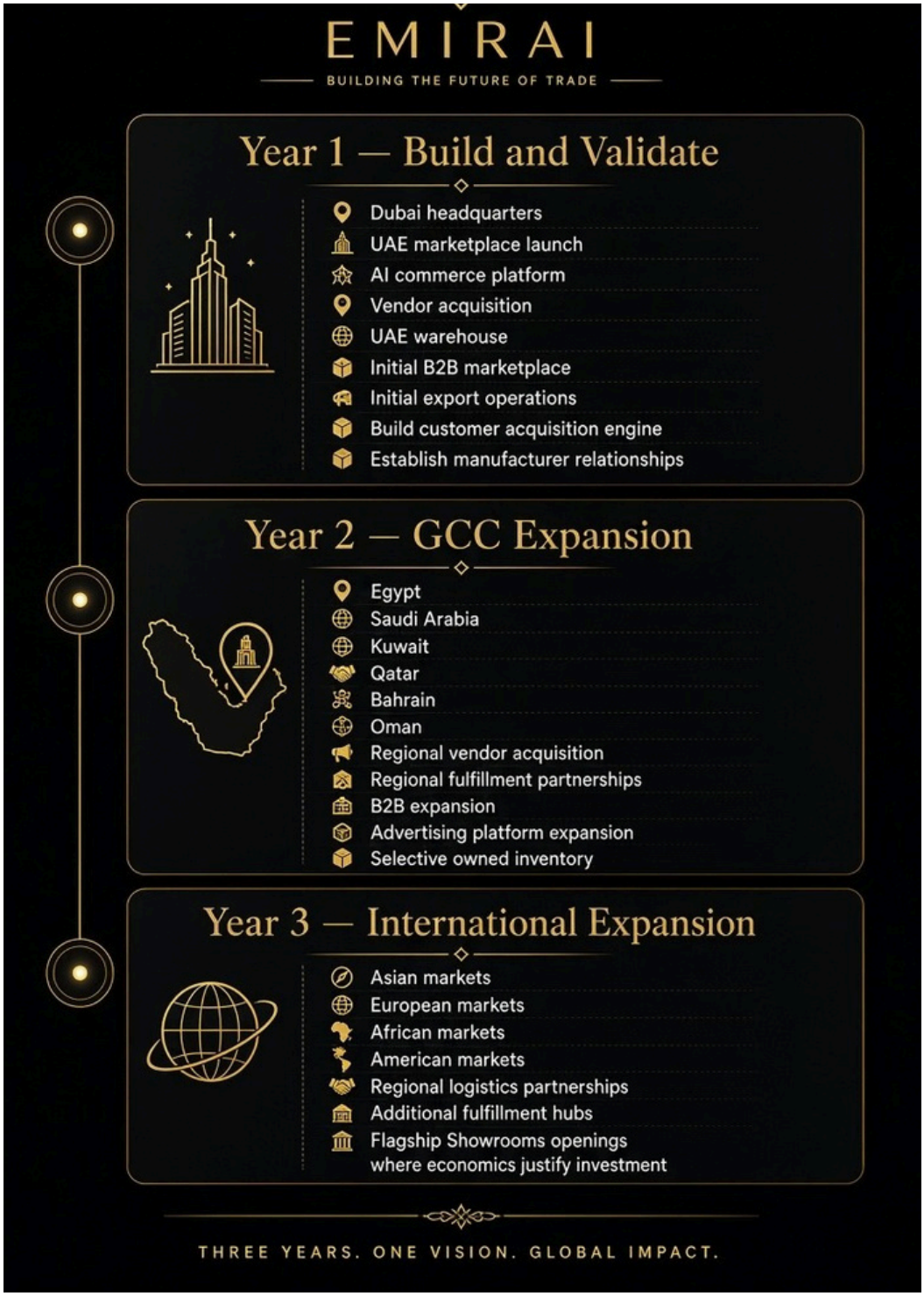
Year 3 — International Expansion

Market Expansion Strategies

- Asian markets
- African markets
- European markets
- American markets

Strategic Partnerships and Infrastructure

- Regional logistics partnerships
- Additional fulfillment hubs
- Grand Opening of Flagship Showrooms



10-Year Vision

Emirai Market's long-term vision is to develop a global commerce network that extends over 200 markets. The expansion strategy emphasizes creating regional hubs rather than immediately establishing complete offices and warehouses in each country. The long-term infrastructure may include regional headquarters, local operating entities, warehouses, fulfillment centers, logistics
networks, flagship showrooms, B2B Expo centers, manufacturer partnerships, financing infrastructure, and cross-border payments & trade service.

ABOUT EAI COIN

WHAT IS EAI COIN?

EAIis a specializeddigitalutilitytokenon BSC blockchain, its optimized for speed, programmability, and targeted economic incentives within e-commerce, trading, and the digital economy ecosystem.

Nature & Classification

EAI is a digital utility token (cryptocurrency) designed for the digital economy. Not legal tender; value derives from utility, demand, and ecosystem adoption.

Issuance & Methodology

EAI is a semi-centralized issuance (smart contract / project team). Fixed supply model typical of utility tokens. No central bank; governed by coin rules, team, community and public will hold around 90% of tokens and 10% Treasury wallet.

