

Voucher76 (V76) White Paper

Goldpay Limited — October 2025



1. Executive Summary

Voucher76 (V76) is a blockchain-based voucher which will Trade 24/7 against major stablecoins on digital exchanges. At the core of V76 is the Smart Treasure Vault, a transparent, asset-backed reserve designed to steadily increase V76's intrinsic value, or "Floor Price." The Vault accumulates value-preserving and appreciating assets (VPAA) such as gold, Bitcoin, Ethereum, and future digital assets. More importantly, the Smart Treasure Vault has a mechanism that ensures the "Floor Price" only rises and never falls.

The Goldpay76 Platform facilitates the use of V76 for purchasing commodities, exchanging digital asset, and accessing business services, establishing a practical bridge between blockchain utility and real-world applications.

2. V76's Overview

Issuer : Goldpay Limited

Primary user : Elate Graphite Limited (a subsidiary of Elate Holdings Limited, HK listing code 76)

Blockchain : Ethereum (ERC-20 standard)

Max Supply : one billion tokens.

Medium of exchange: Usable on the Goldpay76 platform to purchase commodities (graphite, petroleum, carbon products, and others) and services from partner companies. Exchange with vouchers issued by partner companies, ensuring liquidity and business adoption.

Web3-related services: One-click exchange with gold, USDT, USDC, USDI, BTC, ETH, and other digital assets.

Floor price keeps rising: The floor price of V76 is designed to appreciate, backed by the growing assets in the Smart Treasure Vault.

3. Smart Treasure Vault

The Smart Treasure Vault is the foundation of V76's value system. 100% of the VPAA in Smart Treasure Vault belong to V76 holders issued in the primary market.

The Smart Treasure Vault only allows asset injections, and asset withdrawals require the destruction of V76 tokens, with the amount of VPAA withdrawn corresponding to the number of tokens destroyed. This rule is managed through a smart contract. As the total supply of V76 decreases due to token destruction and the VPAA in the Smart Treasure Vault increase with injections, this mechanism ensures that the "Floor Price" of V76 steadily rises. This allows holders who sell or destroy their V76 tokens later to achieve higher profits, reducing regrets such as selling Bitcoin bought at \$1,000 for \$2,000. It provides V76 holders with an option for long-term wealth accumulation.

All assets in the Smart Treasure Vault can be monitored and viewed by the public daily.

4. Over \$1 billion in assets will be injected into the Smart Treasure Vault

The first issuance of one million V76 tokens at a price of \$1.00 each generates USD1 million in proceeds. 100% of these proceeds are allocated to purchasing VPAA, which are injected into the Smart Treasure Vault. This sets the initial Floor Price at \$1.00 per token.

The remaining 999 million tokens are issued in annual tranches. Each new tranche is priced higher than the previous one. Proceeds are used to purchase VPAA, which are injected into the Smart Treasure Vault, or loaned to vetted partner companies. Loan repayments (principal plus interest) are also used to purchase more VPAA and injected into the Vault.

In summary, 100% of V76's issuance revenue plus the interest generated from loans

will be fully used to increase V76's "Floor Price" and the market price.

5. Issuance and Distribution

No V76 may be issued via free airdrops or giveaways. Even the Issuer is also required to purchase V76 at public issuance price.

100% of the issuance proceeds are used to benefit the V76 community by strengthening the Smart Treasure Vault and driving the appreciation of the Floor Price and the market price.

6. Alignment of Interests

The structure ensures that the interests and objectives of the Issuer, the primary user, and all V76 holders are all fully aligned:

A larger, stronger Smart Treasure Vault leads to a higher Floor Price and market price.

A higher Floor Price benefits all holders, attracts more suppliers and buyers.

7. The Goldpay76 Platform

The Goldpay76 platform (www.goldpay76.com) is an integrated digital and commodity trading platform that powers the V76 ecosystem, featuring the following functions:

Commodity trading: Facilitates global trade in graphite, petroleum, and related products.

Web3 services: Offers user-friendly blockchain and cryptocurrency services for businesses and individuals.

Business lending: Provides loans to qualified clients, expanding usage scenarios for V76.

8. Market Outlook

Madagascar Graphite Limited, valued at \$3.358 billion is the platform's largest partner. Trading this company's products through the platform will expand the application scenarios of V76.

With a rising Floor Price and seamless exchange into gold, Bitcoin, Ethereum, and stablecoins, V76 is positioned to attract more commodity producers, traders, and users worldwide.

The combination of blockchain utility and real-world commodity integration provides strong growth potentials.

9. Risk Disclosure

The issuer and the primary user of V76 will not conduct marketing in any countries and regions restricted by regulations.

The issuer and the primary user will comply with all applicable jurisdictional policies where V76 is offered and avoid restricted markets.

Technology risks: Blockchain carries inherent technology risks, including smart contract vulnerabilities and cybersecurity threats. Users should fully understand these risks before participating.

Issuer : Goldpay Limited
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