Balance (EPT)
White paper

In accordance with Title II of Regulation (EU) 2023/1114 (MiCA)

N	Field	Content
0	Table of content	

01	Date of notification	2025-07-14
02	Statement in accordance with Article 6(3) of Regulation (EU) 2023/1114	This crypto-asset white paper has not been approved by any competent authority in any Member State of the European Union. The operator of the trading platform of the crypto-asset is solely responsible for the content of this crypto-asset white paper.
03	Compliance statement in accordance with Article 6(6) of Regulation (EU) 2023/1114	This crypto-asset white paper complies with Title II of Regulation (EU) 2023/1114 and, to the best of the knowledge of the management body, the information presented in the crypto-asset white paper is fair, clear and not misleading and the crypto-asset white paper makes no omission likely to affect its import.
04	Statement in accordance with Article 6(5), points (a), (b), (c) of Regulation (EU) 2023/1114	The crypto-asset referred to in this white paper may lose its value in part or in full, may not always be transferable and may not be liquid.
05	Statement in accordance with Article 6(5), point (d) of Regulation (EU) 2023/1114	False
06	Statement in accordance with Article 6(5), points (e) and (f) of Regulation (EU) 2023/1114	The crypto-asset referred to in this white paper is not covered by the investor compensation schemes under Directive 97/9/EC of the European Parliament and of the Council. The crypto-asset referred to in this white paper is not covered by the deposit guarantee schemes under Directive 2014/49/EU of the European Parliament and of the Council.

<table>
<tr><td colspan="3">Summary</td></tr>
<tr><td>07</td><td>Warning in accordance with Article 6(7), second subparagraph of Regulation (EU) 2023/1114</td><td>Warning
This summary should be read as an introduction to the crypto-asset white paper. The prospective holder should base any decision to purchase this crypto-asset on the content of the crypto-asset white paper as a whole and not on the summary alone. The admission to trading of this crypto-asset does not constitute an offer or solicitation to purchase financial instruments and any such offer or solicitation can be made only by means of a prospectus or other offer documents pursuant to the applicable national law. This crypto-asset white paper does not constitute a prospectus as referred to in Regulation (EU) 2017/1129 of the European Parliament and of the Council (36) or any other offer document pursuant to Union or national law.</td></tr>
<tr><td>08</td><td>Characteristics of the crypto-asset</td><td>EPT is the Balance platform’s native token, designed to support an AI-driven Web3 gaming and social ecosystem (future usage for governance is also planned). Developed by the team behind the E-PAL gaming companion platform, Balance integrates blockchain and AI technologies to offer personalized digital experiences while bridging Web2 and Web3 gaming communities.
The EPT token has a total fixed supply of around 10 billion and is used as the core medium of exchange within the ecosystem for payments, rewards, and transactions. It incentivizes players, game developers, and the virtual marketplace participants, aligning their interests so that the entire community benefits from network activity. Holding EPT does not grant any ownership in the Foundation or guaranteed returns; it serves as a functional token within the Balance network.

The initial token allocation was as follows:

<table>
<tr><th>Category</th><th>Allocation</th></tr>
<tr><td>Node Rewards</td><td>25%</td></tr>
<tr><td>Ecosystem Growth</td><td>23%</td></tr>
<tr><td>Airdrop & Community</td><td>15%</td></tr>
<tr><td>Investors</td><td>17%</td></tr>
<tr><td>Team & Advisors</td><td>13%</td></tr>
<tr><td>Marketing</td><td>7%</td></tr>
</table>
</td></tr>
</table>

		EPT tokens are freely transferable, in whole or in part, to third parties, and all associated usage rights and obligations follow the token upon transfer.
09	Information about the quality and quantity of goods or services to which the utility tokens give access and restrictions on the transferability	N/A
10	Key information about the offer to the public or admission to trading	Kraken seeks admission to trading of the EPT token so as to be compliant with MiCA and in keeping with its mission to make available for trading to its clients a wide range of assets.
Part I – Information on risks		
I.1	Offer-Related Risks	**General Risk Factors Associated with Crypto-Asset Offerings** The admission to trading of crypto-assets, including EPT, is subject to general risks inherent to the broader cryptocurrency market. **Market Volatility** The value of EPT may experience substantial fluctuations driven by investor sentiment, macroeconomic developments, and market conditions. **Regulatory Risks** Changes in legislation, applicable laws, compliance requirements or the implementation of new regulatory frameworks could affect the availability, trading, or use of such assets. **Security Risks** The risk of exploitation, hacking or security vulnerabilities of the underlying protocol and/or contracts of the token leading to a loss. **Reputational Risks** The potential for damage to an organization's credibility or public trust, which can negatively impact stakeholder confidence and overall business viability**.**