Backing & Value Stability

Backed by utilities (Staking, DeFi, BNPL, on chain payments, discount, rewards, Escrow, ESG)features and market demand. Higher volatility expected; value tied to adoption in e-commerce and exchange trading platforms.

Design Patterns & Visual Identity

Digital golden coin aesthetic with modern tech motifs (circuit patterns).
Front: Brand identity (EAI, EMIRAI, 2025, hidden “MSK” code).
Back: Functional icons (shopping, payments, investment, discounts).
Designed for digital display and brand recognition rather than physical security features.

Core Features & Utility

Specialized utility:
Payments, investment. staking, discounts & shopping rewards within e- commerce and digital trading ecosystems. Focused use-case rather than universal acceptance. Programmable features (smart contracts for automatic discounts, rewards, escrow, BNPL etc.).

Security Approach

Cryptographicsecurity(blockchain, private keys, multi-signatures). Hidden code as a brand authenticity element. Relies on blockchain immutability and smart contract audits.

Purpose & Economic Role

Microeconomic / ecosystemtool — facilitate e-commerce payments, users rewards, enable investments, and drive platform loyalty in the digital web3 economy.

Accessibility & Transaction Method

Fully digital,24/7,borderless(on blockchain Network). Digital wallet, Instant or near-instant peer-to- peer and merchant transactions. Lower fees within its ecosystem.

Governance & Control

Project-driven or community-influenced. Rules defined in whitepaper/smart contracts. Potential for more transparent or participatory governance.



THE BENEFITS OF EAI COINS HOLDERS

BUY NOW PAY LATER - BNPL

Emirai BNPL lets buyers shop now and pay in easy installments, while vendors get paid according to the agreed settlement terms. It is built to increase sales, improve conversion, and keep transactions protected inside the Emirai ecosystem.

How it works

1. Buyer selects a product and chooses BNPL at checkout.
2. Emirai checks eligibility and shows the installment plan.
3. The order is placed and the payment is managed through Emirai.
4. The buyer pays in scheduled installments.
5. The vendor receives settlement as defined in the vendor agreement.
6. If a dispute arises, the escrow and review process applies before final release.

Buyer benefits

- Pay in flexible installments instead of the full amount upfront.
- Clear schedule of due dates and remaining balance.
- Extra rewards for on-time payments.
- Higher BNPL limits for VIP members and strong repayment history.
- Protection through escrow until the order is received and approved.

Vendor benefits

- Higher conversion because more buyers can complete checkout.
- Larger average order value on eligible products.
- Reduced payment friction for new and returning customers.
- BNPL incentives funded from the dedicated BNPL allocation.
- Clear settlement rules and dispute handling.

BNPL token allocation

- **10% of total supply** (10 billion EAI) is reserved for BNPL.
- Used for buyer incentives, vendor subsidies, on-time payment bonuses, and limited promotional installment offers.
- Recommended release: **15% at TGE**, remaining **linear over 36 months**, so incentives stay available without flooding the market.

