Tria is a self-custodial neobank unifying spend, trade, and earn across all chains without bridges or gas – powered by BestPath.

Tria Whitepaper (Private)

January 2026

tria.so

01

INTRODUCTION & VISION

— The Problem We're Solving

Stablecoins and on-chain payments are becoming the new global monetary layer, but today's rails—bridges, gas, custodians, and chain switching—make them unusable for most people. The global financial system remains fundamentally fragmented. Despite decades of digital transformation, billions of people still cannot reliably save, move, or spend their own money.

At the same time, self-custody is accelerating and AI agents are beginning to transact autonomously, creating demand for instant, deterministic, chain-agnostic settlement. In the crypto space specifically, users face a paradox: while blockchain technology promises permissionless, borderless finance, the reality involves navigating dozens of incompatible chains, managing multiple wallets, paying gas fees in different tokens, and trusting centralized custodians.

> *The current state: 100s of blockchain networks, fragmented liquidity, complex bridging and UX, and custodial dependency - all creating friction that prevents mainstream adoption.*

— Who Tria Serves

- **Everyday Users:** Individuals seeking a unified financial experience across spending, trading, and earning—without technical complexity or blockchain knowledge
- **Developers & Protocols:** Teams building applications that need gasless, cross-chain execution capabilities through BestPath and CoreSDK integration
- **Institutions:** Institutions and protocols requiring scalable infrastructure for payments and interoperability
- **AI Agents:** Autonomous systems requiring programmable payment rails for on-chain transactions

— The Tria Solution

A self-custodial neobank that unifies spending, trading, and earning across all chains, without bridges, gas, or custodians. Tria operates as both a consumer-facing neobank and an interoperable payments infrastructure (BestPath) for developers and institutions. The neobank offers Visa-powered crypto credit cards across 150+ countries supporting 1000+ tokens, high-performance trading, and yield earning capabilities. The goal is simple: make stablecoin finance work like the internet—instant, global, and programmable.

BestPath serves as the underlying infrastructure powering 70+ protocols including Arbitrum, Polygon, and Sentient. BestPath gives apps, institutions, and AI agents the same seamless execution beneath it. The goal is simple: make stablecoin finance work like the internet - instant, global, and programmable.

> *Core Thesis: Crypto should work like the internet - instant, global, and free from intermediaries. Users shouldn't need to understand chains, gas, or infrastructure to access their money.*

— North Star

Our mission is to become the financial operating system for Web3: the default settlement layer connecting humans, applications, and AI agents to the programmable economy. Tria's roadmap is designed to capture this entire stack - from consumer interface to infrastructure rails.

02

MARKET CONTEXT & OPPORTUNITY

— Current Market Fragmentation

Tria targets the structural inflection point where the **$150 trillion+ annual cross-border payments** market migrates from legacy banking rails to programmable, self-custodial infrastructure.

The demand for digital-first finance is already proven by Web2 neobanks - with Nubank generating $11.5 billion in 2024 revenue and Revolut posting $1.4 billion in profit - yet these remain closed loops. Tria captures the next evolution: the **$3 trillion+ in monthly stablecoin volume**, which is now **growing 200% YoY** and **settling more value than major card networks like Visa**.

Beyond human users, Tria's "BestPath" infrastructure creates the necessary rails for the >1 billion AI agents expected by 2028, unlocking a **$10 trillion market in programmable, agentic payments.**

Just as Visa and SWIFT captured messaging and Stripe captured the fintech backend, Tria connects both **humans and machines directly to on-chain programmable finance**, eliminating the friction, custody and costs inherent in traditional systems.

— Competitor Consumer Layer Surface

Analysis of competing neobank and crypto card platforms reveals significant gaps that Tria addresses:

Competitor	Product Focus	Missing vs. Tria
Plasma One	Stablecoin payments, 4% cashback, 10%+ yield	No DeFi trading layer, no intent infrastructure
UR (Mantle)	Spend/save/earn on Mantle; Swiss IBAN; Mastercard	Not chain-agnostic, no open routing layer
Kast	Custodial stablecoin Visa card, ~4.5% yields	Not self-custodial, limited token/chain support
Ether.fi	ETH restaking + non-custodial card (3% cashback)	No universal multi-chain OS
Galaxy One	Wealth management: 4%/8% APY + stocks + crypto	US-only, no DeFi, no infra layer

— Fullstack Infrastructure Comparison

Intent-based protocols and infrastructure competitors each lack Tria's full-stack approach:

Protocol	Focus	Missing vs. Tria
Anoma	Distributed OS for intent-centric apps; devnet Jan 2025	No consumer neobank or card

Protocol	Focus	Missing vs. Tria
NEAR Intents	AI-native txn layer; $969M weekly volume; >$4.5B cumulative	No retail neobank
CoW Swap	Intent-based DEX; MEV protection; $10B+ monthly volume	Swap-only, no card
UniswapX	Dutch-auction trading; MEV-aware; cross-chain ERC-7683	Swap-only, no neobank
Across Protocol	Intent-based bridge; V4 with ZK proofs; 2-sec fills	Bridge-only, no neobank
SUAVE (Flashbots)	Shared sequencing layer for MEV apps	Infra-only, no consumer product

