

WEB 2.0
Short-term
Circulating Bonds

WEB 3.0
RWA
Finance System

KINC: Blockchain-Based Technology & Settlement Infrastructure

WhitePaper v3.0
September 2025
Konnnect Foundation

CHAPTER 1 Introduction & Industry Background

1-1 Project Background

In the modern digital economy, the role of digital assets has expanded beyond simple investment vehicles to become the core operating infrastructure for the real economy. However, the lack of trust in cross-border transactions and complex settlement processes remains a major hurdle for platform scalability. KINC was born as a technology and information intermediary platform to bridge these gaps.



1-2 Vision and Mission

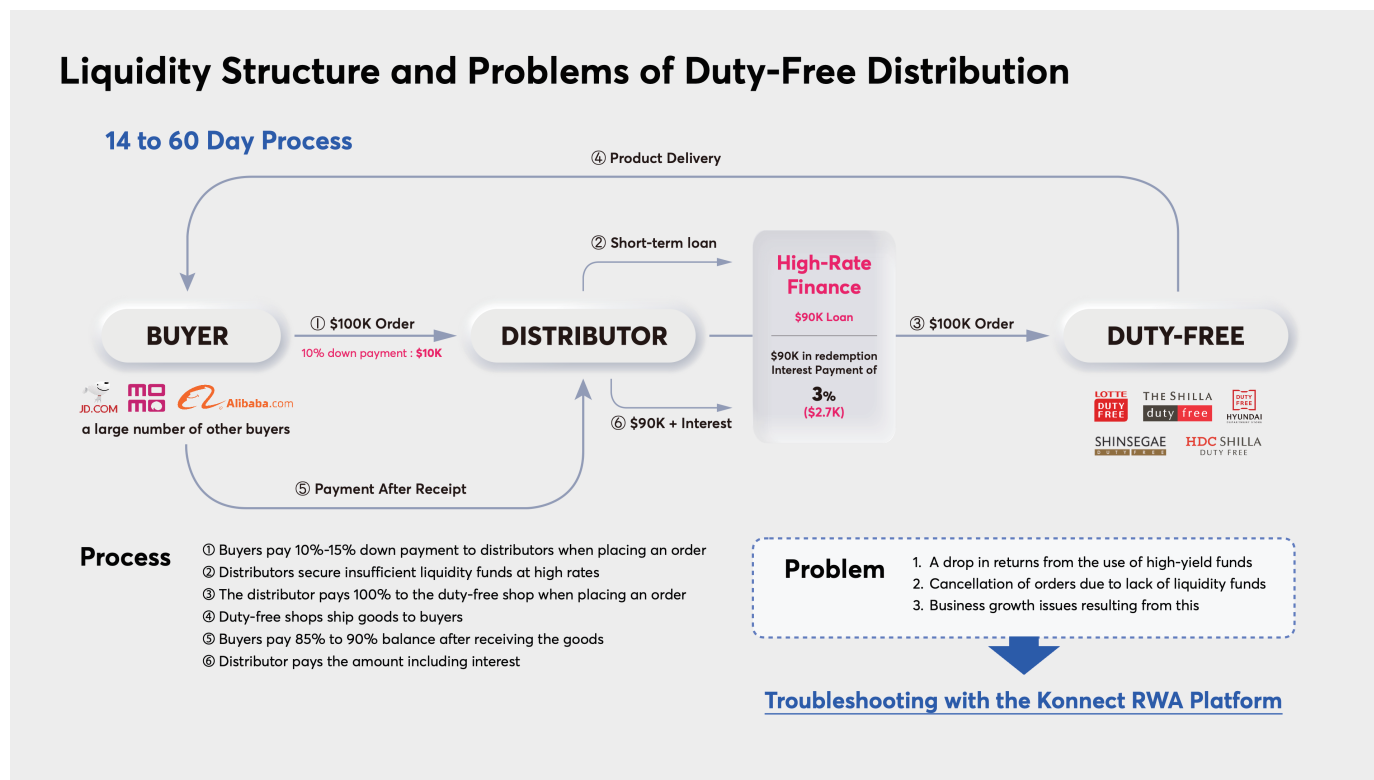
Vision : To establish a trusted infrastructure where all participants can verify settlement transparency through on-chain data.