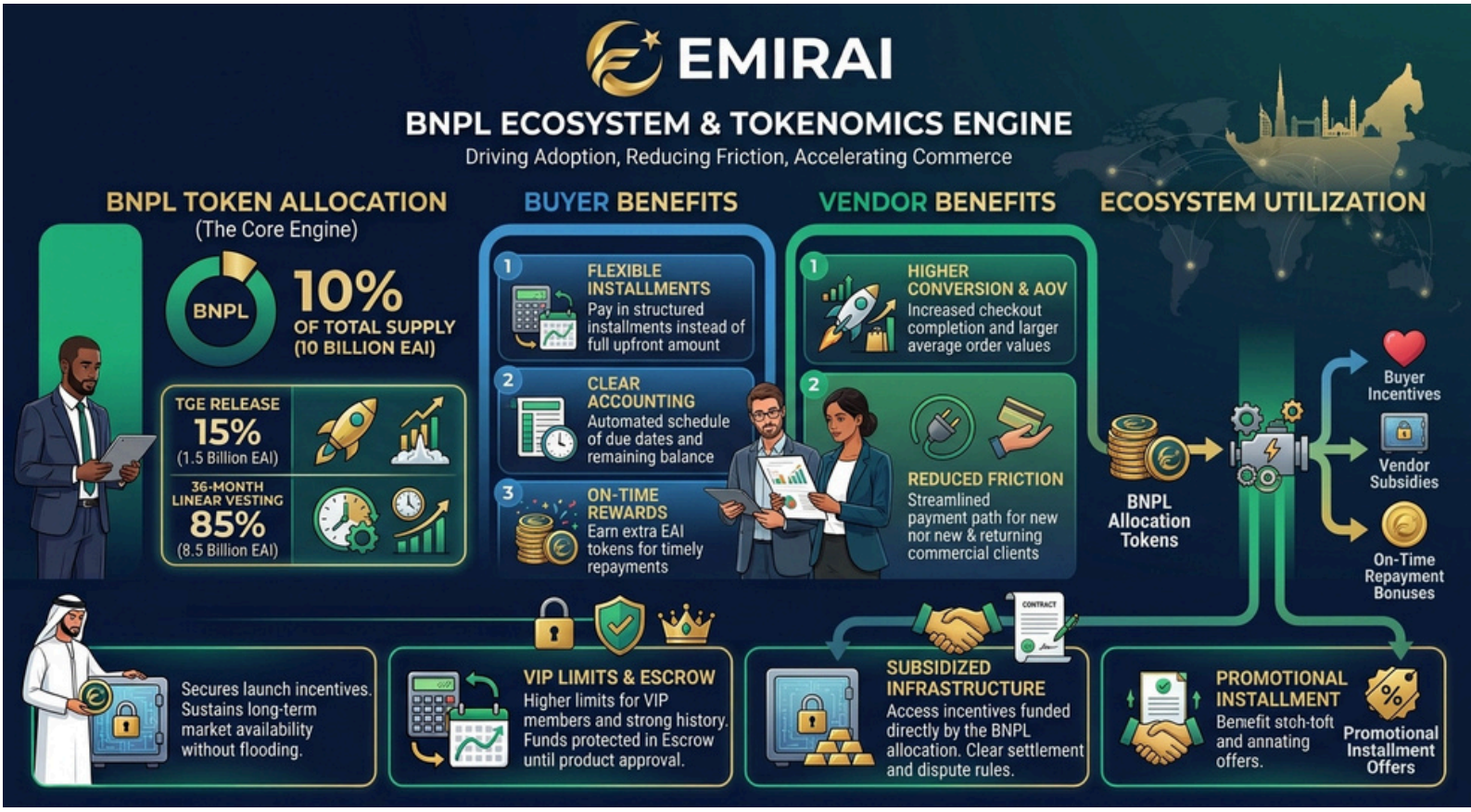
Suggested plans

Plan	Installments	Best for	Notes
Pay in 3	3 months	Everyday purchases	Lowest friction
Pay in 6	6 months	Mid-value orders	Standard plan
Pay in 12	12 months	Higher-value products	Stricter eligibility

Rules that keep it healthy

- Eligibility depends on purchase history, token activity, and repayment record.
- Late payments reduce future BNPL limits and reward rates.
- On-time completion can unlock better limits and VIP benefits.
- BNPL is not available for every product; vendors and categories can be approved separately.
- Disputed orders stay under escrow until resolved.

In short: Emirai BNPL helps buyers afford more, helps vendors sell more, and uses a controlled token allocation so the benefit lasts for years instead of burning out in the first months.



STAKING

Emirai offers a long-term staking program designed to reward loyal holders while keeping the token economy sustainable.

Key Features:

- Stake EAI tokens and earn regular rewards
- Flexible and locked staking options
- Rewards distributed in EAI
- No fixed APY forever — the rate reduces gradually over time for long-term health of the ecosystem

Staking APY Structure (10-Year Plan)

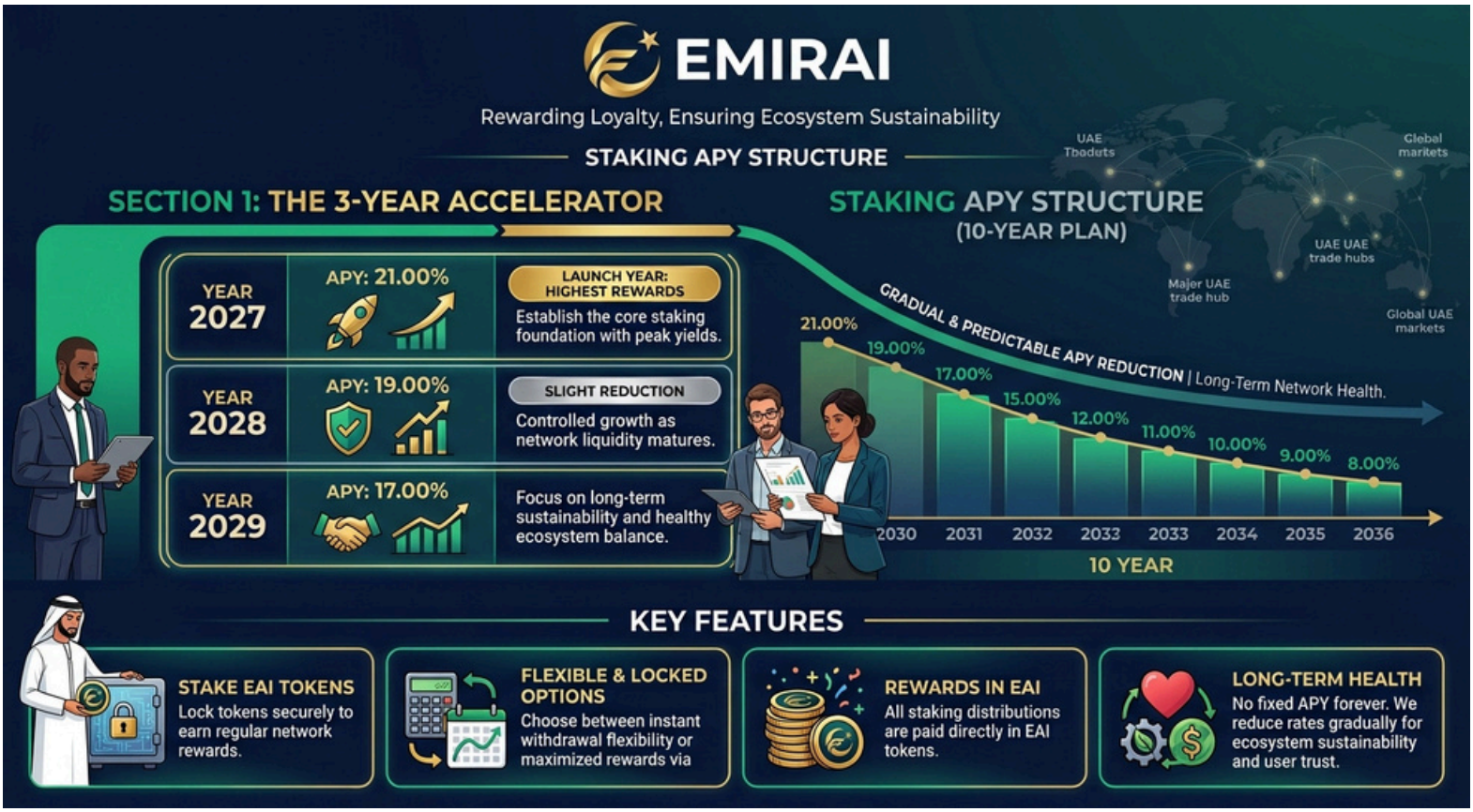
Year	APY	Notes
2027	21.00%	Launch year – highest reward
2028	19.00%	Slight reduction
2029	17.00%	
2030	15.00%	
2031	13.00%	
2032	12.00%	
2033	11.00%	
2034	10.00%	
2035	9.00%	
2036+	8.00%	Long-term sustainable rate