I.2	Issuer-Related Risks	**Operational & Execution Risk** The Foundation (issuer) might fail to successfully build and maintain the Balance platform. If the team encounters technical obstacles or project delays, the platform's growth, and by extension the token's utility and value, will be impaired. The Foundation has a finite treasury; if expenses outrun the budget or additional funding cannot be raised when needed, the project could stall due to lack of resources. **Key Person Risk** The project's leadership is crucial to its success. If one or more key team members leave, become incapacitated, or underperform, it could negatively affect project momentum and execution.
I.3	Crypto-Assets-related Risks	**Market Volatility** The crypto-asset market is subject to significant price volatility, which may affect the value of EPT. Prices can fluctuate rapidly and unpredictably due to various factors, including market sentiment, economic indicators, technological developments, regulatory news, and macroeconomic trends. This high level of volatility may lead to sudden gains or losses and can impact the liquidity and tradability of the crypto-asset. **Liquidity** Liquidity refers to the ability to buy or sell a crypto-asset without causing significant price impact. EPT may experience periods of low liquidity, meaning that it could be difficult to enter or exit positions at desired prices or volumes. Reduced liquidity may result from limited market participation, exchange restrictions, or broader market conditions. This can lead to increased price volatility, slippage, and difficulty in executing transactions. **Cybersecurity & Technology Risks** Risks arising from vulnerabilities in the blockchain technology used by the project or platforms. Example risks include smart contract exploits, compromise of platforms, forking scenarios, compromise of cryptographic algorithms. **Adoption Risks** If the project fails to achieve its goals, adoption and usage may be lower than expected. This could reduce the token's utility and overall value proposition. **Custody & Ownership Risk** The risk related to the inadequate safekeeping and control of crypto-assets e.g. loss of private keys, custodian insolvency leading to a loss.

I.4	Project Implementation-Related Risks	**Development Delays or Failures** The Balance project combines AI and blockchain tech. There is a risk that certain features will be delayed or not realized, technical hurdles or lower-than-expected AI performance could occur. **Partnership and Content-Pipeline Risk** Balance's roadmap references "180+ game communities" and ongoing onboarding of new titles. If major game partners delay, cancel, or scale back integrations, or if promised creator tools ship late, the flow of new content that drives user interest could stall. Reduced content momentum would directly hurt transaction volume and thereby lower organic demand for $EPT. **Scaling and Performance** Even if the project is built, scaling it to potentially millions of transactions is challenging. Performance issues or downtime on the Balance chain or platform could frustrate users and drive them away. **Governance and Upgrade-Coordination Risk** All significant protocol upgrades (e.g., staking parameters, emission tweaks) must pass on-chain governance (not yet live) once it launches. Low voter turnout, token-holder apathy, or the dominance of a single whale could stall critical upgrades or create contentious forks, slowing implementation of essential fixes or features.
I.5	Technology-Related Risks	**Smart contract risks** EPT uses smart contracts to facilitate automated transactions and processes. While these contracts enhance efficiency and decentralization, they also introduce specific technical risks. Vulnerabilities such as coding errors, design flaws, or security loopholes within the smart contract code may be exploited by malicious actors. Such exploits could result in the loss of assets, unauthorized access to sensitive information, or unintended and irreversible execution of transactions. **Blockchain Network Risks** EPT operates on a public blockchain infrastructure, which is maintained by a decentralized network of participants. The functionality and reliability of the crypto-asset are dependent on the performance and security of the underlying blockchain. Risks may include network congestion, high transaction fees, delayed processing times, or, in extreme cases, outages and disruptions. Additionally, vulnerabilities or failures in the consensus mechanism, attacks on the network (e.g., 51% attacks), or protocol-level bugs could impact the operation and availability of EPT. **Risk of Cryptographic Vulnerabilities**