Mission : To standardize complex business logic and support efficient technical interactions through KCT.

CHAPTER 2 Market Background & Problem Definition

2-1 Structural Flaws in the Current Market

Traditional platforms manage operations, asset issuance, and settlement as a single entity, which leads to regulatory uncertainty and reduced transparency. Additionally, fragmented payment systems across different countries hinder global expansion.



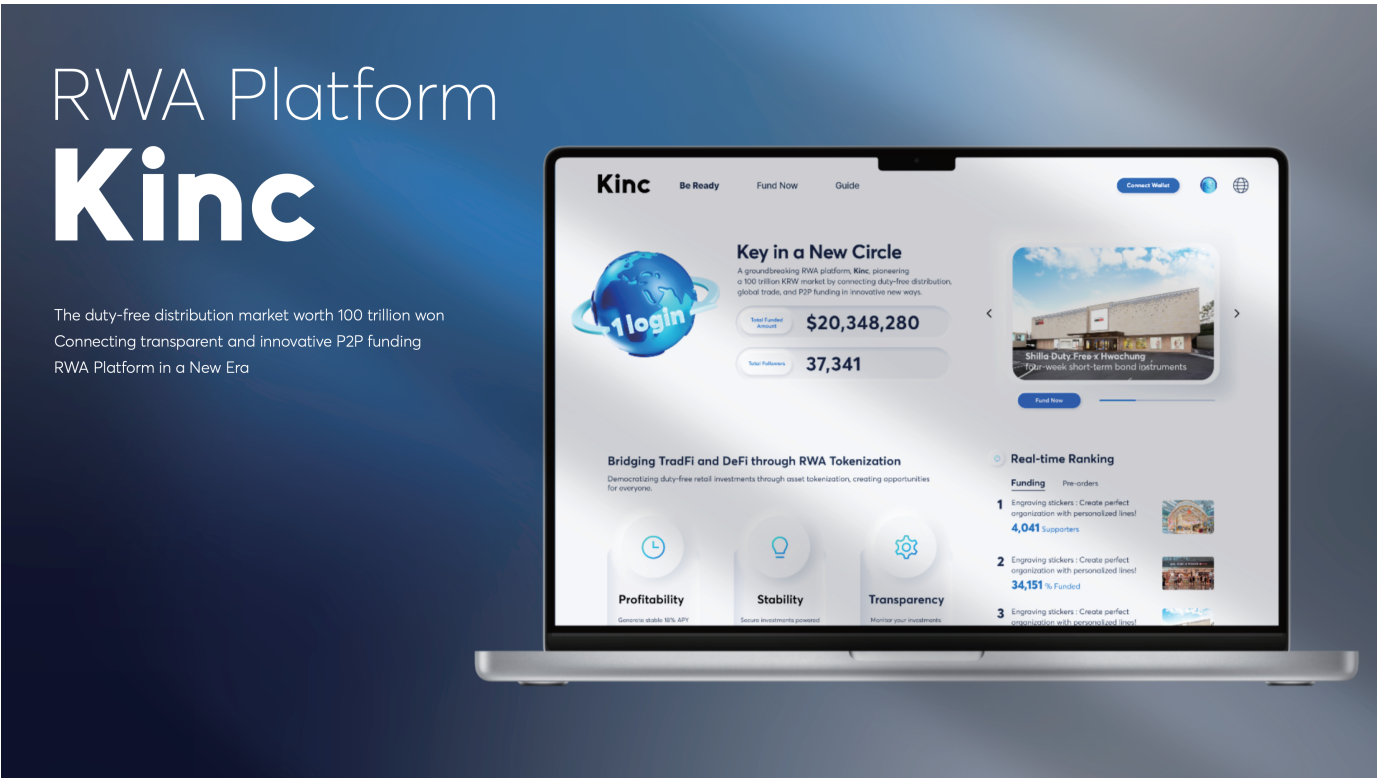
2-2 Reliability and Scalability Issues

Existing services often lack clarity in supply contracts or mortgage loan structures, posing critical risks for long-term expansion. To address this, it is essential to implement a structure where loans are secured by actual physical goods.