Unlock the future of global commerce with EMIRAI Market

The world's first hyper-secure, cross-border B2B marketplace engineered to maximize your growth while completely erasing transactional risk. By seamlessly bridging elite international manufacturers and local US wholesalers with high-intent retail buyers, EMIRAI dismantles traditional trade barriers through an advanced, multi-signature smart escrow infrastructure and a zero-risk Buy Now, Pay Later (BNPL) framework where vendors always receive full payment upfront.

Powered by a highly sustainable, long-term tokenized staking ecosystem built for institutional longevity and backed by a deep commitment to global ESG impact, EMIRAI doesn't just process transactions;

We protect your capital, multiply your conversions, and reward your loyalty on-chain. Step into the inner circle, eliminate legacy processing friction, and scale your business securely across the UAE and global markets today.



VIP MEMBERS

Emirai VIP Members enjoy exclusive privileges designed for our most valued users and supporters.

VIP Benefits include:

- Higher shopping reward rates on every purchase
- Exclusive discounts and early access to new products
- Priority customer support
- Special BNPL limits and better installment terms
- Access to private sales and limited-edition drops
- Higher staking APY compared to regular users
- Exclusive airdrops and bonus reward pools
- Invitation to VIP-only community events and AMAs
- Custom account badge and recognition on the platform

How to become a VIP Member:

Users can unlock VIP status through token holding, staking amount, total purchases, or special invitation from the Emirai team. VIP membership is Emirai's way of rewarding loyalty and giving top supporters a truly premium experience.



VIP REFERRALS

Emirai VIP Referrals reward members for inviting quality users into the ecosystem. The program is designed to grow the community through trusted recommendations, not spam.

How it works

1. VIP member shares a unique referral link or code
2. New user signs up using that referral
3. The referred user becomes active by shopping, staking, or using platform services
4. The VIP member earns referral rewards based on qualified activity

VIP Referral Benefits

- Higher referral commission than standard users
- Extra rewards when referred users shop, stake, or use BNPL
- Tier-based bonuses for consistent successful referrals
- Access to exclusive referral campaigns and leaderboard prizes
- Priority tracking through the VIP dashboard

What counts as a successful referral

- New user registration through the VIP link/code
- Completion of required verification steps
- Qualifying action such as first purchase, stake, or active wallet use
- Compliance with Emirai platform rules

In short: VIP Referrals let top Emirai members earn more by bringing real users into the marketplace, staking, and payment ecosystem.

AIRDROPS

Emirai will distribute a limited airdrop of EAI tokens to early supporters, community members, and active users. The airdrop is designed to reward genuine participation, grow the community, and give early believers a strong reason to join the ecosystem from day one.

DEFI

Emirai DeFi connects real marketplace activity with on-chain finance. It helps SMEs and businesses access funding, while giving token holders and external investors a clear way to participate in marketplace growth.

1. Business Financing

Emirai provides structured financing for SMEs and businesses operating inside or through the Emirai ecosystem.

Loan Type	Duration	Best For	Purpose
Short-term	7 days to 6 months	Working capital, inventory, seasonal demand	Fast liquidity
Medium-term	1–3 years	Expansion, equipment, growth projects	Balanced funding
Long-term	1–5 years	Major business scaling and multi-year plans	Structured growth capital

Key points:

- Designed for SMEs and active business operators
- Loan size and terms depend on business profile, sales history, and risk assessment
- Funds can support inventory, operations, expansion, and marketplace-linked growth
- Transparent terms, clear repayment schedules, and controlled risk management

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2. Profit Sharing with Token Holders

A portion of **Emirai Marketplace net profits** is shared with EAI token holders.