		Technological advancements, such as quantum computing, could pose potential risks to cryptocurrencies. **Privacy** Transactions involving EPT are recorded on a public blockchain, where transaction data is transparent and permanently accessible. While public addresses do not directly reveal personal identities, transaction histories can be analyzed and linked to individuals through data aggregation or external information sources. This transparency may pose privacy concerns for users seeking confidentiality in their financial activity. Transaction data on public blockchains is not inherently private and could be subject to scrutiny by third parties, including regulators, analytics firms, or malicious actors.
I.6	Mitigation measures	**Transparent token-locking and vesting controls** The Tokenomics schedule locks team, advisor and investor allocations with a 12-month cliff followed by linear vesting over three years,vesting commencement point is the Token Generation Event on 21 April 2025, reducing immediate sell pressure and aligning insiders with long-term network success. **Controlled inflation via halving emissions** Key-Node rewards are emitted daily under a predefined halving model, so the rate of new EPT entering circulation tapers over time, limiting unchecked supply growth. **Use of Established Standard** EPT is implemented using a well-tested token standard (ERC20 on Ethereum) which has been widely used and vetted. By adhering to a standard protocol and not using unproven custom code where unnecessary, the project reduces the likelihood of unknown bugs.
Part A - Information about the offeror or the person seeking admission to trading		
A.1	Name	N/A
A.2	Legal form	N/A
A.3	Registered address	N/A
A.4	Head office	N/A

A.5	Registration Date	N/A
A.6	Legal entity identifier	N/A
A.7	Another identifier required pursuant to applicable national law	N/A
A.8	Contact telephone number	N/A
A.9	E-mail address	N/A
A.10	Response Time (Days)	N/A
A.11	Parent Company	N/A
A.12	Members of the Management body	N/A
A.13	Business Activity	N/A
A.14	Parent Company Business Activity	N/A
A.15	Newly Established	N/A

A.16	Financial condition for the past three years	N/A
A.17	Financial condition since registration	N/A
Part B - Information about the issuer, if different from the offeror or person seeking admission to trading		
B.1	Issuer different from offeror or person seeking admission to trading	true
B.2	Name	Balance Labs Foundation
B.3	Legal form	Non-profit foundation (independent legal entity)
B.4	Registered address	Not available
B.5	Head office	6885 Alton Parkway, Suite 200, Irvine, CA 92618, United States
B.6	Registration Date	Not available
B.7	Legal entity identifier	Not available
B.8	Another identifier required pursuant to applicable national law	Not available

B.9	Parent Company	N/A
B.10	Members of the Management body	Not available
B.11	Business Activity	Not available
B.12	Parent Company Business Activity	N/A
Part C- Information about the operator of the trading platform in cases where it draws up the crypto-asset white paper and information about other persons drawing the crypto-asset white paper pursuant to Article 6(1), second subparagraph, of Regulation (EU) 2023/1114		
C.1	Name	Payward Global Solutions LTD
C.2	Legal form	N/A
C.3	Registered address	N/A
C.4	Head office	N/A
C.5	Registration Date	2023-07-11
C.6	Legal entity identifier of the operator of the trading platform	9845003D98SCC2851458
C.7	Another identifier required pursuant to applicable national law	N/A

<table>
<tr><td>C.8</td><td>Parent Company</td><td>N/A</td></tr>
<tr><td>C.9</td><td>Reason for Crypto-Asset White Paper Preparation</td><td>Kraken seeks admission to trading of the EPT token so as to be compliant with MiCA and in keeping with its mission to make available for trading to its clients a wide range of assets.</td></tr>
<tr><td>C.10</td><td>Members of the Management body</td><td>
<table>
<tr><th>Full Name</th><th>Business Address</th><th>Function</th></tr>
<tr><td>Shannon Kurtas</td><td>70 Sir John Rogerson's Quay, Dublin 2, Ireland</td><td>Board Member</td></tr>
<tr><td>Andrew Mulvenny</td><td>70 Sir John Rogerson's Quay, Dublin 2, Ireland</td><td>Board Member</td></tr>
<tr><td>Shane O'Brien</td><td>70 Sir John Rogerson's Quay, Dublin 2, Ireland</td><td>Board Member</td></tr>
<tr><td>Laura Walsh</td><td>70 Sir John Rogerson's Quay, Dublin 2, Ireland</td><td>Board Member</td></tr>
<tr><td>Michael Walsh</td><td>70 Sir John Rogerson's Quay, Dublin 2, Ireland</td><td>Board Member</td></tr>
</table>
</td></tr>
<tr><td>C.11</td><td>Operator Business Activity</td><td>PGSL is the operator of a Trading Platform for Crypto Assets, in accordance with Article 3(1)(18) of Regulation (EU) 2023/1114 (MiCA).</td></tr>
</table>