CHAPTER 3 KINC Platform Overview

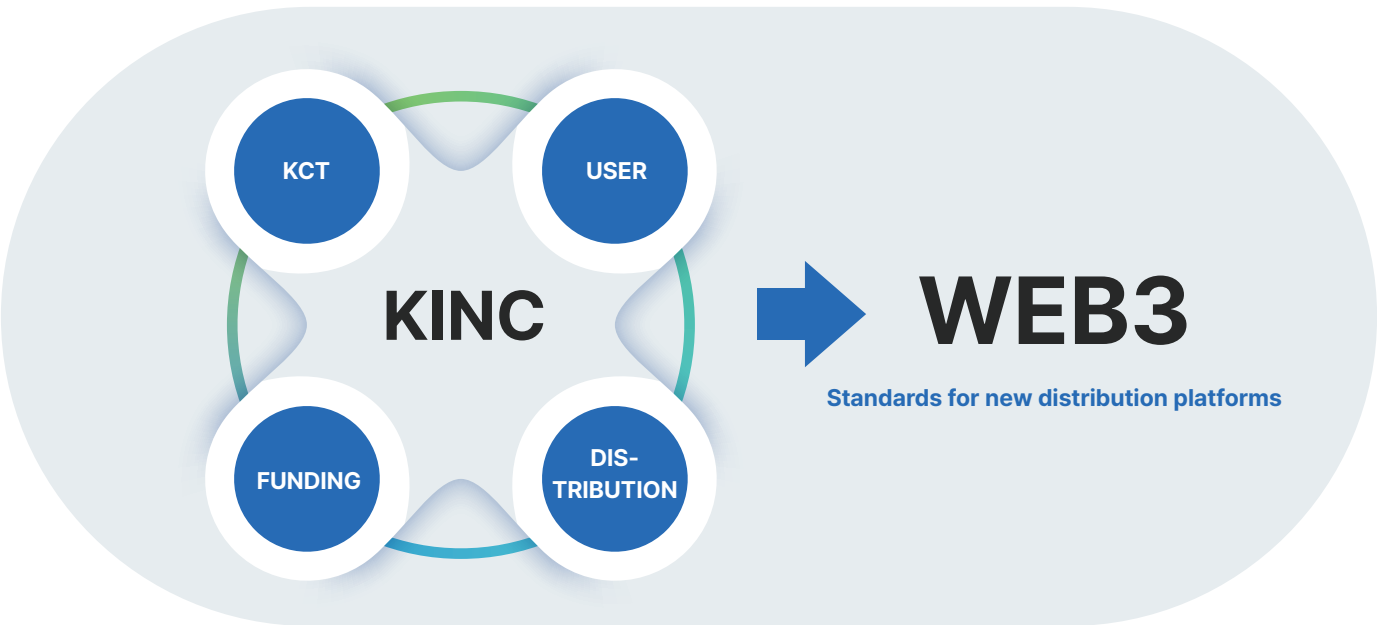
3-1 Definition and Scope of KINC

KINC is defined as a "Technology Intermediary Platform" that provides technical infrastructure and data standardization. It does not directly issue financial products or guarantee returns.



3-2 Principle of Role Separation

All products and services are issued and operated directly by independent external partners, while KINC focuses on providing an information interface to support transparent interactions between participants.

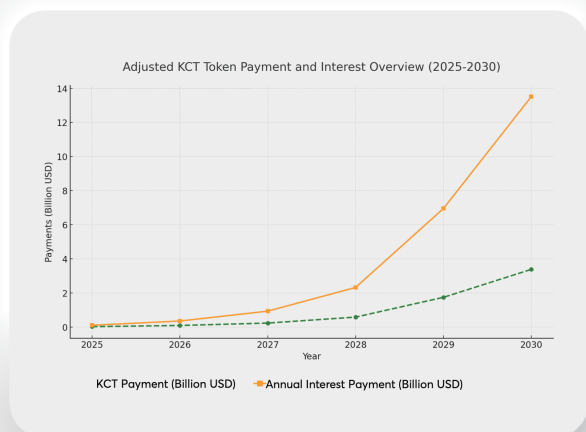


CHAPTER 4 KCT Token Definition & Utility

4-1 Definition as a Utility Token

KCT (Korean Culture Token) is a functional utility token used within the KINC platform and does not provide equity or profit rights.