- Profit sharing is linked to real marketplace performance, not artificial yield
- Eligible holders can receive rewards based on holding/staking rules set by the platform
- This creates a direct connection between platform success and token holder benefits
- Designed to reward long-term supporters, not short-term speculation

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3. Investor Participation (Separate Option)

In addition to token holding, Emirai offers a **separate investment channel** where anyone can apply to invest in Emirai Market as an investor.

How it works:

1. Applicant submits an investment request
2. Emirai reviews eligibility and investment terms
3. Approved investors allocate capital into selected marketplace financing pools or opportunities
4. Returns are based on the performance of the underlying financed activity
5. Investors track status through the Emirai dashboard

This is separate from:

- Normal token holding
- Staking rewards
- Automatic profit-sharing for holders

It is a dedicated path for people who want direct investment exposure to Emirai's marketplace financing activities.

Why this model works

- **SMEs** get practical access to short, medium, and longer-term financing
- **Token holders** benefit from marketplace profit sharing
- **Investors** get a separate, application-based way to fund marketplace growth
- The system ties DeFi utility to real commercial activity, not empty emissions

In short: Emirai DeFi finances real businesses, shares marketplace profits with token holders, and opens a separate investor track for people who want to fund Emirai Market growth directly.

ESG

ESG Benefits – Emirai Project

Emirai is committed to strong Environmental, Social, and Governance (ESG) principles. Here's how the project delivers real impact:

1. Environmental Responsibility

- Part of the token allocation (ESG wallet) is dedicated to green initiatives.
- Support for carbon offset programs and eco-friendly vendors.
- Preference for sustainable and environmentally responsible products on the marketplace.

2. Social Impact

- Creating equal opportunities for small vendors and entrepreneurs.
- Supporting ethical sellers and local Foundations, businesses.
- Promoting financial inclusion through BNPL and crypto payments.
- Community reward programs that benefit real users, not only large holders.

3. Strong Governance

- Transparent tokenomics with clear vesting schedules.
- Multi-signature controls for major decisions and escrow releases.
- Regular reporting on ESG fund utilization.
- Commitment to fair, secure, and compliant operations.

4. Dedicated ESG Token Allocation

- 5% of total supply allocated specifically for ESG activities.
- Funds used for:
  - Environmental projects
  - Social community programs
  - Governance improvements and audits
- Controlled release over time to ensure long-term impact.

5. Building Trust & Long-Term Value

- Projects with strong ESG focus attract serious investors and partners.
- Improves brand reputation and user confidence.
- Aligns Emirai with global standards for responsible Web3 projects.

🌍 EMIRAI CARE: EMPOWERING COMMUNITIES THROUGH STRATEGIC CHARITY

🌱 GUARDIANS OF THE FUTURE: OUR SUSTAINABLE ESG INTEGRATION ROLE



REWARDS

Emirai offers multiple ways for users to earn rewards across the platform:

1. **Shopping Rewards**

Earn EAI tokens on every purchase made through the Emirai Marketplace.

Higher rewards when paying with EAI tokens.

Extra bonuses during special campaigns and festivals.

2. **Staking Rewards**

Stake EAI tokens and earn attractive annual returns.

Flexible and locked staking options available.

Rewards can be claimed or automatically compounded.

3. **Referral Rewards**

Invite friends and earn EAI tokens when they join and make purchases.

Multi-level referral benefits for active community builders.

Transparent tracking through the user dashboard.

4. **Vendor Performance Rewards**

Vendors earn extra EAI tokens by achieving sales targets.

Special incentives for top-performing and highly rated sellers.

Long-term loyalty rewards for consistent vendors.

5. **Community & Engagement Rewards**

Earn tokens by participating in campaigns, contests, and social activities.
Special airdrops and bonus pools for loyal users.
Rewards for content creators, reviewers, and active community members.

6. **BNPL & Loyalty Benefits**

Extra rewards for users who actively use Buy Now Pay Later.

Tier-based loyalty system that increases reward rates over time.

Exclusive offers for high-activity users.

ESCROW Benefits

Emirai's built-in Escrow system creates a safe and trusted environment for both buyers and sellers. Here's why it matters:

1. Complete Buyer Protection

- Buyer's payment is locked in escrow until the product is received and approved.
- Protection against non-delivery, fake products, or scams.
- Buyer can raise a dispute if the order is not as described.

2. Seller Security

- Sellers are guaranteed payment once the buyer confirms delivery.
- No risk of chargebacks or payment fraud after shipping.
- Funds are released automatically or through multi-signature approval.

3. Fair Dispute Resolution

- Multi-signature system involving:
  - Collateral Holder
  - Lawyer / Legal Representative
  - Management Company Signatory
- Decision is made only when **4 out of 5** approvals are received.
- Transparent and unbiased process.

4. Builds Trust on the Platform

- New buyers and sellers feel safe to transact.
- Higher conversion rates for vendors.
- Stronger reputation for the entire Emirai Marketplace.

5. Supports All Product Categories

- Works for physical products, digital goods, services, and high-value items.
  Flexible enough for small orders and large transactions.

6. On-Chain Transparency

- Every escrow transaction is recorded on the blockchain.
  Full visibility of payment status and release conditions.
  Reduces need for blind trust between parties.