C.12	Parent Company Business Activity	Payward, Inc., a Delaware, USA corporation, is the parent company of a worldwide group of subsidiaries (the following paragraphs use the term "Payward" or "Payward Group" to refer to the group) collectively doing business as "Kraken." Payward's primary business is the operation of an online virtual asset platform that enables clients to buy and sell virtual assets on a spot basis, including the transfer of crypto-assets to and from external wallets. Payward, through its various affiliates, offers a number of other services and products, including: * A trading platform for futures contracts on virtual assets ("Kraken Derivatives"); * A platform for buying and selling NFTs; * An over-the-counter ("OTC") desk; * Extensions of margin to support spot trading of virtual assets; * A benchmark administrator; and * Staking services.
C.13	Other persons drawing up the crypto-asset white paper according to Article 6(1), second subparagraph, of Regulation (EU) 2023/1114	N/A
C.14	Reason for drawing the white paper by persons referred to in Article 6(1), second subparagraph, of Regulation (EU) 2023/1114	N/A
Part D- Information about the crypto-asset project		
D.1	Crypto-asset project name	Balance

D.2	Crypto-assets name	Balance Token
D.3	Abbreviation	EPT
D.4	Crypto-asset project description	Balance is a next-generation Web3 platform that merges blockchain and AI technology to revolutionize gaming and social experiences. It was founded by the team of E-PAL (a Web2 gaming companion marketplace) as a bridge between Web2 gamers and the decentralized Web3 world. The Balance ecosystem comprises multiple layers and products: an AI-driven companion system, and several products that are planned such as the decentralized marketplace for in-game assets and NFTs, a Game Launchpad for developers to onboard games into Web3 and a Balance ID system providing unified digital identity across games. Balance's architecture is divided into an Application Layer, a Platform Layer, a Protocol Layer, a Token Layer and an Infrastructure Layer. Balance has developed its own Ethereum-compatible blockchain called the Balance zkEVM to ensure scalability for gaming transactions.
D.5	Details of all natural or legal persons involved in the implementation of the crypto-asset project	The Balance project is developed and issued by Balance Labs Foundation, a U.S.based non-profit organization. **Core founders & executives** Brian Xiong (Founder & CEO); Yuzhe "Norris" Wang (Chief Operating Officer); Lucas Lee (Head of Web3 / CEO of E-PAL); Adam Chang (Technical Lead)
D.6	Utility Token Classification	False
D.7	Key Features of Goods/Services for Utility Token Projects	N/A
D.8	Plans for the token	**According to the project team's roadmap:** **Past milestones** Completion of a $30M strategic funding round (2024)

		Launch of Balance zkEVM testnet (early 2024) Mainnet launch of Balance zkEVM (August 2024) Beta release of Balance platform and AI Companion features Initial exchange listings and Token Generation Event (April 21, 2025) **Future milestones** Expansion of AI Companion features and creator monetization tools Launch of full staking and governance modules for EPT (Q1-Q2 2026) Deployment of multi-chain and chain abstraction infrastructure Integration with additional game titles and partner ecosystems Continued rollout of incentive programs (airdrops, quests, campaigns) (Q4 2025) Refer to the project website and governance forum for updated roadmap items.
D.9	Resource Allocation	Balance raised approximately $30 million in strategic funding rounds in 2024. The project's total token supply is 10 billion EPT, with the following allocation: 23% to Ecosystem Growth, 15% to Airdrop & Community Incentives, 7% to Marketing
D.10	Planned Use of Collected Funds or Crypto-Assets	The Balance project is not conducting a new public fundraising; however, funds were previously raised through private token sales and are being used to support the development of the Balance ecosystem. All collected funds and retained EPT allocations are intended to support the growth of the project. The issuer has publicly stated that these funds are designated for technical development (including zkEVM infrastructure), AI companion services, incentive programs, and marketing campaigns. Capital raised from strategic investors is being used to scale the team and launch key product features in alignment with the project's roadmap.
Part E - Information about the offer to the public of crypto-assets or their admission to trading		
E.1	Public Offering or Admission to trading	ATTR