KCT Usability



1. Interest Payment / Profit Distribution

- * KCT Interest Payment: Using Platform Fees Secures Steady Buying As Funding Amount Increases Securing growth potential by securing KCT users
- * Providing staking services that include benefits and rewards from KCT users

2. Pay for In-Platform Services

- * Use as an in-platform fee (transaction/registration fee, etc.)
- * Purchase services: Purchase investment-related services, consulting, data analysis, etc. with KCT > Increase real utilization

3. Ecosystem Participation

- * Rewards Program: rewards active users on the platform with KCT

4. Asset Securitization

- * Participation in Liquidity Pool: Providing KCT to Liquidity Pool > Providing Additional Rewards > Securing Transaction Liquidity of KCT

5. Decentralized Finance (DeFi) Integration

- * Utilizing DeFi: Connecting KCT with other blockchain ecosystems so that it can be used in DeFi products such as swaps, lending, and derivatives will greatly expand the use case.
- * Providing liquidity: We design KCT holders to generate revenue by providing liquidity to external platforms.

4-2 Key Utility Areas

Platform Access Rights : A means to access KINC's advanced features and settlement interfaces.

Service Fee Payment : Used for paying transaction processing and platform infrastructure fees.

Participation Incentives : A functional reward mechanism for technical contribution and ecosystem activation.

CHAPTER 5 Business Advancement Strategy (KINC 1.5 Specification)

5-1 Product Creation Strategy

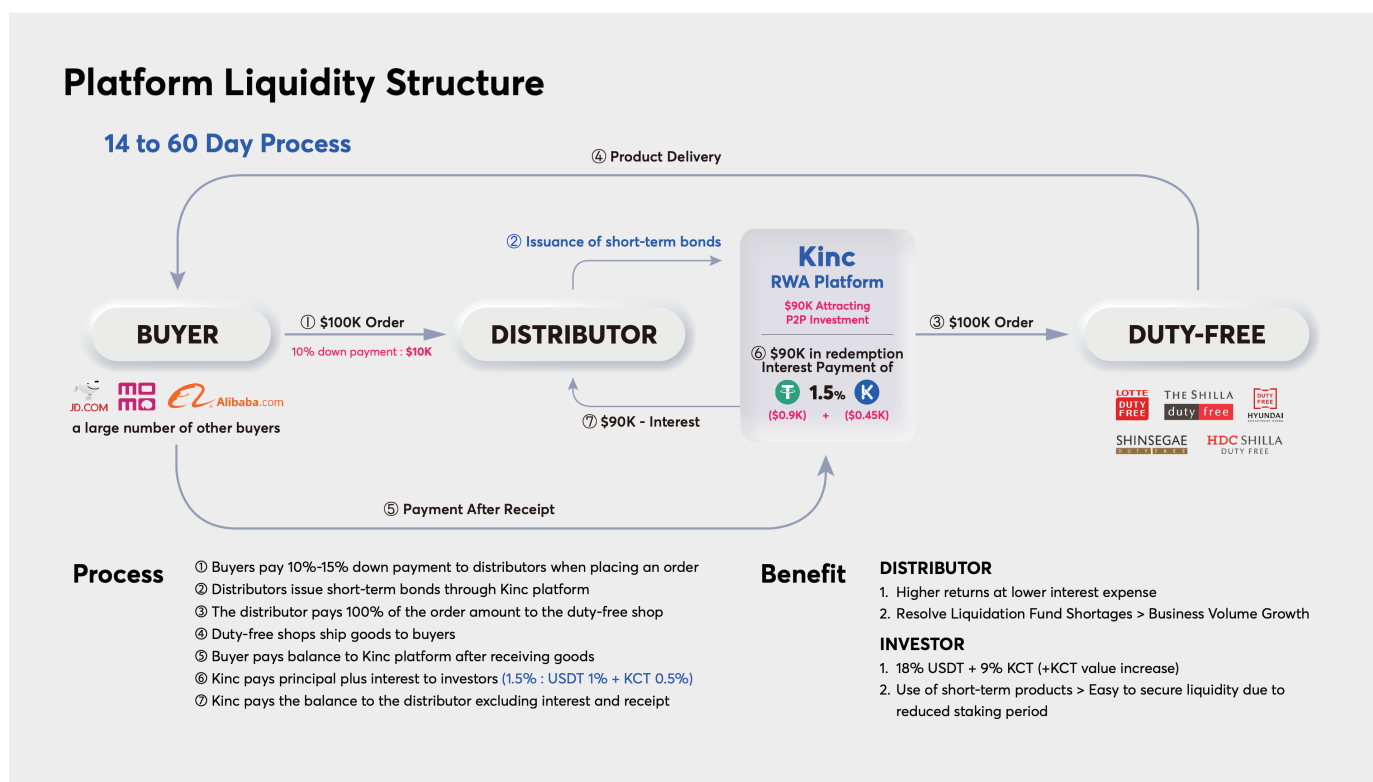
To determine market-appropriate pricing, different interest rates are set for each financial product to analyze market participation

