

TROPTIONS | Settlement Backbone + Issuer Opportunity for UNYKORN BLACK

POF Escrow

ATP Chain

2%

Daily

USDC Custody

Settlement Token

Settlement Fee

Settlement Cadence

1 | The Settlement Backbone

TROPTIONS is the settlement infrastructure layer enabling UNYKORN BLACK and the broader WhichWay event ecosystem. It provides Proof of Funds (POF) custody via USDC escrow, multi-asset clearing across ATP and stablecoin rails, transaction-level audit reporting, and tokenized issuer pathways for sponsors and corporate partners who want equity upside in addition to brand exposure.

This document describes the commercial opportunity for sponsors, lenders, and issuers: how the settlement engine works, what the POF/escrow framework covers, and how sponsors can transition from a flat fee into an equity or performance token model that earns proportionally to actual UNYKORN BLACK ride and referral volume.

2 | What TROPTIONS Provides

POF Escrow Custody	Sponsor prepayments held in USDC escrow from contract signature to KPI delivery. No operational mixing.
Multi-Asset Settlement	USDC stablecoin for fiat-equivalent clearing, ATP (Apostle Chain) for tokenized flows and equity distributions
Transaction Reporting	Every ride, sponsorship dollar, merchant referral, and settlement event is logged with timestamp and chain ID
Issuer Tokenization	Sponsors can mint equity tokens or performance tokens on Apostle Chain (chain_id 7332) backed by ride revenue
WhichWay Integration	Guest, map, merchant, and emergency modules all report settlement state; sponsors see live KPI dashboard
Audit + Compliance	All records are immutable on Apostle Chain, cross-referenced with WhichWay KPI data for regulatory reporting

3 | UNYKORN BLACK Use Case: Why Settlement Matters

UNYKORN BLACK operates with three categories of pre-committed revenue: BlackPass presales, sponsor contracts, and corporate account blocks. All three require custody, reporting, and transparent delivery confirmation before funds release. TROPTIONS provides each:

BlackPass Custody	Presale ride credits held in escrow until dispatched. Credit can be refunded or transferred on 48hr notice.
Sponsor Escrow	Signed sponsor contracts lock sponsor payment in USDC. Funds release against verified KPI milestones.
Account Clearing	Corporate account blocks settled weekly via TROPTIONS ATP rails with PDF invoice and chain transaction proof
KPI Verification	Ride count, QR scans, route coverage, and event window data pulled from WhichWay and cross-matched to issuer

4 | Proof of Funds and Escrow Framework

Proof of Funds is the cornerstone of sponsor confidence and lender certainty. The TROPTIONS custody model is designed to create a clean chain-of-custody from sponsor commitment to verified delivery. No sponsor capital touches operational working capital until KPIs are met.

- Sponsor prepayment deposited to USDC escrow wallet at contract signature - no mixing with operating float.
- Escrow release triggers: minimum ride volume confirmed, route coverage logged, QR scan threshold met.
- Monthly reconciliation report generated and delivered to sponsor, lender, and operator simultaneously.

- Full chain-of-custody: every transaction ID, block height, timestamp, and settlement proof archived.
- Disputed releases handled by 3-party review: operator, sponsor, and TROPTIONS escrow officer.

5 | Sponsor as Issuer: Equity and Performance Token Models

A sponsor can choose to structure their UNYKORN BLACK participation not as a flat fee but as a tokenized equity or performance stake. This upgrades the commercial relationship from a marketing spend to an investment with measurable, liquid upside tied directly to ride volume and event performance.