E.2	Reasons for Public Offer or Admission to trading	Making secondary trading available to the consumers on the Kraken Trading platform in compliance with the MiCA regulatory framework
E.3	Fundraising Target	N/A
E.4	Minimum Subscription Goals	N/A
E.5	Maximum Subscription Goal	N/A
E.6	Oversubscription Acceptance	N/A
E.7	Oversubscription Allocation	N/A
E.8	Issue Price	N/A
E.9	Official currency or other crypto-assets determining the issue price	N/A
E.10	Subscription fee	N/A
E.11	Offer Price Determination Method	N/A

E.12	Total Number of Offered/Traded crypto-assets	Maximum supply is 10,000,000,000 EPT
E.13	Targeted Holders	ALL
E.14	Holder restrictions	N/A
E.15	Reimbursement Notice	N/A
E.16	Refund Mechanism	N/A
E.17	Refund Timeline	N/A
E.18	Offer Phases	N/A
E.19	Early Purchase Discount	N/A
E.20	Time-limited offer	N/A
E.21	Subscription period beginning	N/A
E.22	Subscription period end	N/A

E.23	Safeguarding Arrangements for Offered Funds/crypto-assets	N/A
E.24	Payment Methods for crypto-asset Purchase	N/A
E.25	Value Transfer Methods for Reimbursement	N/A
E.26	Right of Withdrawal	N/A
E.27	Transfer of Purchased crypto-assets	N/A
E.28	Transfer Time Schedule	N/A
E.29	Purchaser's Technical Requirements	N/A
E.30	Crypto-asset service provider (CASP) name	N/A
E.31	CASP identifier	N/A
E.32	Placement form	NTAV

E.33	Trading Platforms name	Payward Global Solutions Ltd t/a Kraken.com
E.34	Trading Platforms Market Identifier Code (MIC)	PGSL
E.35	Trading Platforms Access	Kraken.com
E.36	Involved costs	N/A
E.37	Offer Expenses	N/A
E.38	Conflicts of Interest	All listings decisions made by Payward Global Solution Ltd are made independently by staff of the entity in line with internal policies. PGSL publishes a conflict of interest disclosure on its website advising of potential conflicts that may arise.
E.39	Applicable law	Any dispute relating to this white paper shall be governed by and construed and enforced in accordance with the laws of Ireland without regard to conflict of law rules or principles (whether of Ireland or any other jurisdiction) that would cause the application of the laws of any other jurisdiction, irrespective of whether EPT tokens qualify as right or property under the applicable law.
E.40	Competent court	Any disputes or claims arising out of this white paper will be subject to the exclusive jurisdiction of the Irish courts.
Part F - Information about the crypto-assets		
F.1	Crypto-Asset Type	EPT is classified as a crypto-asset other than an asset referenced token or e-money token under MiCA, (EU) 2023/1114.
F.2	Crypto-Asset Functionality	**Live Functionalities** **Medium of Exchange** EPT is used to pay for services and assets within the Balance ecosystem, including AI Companion sessions, game-related NFTs, and other platform features.

		Transferability EPT is fully transferable across supported blockchains (Ethereum and BNB Chain), and can be sent peer-to-peer or traded on exchanges. **Participation in Incentive Programs** Token holders are eligible for community incentives such as airdrops, rewards, and campaign-based distributions.
F.3	Planned Application of Functionalities	**Governance Voting** EPT holders will be able to vote on protocol-level proposals and decisions via a decentralized governance mechanism (Q1-Q2 2026). **Staking** Users will be able to stake EPT to earn rewards or unlock ecosystem benefits. **Fans Protocol Engagement** A mechanism under development will allow users to support their favorite creators or AI agents by spending EPT, triggering ranking and reward dynamics. **Gas Token Role on Balance zkEVM** EPT will serve as the native gas token on the Balance zkEVM chain for paying transaction and execution fees.
A description of the characteristics of the crypto-asset, including the data necessary for classification of the crypto-asset white paper in the register referred to in Article 109 of Regulation (EU) 2023/1114, as specified in accordance with paragraph 8 of that Article		
F.4	Type of white paper	OTHR
F.5	The type of submission	NEWT
F.6	Crypto-Asset Characteristics	EPT is a fungible digital token. It conforms to the ERC-20 standard on Ethereum and the BEP-20 standard on BNB Chain, meaning each token is of equal value and interchangeable. It is divisible up to 18 decimal places (the standard for ERC-20 tokens), allowing for micropayments and fractional use.
F.7	Commercial name or trading name	Balance Labs Foundation