— Full-Stack Feature Comparison

Category	Tria	Plasma One	EtherFi	Galaxy One
Asset Support	1,000+ tokens	USDT only	ETH, BTC, stables	BTC + equities
Chains	100+	1–5	1–5	1–5
Spend	Visa; any asset	Visa; stables	Visa; stables	Visa; stables
Yields	Up to 15%	Up to 10%	ETH-only yields	Cash yields
Fees	0% & gasless	Variable	Network fees	Commission
Custody	Self-custodial	Custodial	Self-custodial	FDIC/SIPC
Availability	150+ countries	150+	Not detailed	US only
Operating Layer	Infra + Neobank	Neobank only	Yield + wallet	Wealth mgmt

> *Tria's surface area = "Revolut + Stripe + 1inch + LayerZero rolled into one self-custodial stack"*

— Market Size & Expansion Path

Tria targets the structural inflection point where legacy financial infrastructure migrates to programmable, self-custodial rails:

- **Cross-border Payments:** $150T+ annual market migrating from SWIFT/correspondent banking to programmable rails
- **Stablecoin Settlement:** $3T+ monthly volume, growing 200% YoY—now exceeding major card networks like Visa
- **DeFi Infrastructure:** $100B+ TVL requiring interoperability solutions across fragmented ecosystems
- **AI Agent Economy:** 1B+ agents expected by 2028, requiring programmable payment rails—$10T addressable market
- **Web2 Neobank Validation:** Nubank: $11.5B revenue (2024), Revolut: $1.4B profit—proving demand for digital-first finance

— Why Tria Wins Structurally

- **Full-Stack Integration:** Only player controlling both consumer experience and underlying infrastructure layer

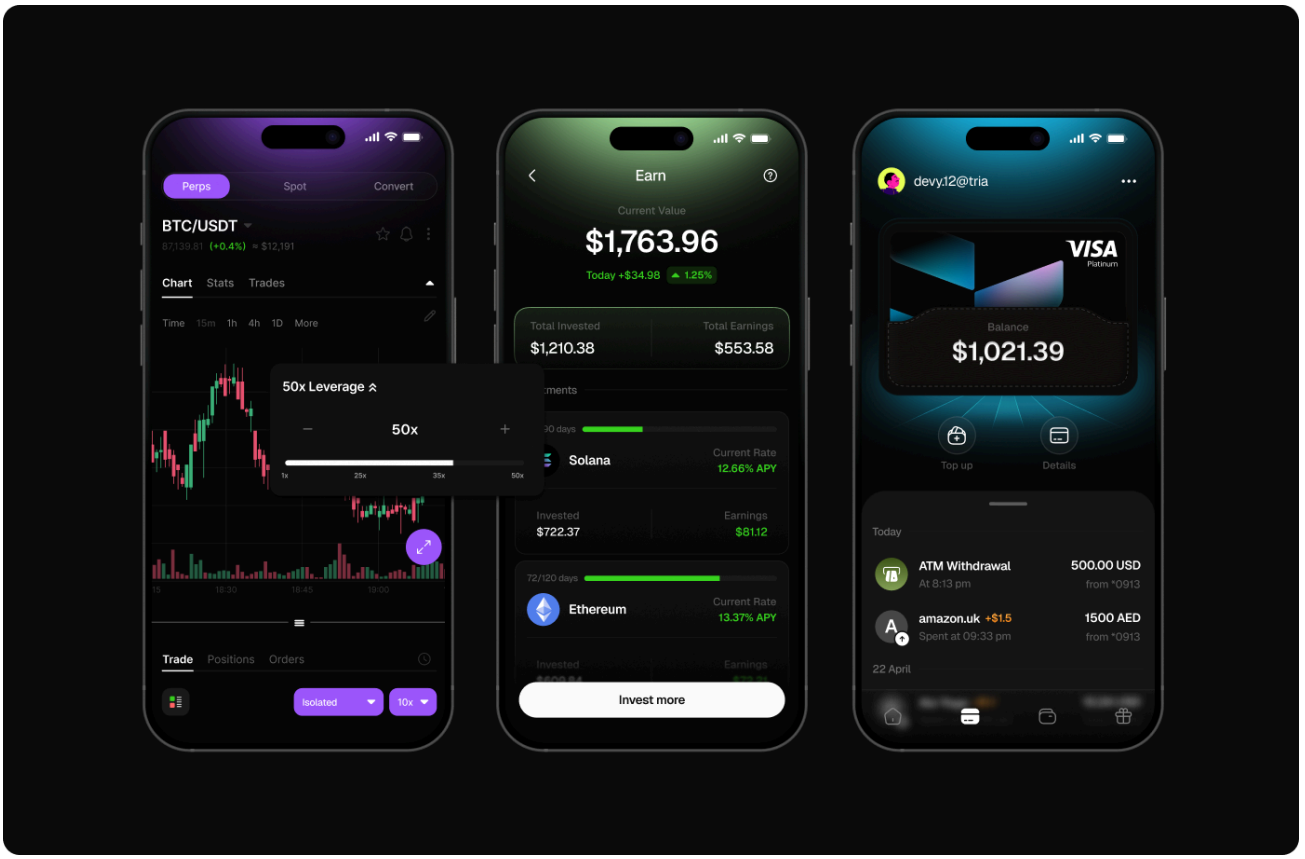
- **Network Effects:** Each protocol integration exponentially increases addressable transaction volume without proportional CAC
- **Self-Custody Moat:** Regulatory tailwinds favor non-custodial solutions post-FTX; reduced compliance burden
- **Chain-Agnostic Design:** 100+ chains supported without technical debt of single-chain competitors
- **Permissionless Innovation:** BestPath's open marketplace incentivizes continuous efficiency improvements from global participants

03

PRODUCT & ARCHITECTURE

— System Overview

Tria operates as a dual-layer platform: a consumer-facing neobank built atop a permissionless payments infrastructure layer. This architecture enables both retail financial services and B2B infrastructure licensing.