7. Faster & Safer Transactions

- No need for lengthy traditional middlemen.
  Automated release when conditions are met.
  Lower risk compared to normal peer-to-peer deals.



BUYER Benefits – Emirai Ecosystem

Emirai is designed to give buyers a smarter, more rewarding, and flexible shopping experience. Here's what you get as a buyer:

1. Buy Now, Pay Later (BNPL)

- Shop today and pay in easy installments.
- Flexible payment plans that fit your budget.
- No need to pay the full amount upfront.

2. Earn While You Shop

- Receive EAI token rewards on every purchase.
- The more you shop, the more tokens you earn.
- Use earned tokens for future discounts or staking.

3. Exclusive Discounts & Cashback

- Special discounts for EAI token holders.
- Extra cashback when paying with EAI, USDT, or USDC.
- Regular promo campaigns and flash sales.

4. Secure Escrow Protection

- Your money is held safely in escrow until you receive and approve the product.
- Strong buyer protection against fraud or non-delivery.
- Transparent and fair dispute resolution.

5. Multiple Payment Options

- Pay easily with USDT, USDC, BNB, ETH, BTC, or EAI tokens.
- Fast and low-fee transactions on BNB Chain.
- Simple and user-friendly checkout.

6. Staking Rewards

- Stake your EAI tokens and earn attractive returns. Use
- staking rewards to shop or reinvest.
- Flexible staking periods available.

7. Early Access & VIP Benefits

- Early access to new products and exclusive drops.
- Higher reward rates for loyal and high-volume buyers.
- Special VIP vendor deals and private sales.

EAI PAY

Pay and get paid with crypto.

EAI Pay is a contactless, borderless and secure cryptocurrency payment technology designed by Emirai. Shop with EAI Coin : send EAI to friends and family, customers and vendors worldwide.

EAI Marketplace

We're bringing your favorite Products to your fingertips. Access the EAI Marketplace via the app and make payments using EAI PAY

Set your payment preferences

Payment Priority Order lets you choose you want to spend, in the order you prefer.

Lightning fast payments

Send coins to your sellers, and customers worldwide.

200+ Countries

Send and spend your favourite coins with EAI Pay.

Merchant Payments Solution for Businesses

Merchants – Emirai / EAI Pay
Emirai helps businesses accept crypto payments, grow sales, and settle funds faster through **EAI Pay Merchant** — a complete merchant payments solution built for local and global commerce.

Expand your business globally with EAI Pay Merchant.

EAI Pay gives merchants a simple way to accept digital asset payments, manage invoices, automate collections, and send payouts — all from one dashboard.

Metric	Value
Ecosystem reach	Access to Emirai's growing user base
Growth focus	Strong volume and active-user growth targeted for 2027
Supported assets	10+ digital assets including BTC, ETH, USDT, BNB, and more

Key Merchant Tools

1. Direct Debit / Preauthorization
Auto-collect payments from customers after they provide prior authorization. Useful for subscriptions, installments, and recurring services.

2. Invoicing
Send one-off or recurring invoices and collect payment through EAI Pay QR code or payment link.

3. Payouts

- Mass-send crypto payouts for:
- Salary disbursements
- Loyalty and rewards programs
- Supplier payments

Merchant Benefits with EAI Pay

- Reach millions of users in the Emirai ecosystem
- Instant, real-time settlement
- Settlement in crypto and stablecoins
- Lower payment costs compared with traditional gateways
- Exclusive fee structures for customers and merchants
- 10+ supported tokens
- Merchant dashboards and reporting

Dedicated customer support

How Merchants Are Onboarded

1. **Apply**
   Business submits a merchant application with basic company and contact details.
2. **Verification**
   Emirai reviews business information and compliance requirements.
3. **Account setup**
   Approved merchants receive dashboard access, settlement wallet settings, and API/QR tools.
4. **Integration**
   Connect website, POS, invoicing, or marketplace store using plugins, API, or QR payments.
5. **Go live**
   Start accepting payments, sending invoices, and managing payouts.
6. **Ongoing support**
   Access reporting, settlement tracking, and dedicated merchant support.

Why merchants choose Emirai

- Faster settlement than many traditional payment rails
- Lower fees on supported crypto and stablecoin payments
- Access to Emirai shoppers, BNPL users, and token holders
- Tools for both one-time sales and recurring collections
- Clear reporting for finance and operations teams

In short: EAI Pay helps merchants accept crypto, invoice customers, automate collections, and pay suppliers — with lower costs, faster settlement, and access to Emirai's growing ecosystem.

VENDORS BENEFITS

Vendors Benefits – Emirai Ecosystem

Emirai offers powerful advantages for vendors who join the platform. Whether you are a retailer, brand, or service provider, here's what you gain:

1. Instant Access to New Customers

- Reach thousands of buyers actively using Emirai Wallet and BNPL features.
- Get discovered through the Emirai Marketplace without heavy advertising costs.

2. Buy Now, Pay Later (BNPL) Boost

- Increase your sales by offering customers flexible payment options.
- Higher conversion rates — customers are more likely to buy when they can pay in installments.
- Emirai handles the BNPL risk and collections (vendor receives full payment upfront or as agreed).