F.8	Website of the issuer	https://balance.fun/
F.9	Starting date of offer to the public or admission to trading	2025-04-21
F.10	Publication date	2025-08-12
F.11	Any other services provided by the issuer	N/A
F.12	Identifier of operator of the trading platform	PGSL
F.13	Language or languages of the white paper	English
F.14	Digital Token Identifier	N/A
F.15	Functionally Fungible Group Digital Token Identifier	N/A
F.16	Voluntary data flag	False
F.17	Personal data flag	True
F.18	LEI eligibility	N/A

F.19	Home Member State	Ireland
F.20	Host Member States	Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden
Part G - Information on the rights and obligations attached to the crypto-assets		
G.1	Purchaser Rights and Obligations	**Rights** Holders of EPT will have the right to use their tokens within the Balance ecosystem and to participate in its governance (not live yet). In practice, this means they will be able to spend EPT for platform services and vote on proposals that determine protocol changes or distribution of community funds. Additionally, holders have the right to transfer or sell their tokens freely, as EPT is a bearer instrument on public blockchains, ownership is recognized by control of the private key to the token's address, which grants the right to dispose of the tokens under property law. **Obligations** There are no mandatory obligations imposed on EPT holders by the token terms. Owning EPT does not require a holder to perform any service or action.
G.2	Exercise of Rights and obligations	**Exercise of Rights** EPT holders exercise their rights through the platform's interfaces and smart contracts. For example, to vote in governance, a holder will use a governance dApp or portal to connect their wallet and cast a vote, which will be recorded on-chain by the governance smart contract tallying votes. To use EPT for payments, the holder simply spends the token within the app (e.g., buying an NFT triggers an on-chain transfer of EPT to the seller or a marketplace contract). These actions typically require the holder to sign transactions with their private key, confirming their intent.
G.3	Conditions for modifications of rights and obligations	The rights and obligations attached to EPT as described in this white paper reflect information available at the time of issuance. This white paper is issued by Kraken and does not constitute a commitment or guarantee by Balance or any other party regarding future modifications. No promises, warranties, or assurances are made herein regarding future token functionality, and this section is provided solely for informational purposes.
G.4	Future Public Offers	No future public offers have been announced by the project team

G.5	Issuer Retained Crypto-Assets	13% or 130 000 000 EPT are allocated to the team and advisors. Another 64% of the 10 billion EPT supply remain under issuer control: Ecosystem Growth 23 % Marketing 7 % Community Incentives 15 % (undistributed) Node Rewards 25 % (released over time)
G.6	Utility Token Classification	False
G.7	Key Features of Goods/Services of Utility Tokens	False
G.8	Utility Tokens Redemption	N/A
G.9	Non-Trading request	This white paper reflects a request to admit the token to trading.
G.10	Crypto-Assets purchase or sale modalities	N/A
G.11	Crypto-Assets Transfer Restrictions	Kraken may, in accordance with applicable laws and internal policies and terms, impose restrictions on buyers and sellers of these tokens.
G.12	Supply Adjustment Protocols	False
G.13	Supply Adjustment Mechanisms	N/A

G.14	Token Value Protection Schemes	False
G.15	Token Value Protection Schemes Description	N/A
G.16	Compensation Schemes	False
G.17	Compensation Schemes Description	N/A
G.18	Applicable law	Any dispute relating to this white paper shall be governed by and construed and enforced in accordance with the laws of Ireland without regard to conflict of law rules or principles (whether of Ireland or any other jurisdiction) that would cause the application of the laws of any other jurisdiction, irrespective of whether EPT tokens qualify as right or property under the applicable law.
G.19	Competent court	Any disputes or claims arising out of this white paper will be subject to the exclusive jurisdiction of the Irish courts.
Part H – information on the underlying technology		
H.1	Distributed ledger technology	EPT exists on and utilizes established blockchain networks. Primarily, it is issued on Ethereum (as an ERC-20 token) and on BNB Chain (as a BEP-20 token). Ethereum is a public, decentralized ledger that now operates on a Proof-of-Stake consensus, providing a secure and widely adopted environment for EPT transactions.
H.2	Protocols and technical standards	The EPT token is based on the Ethereum protocol, which utilizes decentralized Distributed-Ledger Technology. This protocol provides the foundation for secure transactions and smart contracts. ERC20 Token Standard The ERC20 standard is a technical protocol for issuing and managing tokens, ensuring that the EPT token is compatible with most wallets, exchanges, and decentralized applications (DApps).