— Consumer Layer: Tria Neobank

Tria is live in private beta with a fully operational platform delivering a Web2-grade neobank experience on top of non-custodial crypto rails. Users can spend any asset across 150+ countries with gasless, bridgeless, chain-abstracted UX supporting 100+ chains, including native BTC, ETH, SOL, L2s, and alt-VM ecosystems.

SPEND MODULE

- Visa-powered virtual and physical cards operational in 150+ countries
- Support for 1000+ tokens across 100+ chains including native BTC, ETH, SOL
- 0% fees on deposits, withdrawals, payments, FX, and interchange
- First to enable full self-custody Bitcoin top-up along with 1000+ assets on major VMs
- Gasless, bridgeless top-ups with instant settlement

- Current Status: LIVE

TRADE MODULE

- High-performance trading infrastructure powered by BestPath AVS
- Gasless, seedless, and chain-agnostic while preserving full self-custody
- Cross-chain swaps without bridging friction or gas management
- Perpetuals trading integration powered by Hyperliquid
- Current Status: LIVE (Perps launching Jan 2026)

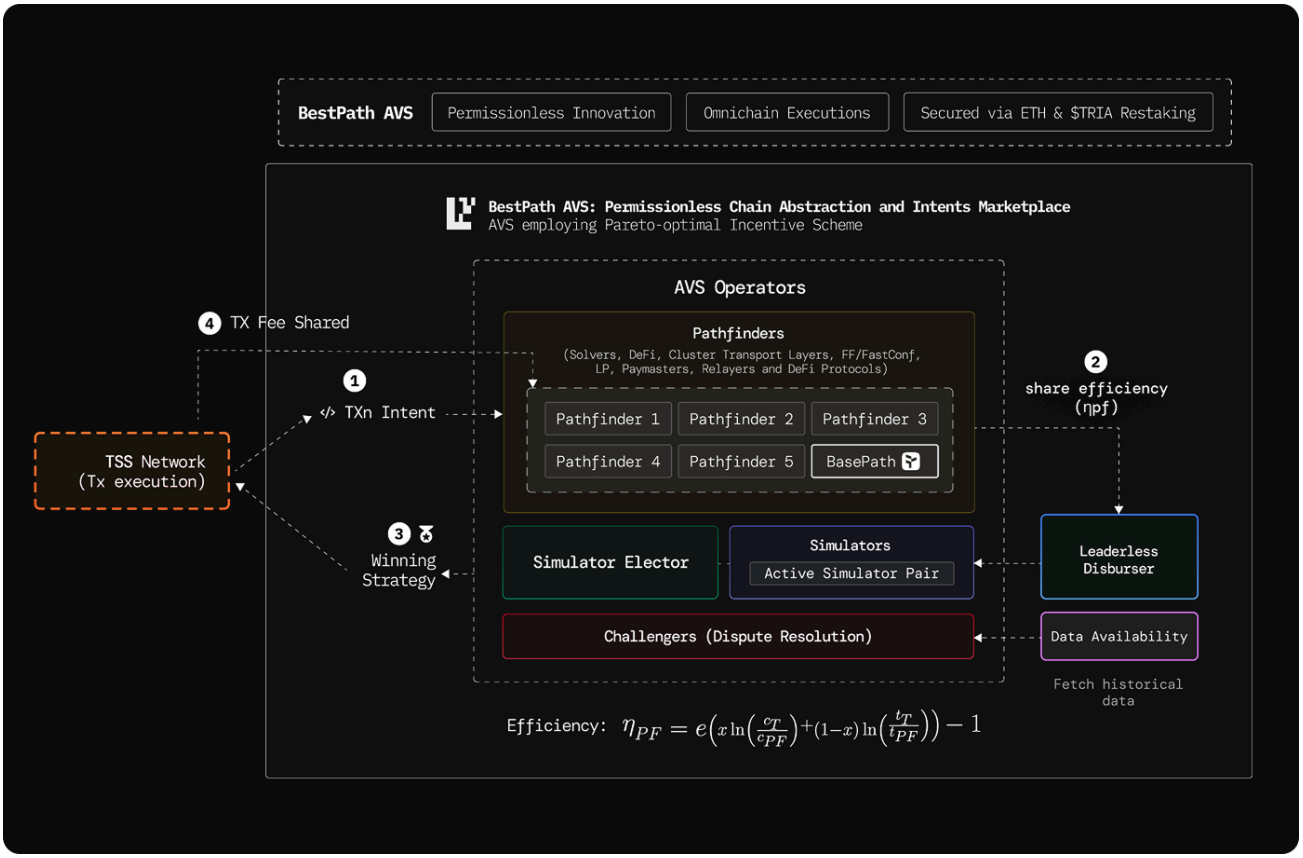
EARN MODULE

- Native yield generation on idle assets (4-10% on USD stablecoins)
- Multi-chain staking with auto-compounding
- Delta-neutral strategies for risk-adjusted returns
- Tiered yield based on platform usage and membership tier
- Daily spendable yield with auto-reinvestment loops
- Current Status: Launching Q1 2026

— Infrastructure Layer: BestPath AVS

BestPath is a permissionless chain-abstraction and intent marketplace Actively Validated Service (AVS) that pre-computes the most optimal execution path for a user's intent using a variety of on-chain and off-chain primitives. Built on EigenLayer, BestPath inherits Ethereum's economic security while enabling cross-VM execution.