Collateral and Loan Standards : Designed to enable loans backed by circulating goods to ensure scalability.

Settlement Specs: Clearly defined specs including loan interest rates, investment periods, and redemption periods.

5-2 Platform Fee and Logic

We establish competitive platform fee policies for sustainable operation and provide a user-friendly cost structure through features such as whitelisting.



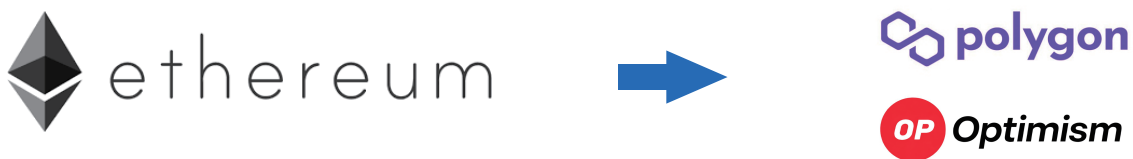
CHAPTER 6 **Blockchain Infrastructure**

6-1 Selection of Polygon Mainnet

KCT operates on the Polygon Mainnet to ensure low transaction costs and high processing speed. This environment is most suitable for handling large-scale user traffic and frequent settlement processes.

6-2 Mainnet Migration and Stability

During the migration from the Ethereum Mainnet to Polygon, core tokenomics such as total supply and allocation ratios remained strictly unchanged.



CHAPTER 7 **Tokenomics**

7-1 Total Supply and Allocation

Total Supply : 10,000,000,000 KCT

Additional Issuance : None

Allocation Plan : Transparently composed of Reserve, Team & Advisors, Marketing, R&D, Operations, and Donations.



CHAPTER 8 **Operation and Marketing Strategy**

8-1 User Acquisition Funnel

To convert traditional Web2 users into Web3-based KCT users, we implement the following strategies:

Whitelist : Providing benefits such as reduced platform fees and priority access to new products.

Airdrop Events : Driving the influx of actual market investors through targeted marketing.

8-2 Strengthening Market Competitiveness

We conduct regular satisfaction surveys for both participants and investment attractors to analyze SWOT (Strengths, Weaknesses, Opportunities, Threats) and reflect them in the service.

CHAPTER 9 **Risk and Legal Disclosure**

9-1 Risk Disclosure

We disclose risks related to blockchain network failures, smart contract vulnerabilities, and changes in the regulatory environment of different countries.

9-2 Disclaimer and Conclusion

KCT is not a product that guarantees investment returns, it exists solely for platform functionality. KINC connects, KCT operates.

EOD.

**THANK
YOU**

WhitePaper v3.0
September 2025
Konnect Foundation