H.3	Technology Used	The EPT token uses the existing ERC-20 fungible token standard on Ethereum.
H.4	Consensus Mechanism	Ethereum uses a Proof-of-Stake (PoS) consensus mechanism, where validators are selected based on ETH stake to propose and attest to new blocks. Transactions on Ethereum typically take 12 seconds, with strong decentralization and security guarantees.
H.5	Incentive Mechanisms and Applicable Fees	EPT relies on the existing incentive mechanisms and fee structures of the Ethereum blockchain.
H.6	Use of Distributed Ledger Technology	false
H.7	DLT Functionality Description	N/A
H.8	Audit	False
H.9	Audit outcome	N/A
Part J - Information on the suitability indicators in relation to adverse impact on the climate and other environment-related adverse impacts		
S.1	Name	Payward Global Solutions Limited
S.2	Relevant legal entity identifier	9845003D98SCC2851458
S.3	Name of the crypto-asset	balance
S.4	Consensus Mechanism	balance is present on the following networks: Binance Smart Chain, Ethereum. Binance Smart Chain (BSC) uses a hybrid consensus mechanism called Proof of Staked Authority (PoSA), which combines elements of Delegated Proof of Stake (DPoS) and Proof of Authority (PoA). This method ensures fast block times and low fees while maintaining a level of decentralization and security.

		Core Components: 1. Validators (so-called “Cabinet Members”): Validators on BSC are responsible for producing new blocks, validating transactions, and maintaining the network’s security. To become a validator, an entity must stake a significant amount of BNB (Binance Coin). Validators are selected through staking and voting by token holders. There are 21 active validators at any given time, rotating to ensure decentralization and security. 2. Delegators: Token holders who do not wish to run validator nodes can delegate their BNB tokens to validators. This delegation helps validators increase their stake and improves their chances of being selected to produce blocks. Delegators earn a share of the rewards that validators receive, incentivizing broad participation in network security. 3. Candidates: Candidates are nodes that have staked the required amount of BNB and are in the pool waiting to become validators. They are essentially potential validators who are not currently active but can be elected to the validator set through community voting. Candidates play a crucial role in ensuring there is always a sufficient pool of nodes ready to take on validation tasks, thus maintaining network resilience and decentralization. Consensus Process 4. Validator Selection: Validators are chosen based on the amount of BNB staked and votes received from delegators. The more BNB staked and votes received, the higher the chance of being selected to validate transactions and produce new blocks. The selection process involves both the current validators and the pool of candidates, ensuring a dynamic and secure rotation of nodes. 5. Block Production: The selected validators take turns producing blocks in a PoA-like manner, ensuring that blocks are generated quickly and efficiently. Validators validate transactions, add them to new blocks, and broadcast these blocks to the network. 6. Transaction Finality: BSC achieves fast block times of around 3 seconds and quick transaction finality. This is achieved through the efficient

		PoSA mechanism that allows validators to rapidly reach consensus. Security and Economic Incentives 7. Staking: Validators are required to stake a substantial amount of BNB, which acts as collateral to ensure their honest behavior. This staked amount can be slashed if validators act maliciously. Staking incentivizes validators to act in the network's best interest to avoid losing their staked BNB. 8. Delegation and Rewards: Delegators earn rewards proportional to their stake in validators. This incentivizes them to choose reliable validators and participate in the network's security. Validators and delegators share transaction fees as rewards, which provides continuous economic incentives to maintain network security and performance. 9. Transaction Fees: BSC employs low transaction fees, paid in BNB, making it cost-effective for users. These fees are collected by validators as part of their rewards, further incentivizing them to validate transactions accurately and efficiently. The crypto-asset's Proof-of-Stake (PoS) consensus mechanism, introduced with The Merge in 2022, replaces mining with validator staking. Validators must stake at least 32 ETH every block a validator is randomly chosen to propose the next block. Once proposed the other validators verify the blocks integrity. The network operates on a slot and epoch system, where a new block is proposed every 12 seconds, and finalization occurs after two epochs (~12.8 minutes) using Casper-FFG. The Beacon Chain coordinates validators, while the fork-choice rule (LMD-GHOST) ensures the chain follows the heaviest accumulated validator votes. Validators earn rewards for proposing and verifying blocks, but face slashing for malicious behavior or inactivity. PoS aims to improve energy efficiency, security, and scalability, with future upgrades like Proto-Danksharding enhancing transaction efficiency.
S.5	Incentive Mechanisms and Applicable Fees	balance is present on the following networks: Binance Smart Chain, Ethereum.