> *BestPath is a verifiable marketplace AVS formed by PathFinders that run strategies and simulations on intents across all virtual machine environments and wallet types, including EOAs, smart accounts, and shared wallets.*



Key Technical Components:

- **PathFinders (PF):** AVS operators that propose and execute intent fulfillment strategies within a permissionless, competitive network. These operators—human or AI-driven—form dynamic micro-markets of modular interoperability stacks.
- **Simulators:** Elected operators that simulate winning BestPath strategies to ensure execution. Selected via efficiency-stratified stochastic process guaranteeing one from top 30% performers.
- **Challengers:** Verification operators that retrieve BestPath Instance/Strategy Snapshots from Data Availability to perform historical simulations and dispute resolution within 7-day windows.
- **Leaderless Auctions:** Decentralized auction mechanism addressing the 'last look' problem through threshold-encrypted bidding across four rounds, ensuring no participant exploits early knowledge.
- **BasePath Strategies:** Foundational chain abstraction framework integrating EVM and non-EVM strategies, supporting EOAs and Smart Accounts across all ecosystems.

— Micro-Markets of Interoperability Stacks

BestPath's micro-markets enable operators to transform on-chain interactions into customizable events in real time. This model shifts transaction control to users and operators, allowing active management of:

- Transaction propagation and sequencing
- Liquidity sourcing across venues
- Finality guarantees within and across VMs
- Speed, capital efficiency, security, and privacy parameters

— Efficiency

PathFinders are ranked based on efficiency scores (ηPF) calculated through a sophisticated algorithm comparing capital efficiency and time against network averages:

$$\eta_{PF} = e^{\left(x \ln\left(\frac{\bar{c}_{PF}}{c_{PF}}\right) + (1-x)\ln\left(\frac{\bar{t}_{PF}}{t_{PF}}\right)\right)} - 1 \qquad (1)$$

where:

η_{PF} : Efficiency score for a specific PathFinder.
x : User-defined weight for cost concern (ranges from 0 to 1).
$\bar{c}_{PF}$: Average capital efficiency across all PathFinders.
$\bar{t}_{PF}$: Average time across all PathFinders.
c_{PF} : Capital efficiency for the specific PathFinder.
t_{PF} : Time for the specific PathFinder.

This creates a relative efficiency marketplace where PathFinders are judged against peers, with positive scores indicating above-average performance. The exponential function amplifies differences, creating non-linear rewards for superior execution.

— CoreSDK: Developer Toolkit

CoreSDK enables any application to embed Tria's routing capabilities:

- Chain abstraction primitives for seamless cross-VM execution
- Swap, yield, and spend primitives with gasless execution

- Automated rules for rebalancing and FX optimization
- Embedded account toolkits for white-label deployment
- AI agent integration for autonomous transaction execution

— Trust Assumptions & Security

- **Private Keys:** User-controlled via Turnkey secure enclaves (audited by Distrust, Cure53, Zellic, Trail of Bits; SOC 2 Type II certified)
- **Card Infrastructure:** Rain issuer meets SOC 2 and PCI DSS 4.0.1 standards for Visa card operations
- **Smart Contracts:** Third-party audits completed with no critical vulnerabilities; ongoing bug bounty program
- **PathFinder Security:** Dual-staking model (ETH + TRIA) with economic slashing for malicious behavior
- **Settlement:** On-chain finality for all asset movements; transactions settle across source and destination chains

— Partnerships and customers

70+ protocols already leverage BestPath infrastructure:

- **Sentient**: Tria as the exclusive “Agent-Pay” layer for The GRID, enabling their open-source AI agents to autonomously hold, trade, and settle assets on-chain. (X)
- **Polygon** AggLayer: Integrated Tria’s BestPath to unlock “Unified VM” functionality, enabling instant cross-chain liquidity flow for millions of AggLayer users. (X)
- **Arbitrum**: Deployed Tria’s BestPath liquidity engine, allowing users to pay gas in any token and access Arbitrum’s DeFi ecosystem from any external chain. (X)
- **Billions** partners with Tria to launch Billions Cards and share $500k in rewards. (X)
- **Injective** Integrates Tria to let users trade on Injective’s order books using assets from EVM, Solana, or Cosmos chains without bridging friction. (X) (CoinTelegraph)
- **Talus**: Talus AI agents join BestPath as agentic Pathfinders, outsourcing complex routing and solver logic to specialized AI for optimal trade execution. (X)
- **EigenLayer x Tria**: Teasing the BestPath AVS that guarantee trustless intent settlement across chains. (X)