3. Fast & Secure Payments

- Receive payments in USDT, USDC, BNB, or EAI tokens.
- Low transaction fees compared to traditional payment gateways.
- Instant settlement options available.

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4. Lower Customer Acquisition Cost

- Benefit from Emirai's marketing, staking community, and token holder ecosystem.
- Featured placement opportunities for active vendors.

5. Token Incentives & Rewards

- Earn EAI token rewards for achieving sales targets.
- Special vendor staking pools with attractive APY.
- Loyalty bonuses for long-term partners.

6. Easy Integration

- Simple API and plugin integration for websites and apps.
- Dedicated vendor dashboard to manage products, orders, and payouts.
- Support for both physical and digital products.

7. Trust & Credibility

- Built-in escrow system protects both vendors and buyers.
- Verified vendor badges increase buyer confidence.
- Transparent on-chain records.

8. Growth Support

- Access to Emirai's marketing campaigns and KOL promotions.
- Co-marketing opportunities.
- Early access to new features (AI recommendations, loyalty programs, etc.).



Brand Ambassadors Program

A Brand Ambassadors Program is a marketing strategy where individuals promote a company's products or services. These ambassadors embody the brand's values, increasing awareness and fostering community engagement.



Benefits include cost-effective marketing, authentic promotion, and valuable feedback. Selecting ambassadors involves ensuring alignment with brand values and assessing their engagement and credibility. Implementing the program involves defining objectives, recruiting ambassadors, setting expectations, providing resources, and monitoring progress. Building long-term relationships with ambassadors is crucial for the program's success, enabling authentic marketing and meaningful audience connections.

Our brand ambassadors are our most active and passionate community builders, who help make a difference by sharing Emirai's vision with the world. There are currently 10+ ambassadors across 20+ cities, share local insights and trends, organize online and offline marketing ,events, shows etc... We're looking for dedicated users from all walks of life who share our values. Bring your unique voice and perspective to help us increase the freedom of money for all.

ROAD MAP


EMIRAI MARKET –
STRATEGIC ROADMAP 2026–2030
BUILDING THE FUTURE OF GLOBAL COMMERCE ✦ POWERED BY VISION. DRIVEN BY VALUE.
SEPTEMBER 2026
GENESIS PHASE
Concept development, Team formation, Strategic planning, White paper creation, Business plan framework.
OCTOBER 2026
FOUNDATION
Development of Emirai Market platform/App commenced, Initiation and launch of EAI Token on BSC Mainnet
NOVEMBER 2026
ONBOARDING
Onboarding global brands, Manufacturers and wholesalers, E-commerce platform and app soft launch.
DECEMBER 2026
OFFICIAL LAUNCH
Full E-commerce platform and app launch.
JANUARY 2027
TOKEN EXPANSION
EAI Token listing on major DEX and CEX.
2027
GROWTH & VALIDATION
UAE market dominance, Vendor network expansion, AI commerce features rollout, First warehouse operations, Strong B2B traction.
2028
GCC EXPANSION
Entry into Saudi Arabia, Egypt, Kuwait, Qatar, Bahrain, Oman. Regional fulfillment centers, Advertising platform launch, Selective owned inventory.
2029
INTERNATIONAL EXPANSION
Asian and African market entry, Additional logistics hubs, Strategic partnerships, Flagship showroom pilots.
2030
GLOBAL SCALE
European and American markets, Multi-hub logistics network, Mature ecosystem with high token utility, Sustainable profitable growth.

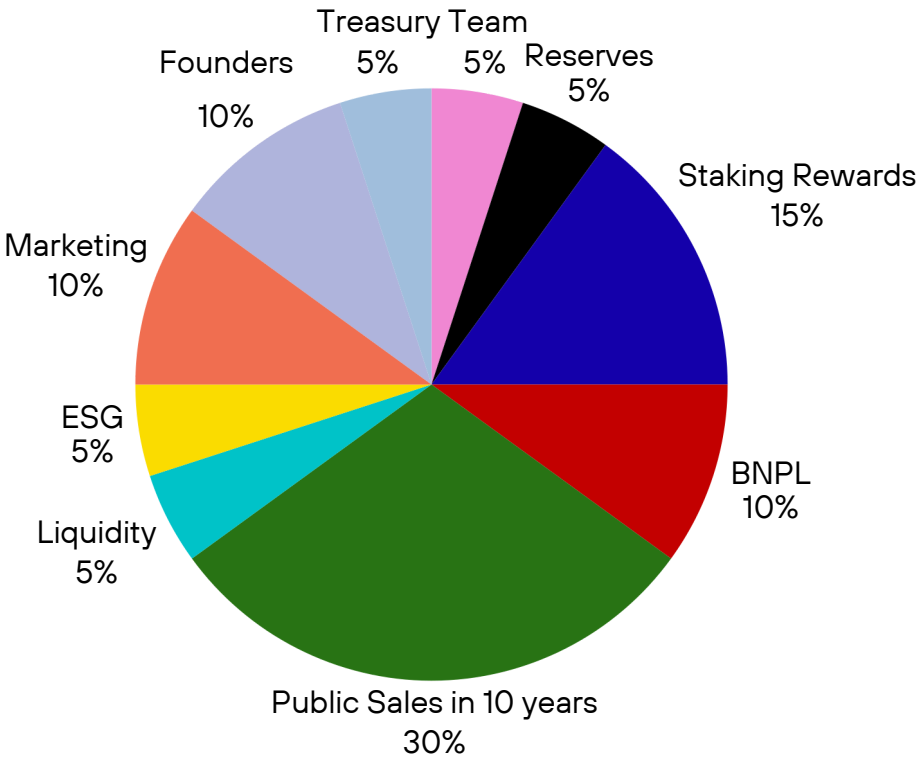
Emirai (EAI) – Tokenomics

Total Supply: 100,000,000,000 EAI (100 Billion)