		Binance Smart Chain (BSC) uses the Proof of Staked Authority (PoSA) consensus mechanism to ensure network security and incentivize participation from validators and delegators. Incentive Mechanisms 1. Validators: - Staking Rewards: Validators must stake a significant amount of BNB to participate in the consensus process. They earn rewards in the form of transaction fees and block rewards. - Selection Process: Validators are selected based on the amount of BNB staked and the votes received from delegators. The more BNB staked and votes received, the higher the chances of being selected to validate transactions and produce new blocks. 2. Delegators: - Delegated Staking: Token holders can delegate their BNB to validators. This delegation increases the validator's total stake and improves their chances of being selected to produce blocks. - Shared Rewards: Delegators earn a portion of the rewards that validators receive. This incentivizes token holders to participate in the network's security and decentralization by choosing reliable validators. 3. Candidates: Pool of Potential Validators: Candidates are nodes that have staked the required amount of BNB and are waiting to become active validators. They ensure that there is always a sufficient pool of nodes ready to take on validation tasks, maintaining network resilience. 4. Economic Security: - Slashing: Validators can be penalized for malicious behavior or failure to perform their duties. Penalties include slashing a portion of their staked tokens, ensuring that validators act in the best interest of the network.

		- Opportunity Cost: Staking requires validators and delegators to lock up their BNB tokens, providing an economic incentive to act honestly to avoid losing their staked assets. Fees on the Binance Smart Chain 1. Transaction Fees: - Low Fees: BSC is known for its low transaction fees compared to other blockchain networks. These fees are paid in BNB and are essential for maintaining network operations and compensating validators. - Dynamic Fee Structure: Transaction fees can vary based on network congestion and the complexity of the transactions. However, BSC ensures that fees remain significantly lower than those on the Ethereum mainnet. 2. Block Rewards: Incentivizing Validators: Validators earn block rewards in addition to transaction fees. These rewards are distributed to validators for their role in maintaining the network and processing transactions. 3. Cross-Chain Fees: Interoperability Costs: BSC supports cross-chain compatibility, allowing assets to be transferred between Binance Chain and Binance Smart Chain. These cross-chain operations incur minimal fees, facilitating seamless asset transfers and improving user experience. 4. Smart Contract Fees: Deploying and interacting with smart contracts on BSC involves paying fees based on the computational resources required. These fees are also paid in BNB and are designed to be cost-effective, encouraging developers to build on the BSC platform. The crypto-asset's PoS system secures transactions through validator incentives and economic penalties. Validators stake at least 32 ETH and earn

		rewards for proposing blocks, attesting to valid ones, and participating in sync committees. Rewards are paid in newly issued ETH and transaction fees. Under EIP-1559, transaction fees consist of a base fee, which is burned to reduce supply, and an optional priority fee (tip) paid to validators. Validators face slashing if they act maliciously and incur penalties for inactivity. This system aims to increase security by aligning incentives while making the crypto-asset's fee structure more predictable and deflationary during high network activity.
S.6	Beginning of the period to which the disclosure relates	2024-07-05
S.7	End of the period to which the disclosure relates	2025-07-05
S.8	Energy consumption	41.70257 kWh/a
S.9	Energy consumption sources and methodologies	The energy consumption of this asset is aggregated across multiple components: To determine the energy consumption of a token, the energy consumption of the network(s) binance_smart_chain, ethereum is calculated first. For the energy consumption of the token, a fraction of the energy consumption of the network is attributed to the token, which is determined based on the activity of the crypto-asset within the network. When calculating the energy consumption, the Functionally Fungible Group Digital Token Identifier (FFG DTI) is used - if available - to determine all implementations of the asset in scope. The mappings are updated regularly, based on data of the Digital Token Identifier Foundation. The information regarding the hardware used and the number of participants in the network is based on assumptions that are verified with best effort using empirical data. In general, participants are assumed to be largely economically rational. As a precautionary principle, we make assumptions on the conservative side when in doubt, i.e. making higher estimates for the adverse impacts.