04

BUSINESS MODEL

— Dual-Layer Revenue Architecture

Tria operates a dual-layer business model that monetizes both consumer financial services and infrastructure-as-a-service:

REVENUE STREAMS — NEO-BANK

Revenue Stream	Model	Rate/Terms
Annual Membership	Subscription tiers	$25 / $100 / $250 annual
Card Spend Fees	Per transaction	0.5–1.5% (post-adoption rollout)
Trading Fees	Per swap/trade	0.3–0.7%
Futures/Perps Fees	Per contract	0.01–0.02%
Staking & Yield Spreads	AUM-based	10–20% of generated yield

REVENUE STREAMS — BESTPATH

Revenue Stream	Model	Rate/Terms
BestPath Routing Fees	Transaction fees	0.3–0.7% + revenue-sharing
CoreSDK Licensing	SaaS-style pricing	Integration + microtransaction fees
AI Agent Settlement	SDK payment routing	Small settlement margin

— Current Traction & Key Metrics

> *$2.5M+ revenue in 4 months of closed beta | $100M+ transaction volume | $84 ARPU (vs $25-40 for Web2 neobanks) | 160k+ users | 8k+ ambassadors*

Metric	Value	Benchmark
Revenue (4 months)	$2.5M+	Pre-public launch
Transaction Volume	$100M+	Closed beta only
ARPU	$84	vs $25-40 Web2 neobanks
Registered Users	200,000+	Zero paid marketing
Ambassador Network	8,000+	Asia, LATAM, MENA, US
Card Spend (Avg)	$2,000/month	Per active user

Metric	Value	Benchmark
Protocol Integrations	70+	Including Tier-1 L2s
BestPath Volume	$70M+	Infrastructure layer

— Unit Economics & Path to Profitability

The dual-sided model creates compounding returns with multiple synergies:

- **Consumer Layer:** High-frequency engagement (avg. $2,000/month card spend) drives predictable recurring revenue with strong retention
- **Infrastructure Layer:** Each protocol integration adds volume without proportional customer acquisition cost—network effects compound
- **Cross-Selling:** Infrastructure users convert to neobank customers; neobank volume flows through BestPath
- **Path to Profitability:** Current trajectory toward $20M ARR with visibility to $100M+ within 6 months of public launch

05

TOKEN UTILITY

— Why $TRIA

$TRIA underpins payments coordination, enabling settlements, routing, and governance. The token solves coordination problems that cannot be addressed through traditional mechanisms:

$TRIA has the following active utility functions within the ecosystem:

- **BestPath AVS Settlement:** Use of $TRIA in all BestPath settlements. As transaction volume grows across spending, trading, bridging, and deposits, $TRIA settlement demand increases, creating core functional utility for the token in coordinating payments and routing across chains.
- **Membership Discounts:** Tiered benefits and lower fees for $TRIA holders across all platform services.
- **Gas & Fee Subsidies:** $TRIA covers gas, trading, spend, and subscription fees across all user activities, providing direct cost reduction utility that increases with platform usage and transaction frequency.
- **Staking & Routing Incentives:** Pathfinders stake $TRIA to access BestPath markets to perform their verification work. Staking serves as the access requirement to participate in the routing marketplace.
- **Governance:** Community-driven management of parameters and emissions through token-weighted voting.
- **Ecosystem Rewards:** Distributed to ambassadors, partners, and liquidity providers for performance and adoption contributions.

— Planned Use Cases

- Expanded governance participation with broader protocol parameter control
- Additional ecosystem incentive programs for emerging use cases
- Integration with capital markets module (lending/borrowing)
- Remittance infrastructure settlements for global payment rails

— Demand Drivers

The following factors drive demand and value for $TRIA:

- **Transaction Growth Across Spend, Trade, and Earn:** As users spend, swap, bridge, and deposit through Tria, every action increases $TRIA settlement demand and routing fees, amplifying token usage.
- **Expansion of BestPath AVS Integrations:** More chains, rollups, wallets, and ecosystems routing through BestPath directly increase $TRIA staking requirements and settlement flows.
- **Membership & Subscription Demand:** Premium memberships, FX benefits, and fee reductions create continuous ongoing user-demand as users convert to $TRIA for discounts.
- **Ecosystem Distribution Loops:** Ambassadors, partners, and liquidity programs get $TRIA emissions for their contributions, increasing circulation and participation across regions.
- **B2B Settlement & Infrastructure Usage:** Every integration with rollups, WaaS platforms, RWA issuers, or payment rails generates ongoing $TRIA-denominated settlement throughput.

— Network Growth

- Transaction fees generated by the network support protocol development and operations
- Participants get token emissions based on their direct contributions, whether through verification work, liquidity provision, or ecosystem building
- Service Operators stake their tokens to do the verification job

— Incentives & Penalties System

The following incentive and penalty systems are in place for participants in the $TRIA and BestPath ecosystem:

INCENTIVES	PENALTIES
BestPath AVS Settlement Utility: $TRIA is used in all BestPath settlements. As transaction volume grows across spending, trading, bridging, and deposits, $TRIA settlement demand increases, creating core functional utility for the token in coordinating payments and routing across chains.	Slashing for Malicious Behavior: Pathfinders who provide incorrect pricing, fail to execute committed intents, manipulate routing outcomes, or act maliciously have their staked $TRIA slashed. This protects network integrity and ensures only honest participants maintain their stake.
Staking & Routing Access: Pathfinders stake $TRIA to access BestPath markets and do their verification work. Staking serves as the access requirement to participate in the routing marketplace.	Loss of Network Access: Pathfinders who accumulate slashing penalties or fail to maintain minimum staking requirements lose their ability to participate in BestPath markets.
Membership Discounts & Fee Utility: Users receive tiered benefits and lower fees by paying with $TRIA. Premium memberships, FX benefits, and fee reductions create functional utility as $TRIA becomes the preferred payment method for accessing enhanced platform features.	Reputation Degradation: Pathfinders are scored on objective performance metrics (execution speed, success rate, delivery consistency). Poor performers are algorithmically deprioritized in routing selection.
Gas & Fee Subsidies: $TRIA covers gas, trading, spend, and subscription fees across all user activities, providing direct cost reduction utility that increases with platform usage and transaction frequency.	Performance-Based Opportunity Reduction: Pathfinders who don't consistently participate or maintain competitive service quality see reduced work allocation as the protocol routes to higher-performing participants.
Ecosystem Contribution Rewards: Ambassadors, partners, and liquidity providers get emissions based on their direct contributions, whether through verification work, liquidity provision, community building, or ecosystem expansion.	Commitment Forfeiture: If a Pathfinder commits to executing a transaction but fails to deliver the promised service, they forfeit their commitment collateral, ensuring accountability.
Governance Rights: $TRIA enables community-driven management of protocol parameters, emission schedules, fee structures, and ecosystem development priorities.	Stake Lock Extensions: Participants flagged for suspicious activity or quality issues may face extended lock periods on their staked tokens while disputes are resolved.
Infrastructure Integration Utility: As more chains, rollups, wallets, and ecosystems integrate BestPath, $TRIA staking requirements and settlement flows increase. Every B2B integration generates ongoing $TRIA-denominated settlement activity.	

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TOKENOMICS

— Supply Overview

Parameter	Value
Total Supply (Max)	10,000,000,000 $TRIA
Genesis Circulating Supply	2,157,670,000 $TRIA (21.5%)
Monetary Policy	Fixed Supply (Hardcapped)
Emission Model	No inflation - all tokens pre-minted at TGE
Token Standard	ERC-20 on Ethereum Mainnet
Circulation Mechanism	Vesting unlock schedule (no ongoing issuance)

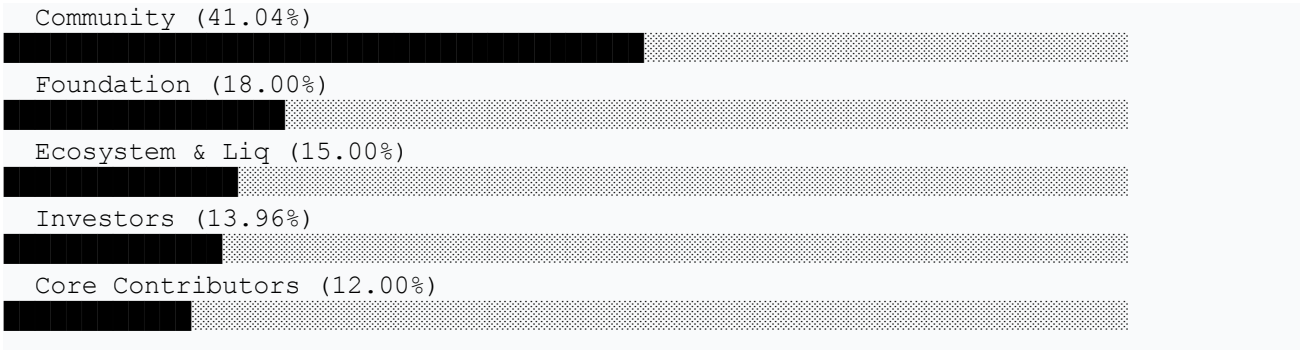
— Token Allocation Distribution

Strategic allocation designed for long-term ecosystem sustainability and aligned incentives:

Category	Tokens	%	Description
Community	4,103,600,000	41.04%	Tokens for ecosystem growth, grants, airdrop, DAO, and staking/community/developer incentives
Foundation	1,800,000,000	18.00%	Tokens with Tria Foundation that governs protocol development, funds grants, supports research, covers operational costs, and ensures long-term sustainability
Ecosystem & Liquidity	1,500,000,000	15.00%	Tokens reserved for incentivizing protocol usage, providing liquidity on exchanges (DEX/CEX), funding partnerships, and bootstrapping network effects
Investors	1,396,400,000	13.96%	Early backers providing pre-seed, pre-Series A, and follow-on capital
Core Contributors	1,200,000,000	12.00%	Tria team and core developers building tria.so

— Allocation Visualization

Token distribution breakdown by category:



— Vesting Schedules

All allocations follow extended vesting to ensure long-term alignment:

Category	TGE Unlock	Cliff	Vesting Period
Investors	0%	12 months	36 months linear
Core Contributors	0%	12 months	36 months linear
Community	8.89%	None	36 months linear
Foundation	7%	12 months	48 months linear
Ecosystem & Liquidity	6%	12 months	48 months linear

— Genesis Circulating Supply Breakdown

At TGE, approximately 21.9% of total supply enters circulation:

Source	Tokens at TGE	% of Total Supply
Community (Initial)	857,670,000	8.57%
Foundation (Initial)	700,000,000	7.00%
Ecosystem & Liquidity (Initial)	600,000,000	6.00%
Investors	0	0%
Core Contributors	0	0%
TOTAL GENESIS SUPPLY	2,157,670,000	21.57%

07

PRODUCT ROADMAP

— Completed Milestones

Milestone	Status	Impact
Pre-Seed & Strategic Funding	Complete	$12M
Legion Community Sale	Complete	$2M raised, 67x oversubscribed in 4 days
Neobank Private Beta	Live	160k+ users, $100M+ volume
Spend Module	Live	Visa cards in 150+ countries
BestPath Infrastructure	Live	70+ protocol integrations
Ambassador Program	Active	8,000+ affiliates globally

— Phase I: Private Beta (Current)

Tria Neobank is live with fully operational Spend layer delivering Web2-grade experience on non-custodial rails:

- Gasless, bridgeless multi-chain UX across 100+ chains
- Native BTC/ETH/SOL support with instant top-ups
- Visa virtual + physical cards in 150+ countries
- 160k+ users, 8k ambassadors demonstrating strong PMF
- Continuous UI/UX upgrades and reliability improvements

> *Current Focus: Refinement, reliability, rapid UX upgrades in preparation for public launch*

— Phase II: January 2026 — TGE & Feature Expansion

This expansion transforms Tria from spend-first neobank into full personal finance OS:

Feature	Description	Expected Outcome
Token Generation Event	Public launch of $TRIA token	Liquidity, governance activation
Earn 1.0	Native yield, multi-chain staking, auto-compounding	Deeper deposits, AUM growth
Perps Integration	Perpetuals trading powered by Hyperliquid	Higher ARPU, trading volume
BestPath Optimization	Improved slippage & FX routing	Better execution, lower costs
Upgraded Card Flows	Localized FX + instant regional top-ups	Improved retention

— Phase III: Q1-Q2 2026 — Monetize, Convert, Retain

1. Multi-Stable Spend Architecture

Multi-currency stablecoin wallet enabling automatic local-currency spending without traditional FX rails—Revolut's core feature, rebuilt with stablecoins (JPYC, PHPX, IDRX, KRWX, AEDX):

- Hold multiple regional stablecoins in unified wallet
- Auto-spend in regional currencies at point of sale
- Zero-FX mode for compliant stablecoin pairs
- Switch between USD stable yields and local stablecoin spending
- Target: Mid-60% monthly retention

2. BestPath v1.1 — Cross-Chain FX Engine

Core routing engine for stablecoin FX and liquidity optimization:

- 10-12 regional stablecoin pairs supported
- Direct integration into card spend flow
- FX layer for all cross-currency use cases
- Expected Revenue: $150k-$300k monthly by Month 6

3. Yield 1.0 — Native USD Yield (4-10%)

Anchor product for acquisition, retention, and deposit depth:

- Tiered yield based on usage and membership level
- Daily spendable yield without lockups
- Auto-reinvestment loops for compounding
- Visa-linked reward programs integration

> *This becomes the core engine for AUM growth and user trust*

— Phase IV: Q2-Q4 2026 — Infrastructure & Ecosystem

4. BestPath v2 — Open Source FX Layer

Co-developed with L2 and Ethereum Foundation contributors:

- Public routing logic for transparency and auditability
- Developer SDK + API for third-party integration
- Wallet, fintech, and AI agent integrations
- Target: Default router for JPYC, PHPX, IDRX, KRWX, AEDX
- Expected: 10-15x volume growth over v1

5. Earn Marketplace

Unified hub for diversified yield sources:

- US Treasury-backed yields for conservative users
- Centralized yield partner integrations
- On-chain lending protocol access
- Structured vaults for sophisticated strategies
- Automated routing by risk/return profile

6. Tria SDK — Agentic Finance Toolkit

Developer primitives for building agentic commerce and settlement:

- Chain abstraction primitives
- Swap, yield, and spend primitives

- Automated rules for rebalancing + FX
- Embedded account toolkits

> *Positions Tria to be utilized by users, AI Agents, and development teams globally*

— Phase V: 2027 — Network Effects

7. In-App AI Agents

Self-developed and 3rd party AI agents automating:

- Trading and narrative discovery
- FX hedging optimization
- Spend vs save optimization
- Cross-chain routing decisions
- Long-term wealth allocation

8. Merchant Acceptance Layer

Groundwork for stablecoin-native merchant rails:

- PoS device rollout for physical merchants
- Stablecoin settlement integration
- Tokenized merchant rewards programs
- Real-time settlement capabilities

9. Non-Custodial Credit Marketplace

Borrowing without custodial regulatory exposure:

- Off-chain credit scoring integration
- On-chain issuance mechanisms
- Spend-only credit lines with controlled risk
- Merchant working capital financing

> *Completes Tria's evolution into a full non-custodial neobank and payments infrastructure*