Decimals: 18 **Network:** BNB Chain

Category	Allocation	Tokens	Vesting / Release Schedule
Founders	10%	10,000,000,000	25% at TGE 25% after Year 1 25% after Year 2 25% after Year 3
Team	5%	5,000,000,000	10% at TGE Remaining 90% linear over 36 months
Liquidity	5%	5,000,000,000	100% unlocked at TGE
Marketing	10%	10,000,000,000	20% at TGE Remaining linear over 36 months
ESG	5%	5,000,000,000	10% at TGE Remaining linear over 48 months
BNPL	10%	10,000,000,000	15% at TGE Remaining linear over 36 months
Staking Rewards	15%	15,000,000,000	Released over 9 years (decreasing emissions)
Reserves	5%	5,000,000,000	linear over 36 months 10% TGE + remaining
Treasury	5%	5,000,000,000	Locked 12 months cliff Then linear over 9 years
Public Sales	30%	30,000,000,000	1% Private Sale 1% Public Sale 2.8% every year × 10 years

Allocations OF Tokens



TEAM



Hanan Belal is an exceptional woman with over 20 years of experience in business, sales, and marketing. She has successfully founded and led several companies, serving as the founding chairperson in Egypt. Hanan is known for her ability to build strong teams and manage successful business relationships. Under her leadership, companies have experienced significant growth and sustained success in the market. With her extensive experience and dedication, she continues to inspire and elevate companies to higher levels.



Ahmad Ali Al Hakami is the Co-Founder and CEO based in Saudi Arabia. As a native Arabic speaker, he brings over 15 years of extensive experience in the real estate sector, excelling in sales and business development. His expertise extends to strategic planning, team leadership, and fostering key partnerships, making him a distinguished leader in the industry.



Ashraf Shiba is a versatile professional with a diverse background. A banker by training, Dr. Ashraf Shiba has transitioned into a dynamic role as a Business Development Executive and Co-Assistant to Hanan Belal. His fluency in both English and Arabic enhances his ability to navigate and foster relationships across different cultures and markets. With a keen eye for detail and a strategic mindset, Ashraf is committed to driving growth and innovation within his organization. His dedication to excellence and continuous learning makes him an invaluable asset to any team.



Shiraz khan is a versatile professional with a diverse background. A Business consultant, Entrepreneur. Mr Khan has transitioned into a dynamic role as a Core project development and Co-Assistant to Hanan Belal. His fluency in both English and Hindi enhances his ability to navigate and foster relationships across different cultures and markets. With a keen eye for detail and a strategic mindset, he is committed to driving growth and innovation within his organization. His dedication to excellence and continuous learning makes him an invaluable asset to any team.

DEX Exchanges





CEX Exchanges





Media Partners

COINTELEGRAPH

UNLOCK

Arabian Business
Dubai
Mumbai
London
New York

Strategic Partners

SHOROOQ
PARTNERS

ORASEYA
CAPITAL

Banking Partners

WIO
BANK PJSC

بنك رأس الخيمة الوطني
RAKBANK

المشرق
mashreq

BRANDS


HUAWEI


SAMSUNG


SONY






TESLA


adidas


PUMA


NIKE


CHANEL


L'ORÉAL
PARIS


DIOR

Risk Factors

Like any blockchain and fintech project, Emirai involves risks, including:

- Market volatility affecting token price and ecosystem activity
- Regulatory changes in crypto, payments, lending, or digital assets
- Smart contract, custody, or technical vulnerabilities
- Adoption risk if merchants, buyers, or partners grow slower than expected
- Credit and repayment risk in BNPL and business financing products
- Competition from other marketplaces, payment platforms, and DeFi projects
- Operational, cybersecurity, and third-party service risks

Users and investors should carefully evaluate these risks before participating.

CONCLUSION

Emirai brings together marketplace commerce, merchant payments, BNPL, escrow security, SME financing, and token-based rewards in a single ecosystem. By linking real business activity with transparent blockchain utility, Emirai aims to create long-term value for users, merchants, businesses, and token holders. With structured tokenomics, practical financial tools, and a clear growth path, Emirai is built to support sustainable digital commerce and finance.

Disclaimer

This document is for informational purposes only and does not constitute financial, investment, legal, or tax advice. EAI tokens are intended for utility within the Emirai ecosystem and are not offered as securities in any jurisdiction where such offering would be restricted. Participation in token sales, staking, financing, or marketplace activities involves risk, including possible loss of value. Nothing in this whitepaper should be interpreted as a guarantee of profits, returns, or future performance. Readers should conduct their own research and seek independent professional advice before making any decision.