5a | Equity Issuance Model

Term	Detail
Investment	\$150,000 Founding Sponsor capital
Token Mint	Tokenized equity on Apostle Chain (chain_id 7332)
Revenue Share	5-10% revenue participation on attributed sponsor routes
Settlement	Monthly ATP settlement to sponsor wallet based on ride attribution
Liquidity	Tokens tradeable on Apostle marketplace from day of mint
Reporting	Daily KPI dashboard, monthly statement, quarterly tax export

Equity model example: A Founding Sponsor investing \$150,000 receives tokens representing 7.5% of UNYKORN BLACK net revenue attributed to their branded routes and vehicles. At base-case revenue of \$1.41M, attributed portion (assuming 20% of revenue through sponsor routes) = $\$282,000 \times 7.5\% = \$21,150$ annual ATP distribution. Token value appreciates with fleet scale.

5b | Performance Token Model (Pay-Per-Ride Upside)

The performance token model requires a smaller upfront commitment (\$25K-\$50K) and earns proportionally to actual ride volume and merchant referrals attributed to the sponsor's branded inventory. No lockup period. Earnings distributed quarterly in ATP.

Term	Detail
Token Mint	1,000 tokens at \$25 each (\$25,000 upfront)
Per-Ride Earn	0.5 ATP per confirmed ride using sponsor route or vehicle
Referral Earn	0.1 ATP per qualified merchant lead attributed to sponsor QR
Distribution	Quarterly ATP settlement to sponsor Apostle Chain wallet
Compounding	Token holders can re-stake ATP earnings for additional allocation
Transferability	Tokens tradeable on Apostle marketplace; no transfer lockup

6 | Issuer Commercial Terms

TROPTIONS charges a 2% settlement fee on all sponsor payouts (equity and performance token distributions). All other fees are covered by the operator (UNYKORN BLACK). Sponsors own their token wallets with full non-custodial key control.

Term	Detail
Setup	Registry entry + Apostle Chain wallet provision + token contract mint (one-time)
Settlement	Daily ride/referral aggregation, monthly ATP calculation and payout

Custody	Non-custodial Apostle Chain wallets; sponsors hold private keys
Reporting	Daily KPI dashboard, monthly statement, quarterly tax-ready export
Fee	2% of distributed ATP settlement amount per period
Transferability	Tokens tradeable on Apostle marketplace; no lockup after mint

7 | Compliance and Audit Framework

TROPTIONS settlement infrastructure is built for regulatory audit. All settlement flows are recorded immutably on the Apostle Chain and cross-referenced with WhichWay KPI data. The following compliance frameworks are addressed:

Domain	Coverage
Securities	Tokenized equity and revenue participation reviewed against SEC exemption frameworks (Reg D / Reg A)
AML/KYC	Sponsor identities verified at token mint; settlement flows logged and reported per FinCEN guidance
Tax Reporting	Monthly settlement statements capture realized income for 1099/K1 and foreign tax reporting
Audit Trail	Every ride, route placement, referral, and settlement proof traceable to source on Apostle Chain
Data Privacy	KYC data held in GDPR-compliant encrypted storage; chain records contain only wallet IDs

8 | Why Sponsors Choose TROPTIONS + UNYKORN BLACK

- No middleman: direct non-custodial token ownership; sponsor holds private key from day one.
- Real revenue data: ROI measured in confirmed rides, QR scans, and merchant conversions - not impressions.
- Liquid asset class: tokens tradeable on Apostle marketplace with no lock-up period after mint.
- Network effects: each new sponsor adds route inventory that increases the value of existing tokens.
- Ecosystem scaling: WhichWay modules (guest, demo, passport, merchants) all drive sponsor token economics.
- Lender confidence: escrow custody and audit trail reduce operator risk profile, supporting facility terms.

9 | Next Steps: Becoming an Issuer

1. Complete issuer KYC application and execute commercial term sheet with TROPTIONS.
2. Provide capital commitment and select token model (equity issuance vs. performance tokens).
3. TROPTIONS provisions Apostle Chain wallet and deploys token contract within 5 business days.
4. Deliver brand assets and KPI targets to UNYKORN BLACK at least 14 days before first activation.
5. First ATP settlement distributed within 30 days of first confirmed rides under sponsor attribution.

TROPTIONS Settlement Platform | <https://fifa.unykorn.org/> | Prepared May 8, 2026