08

SECURITY & RISK CONSIDERATIONS

— Technical Security Architecture

- **Key Management:** Turnkey-powered secure enclaves with audits from Distrust, Cure53, Zellic, Trail of Bits; SOC 2 Type II certified
- **Card Infrastructure:** Rain issuer meets SOC 2 and PCI DSS 4.0.1 standards for global Visa operations
- **Smart Contracts:** Third-party security audits completed; system considered secure with no critical vulnerabilities identified
- **Infrastructure:** Multi-provider redundancy across RPC services, storage networks, and validator partners
- **BestPath Security:** Dual-staking model with economic slashing; Challenger operators verify historical results within 7-day windows

— Risk Categories & Mitigations

Risk Category	Description	Mitigation
Token Volatility	$TRIA value subject to market conditions	Diversified treasury, no guaranteed returns disclosed
Smart Contract Risk	Potential undiscovered vulnerabilities	Multiple audits, bug bounty, formal verification
Liquidity Risk	Secondary market depth may vary	Multiple CEX listings, DEX liquidity programs
Regulatory Risk	Evolving legal frameworks globally	MiCA compliance, multi-jurisdiction legal review
Operational Risk	Infrastructure dependencies	Multi-provider redundancy, incident response procedures
Competitive Risk	Market dynamics and new entrants	Full-stack integration, network effect moats

— Security Mitigations

- **Governance Oversight:** Transparent decision-making with auditable voting and public documentation
- **Treasury Diversification:** Holdings balanced across TRIA and stablecoins for operational stability
- **Incident Response:** Structured monitoring and rapid response framework for security events
- **Regulatory Monitoring:** Active tracking of MiCA developments and global crypto regulations
- **Legal Reviews:** Ongoing external assessments ensuring compliance with applicable laws

9

LEGAL & DISCLAIMERS

— Token Classification

$TRIA is designed and intended to function as a utility and governance token within the Tria ecosystem. It does not represent equity, debt, or any claim on profits or assets of Tria Inc. or affiliated entities. The token is not designed to constitute a security under applicable securities laws.

The acquisition or holding of $TRIA tokens does not confer any ownership interest, equity stake, profit-sharing right, dividend entitlement, or claim against the issuer or any affiliated entity. Token holders are not entitled to repayment, redemption, or guaranteed returns.

— MiCAR Compliance

This whitepaper is prepared in accordance with Article 6 of the Markets in Crypto-Assets Regulation (MiCAR) for the European Union and European Economic Area. The crypto-asset white paper complies with Title II of Regulation (EU) 2023/1114.

— Risk Warnings

- The crypto-asset may lose its value in part or in full
- The crypto-asset may not always be transferable and may not be liquid
- The crypto-asset is not covered by investor compensation schemes under Directive 97/9/EC
- The crypto-asset is not covered by deposit guarantee schemes under Directive 2014/49/EU
- Token holders are responsible for tax and reporting obligations in their respective jurisdictions

— Forward-Looking Statements

This document contains forward-looking statements regarding Tria's plans, objectives, expectations, and intentions. These statements involve risks and uncertainties that could cause actual results to differ materially from those expressed. Tria does not undertake to update forward-looking statements. The characteristics, utilities, and functional rights associated with $TRIA may evolve over time as the protocol develops through governance decisions, technical upgrades, or regulatory requirements.

— Jurisdictional Notes

This whitepaper does not constitute a prospectus as referred to in Regulation (EU) 2017/1129 or any other offer document pursuant to Union or national law. $TRIA may be subject to different regulatory treatment in various jurisdictions. Prospective holders should verify compliance with local laws before acquiring tokens.

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TEAM & CONTRIBUTORS

— Executive Leadership

Vijit Katta — Co-Founder & CEO

10+ years across entrepreneurship, commercial strategy, and early-stage investing. Built Polygon's in-house accelerator for pre-seed/seed-stage startups, led an early healthtech exit in Austria, and managed commercial strategy for $150M+ product portfolios at GSK and AstraZeneca. CS engineering from BITS Pilani, MBA from INSEAD.

Parth Bhalla — Co-Founder & Tech Architect

Building in crypto since 2014 as early Ethereum miner, contributing to OSS protocols and validators. Collaborated on decentralized identity infrastructure for Government of India serving 20M+ users. Founded Project Hetu COVID-relief initiative. Former youngest Microsoft Ambassador globally. OnDeck Alum.

Avi Gupta — Head of Product

10+ years scaling Web3, AI, and financial infrastructure. Backend systems at Intel/Qualcomm, B2B SaaS used by Nike, Samsung, AT&T, Dell (10M+ users). Led $10M+ GenAI transformation at Deloitte supporting 100+ Fortune 500 companies. B.Tech from IIT, MBA from IIM Bangalore.

Eric Vreeland — Head of Marketing

Decade shaping go-to-market strategy for billion-dollar Web2 and Web3 companies. Former Head of Marketing at LayerZero Labs, Chief Strategy Officer at Polyhedra Network. Known for blending creative storytelling with financial rigor. MBA from UC Berkeley Haas, BA Economics from Princeton.

Beau Rowland — Head of Operations

Operations and strategy leader with deep venture-builder, consulting, and investment experience across blockchain, AI, fintech. Former manager at Nexxus Capital, founding partner at Metafor Group. CEO/COO roles in fintech with $BB trading volume. 5,000+ hours executive coaching. UC Berkeley with High Distinction.

Ronald Tato — Head of Partnerships & Ecosystem

Web3 growth operator with 10+ years across crypto, AI, digital finance, and traditional banking. Active in crypto since 2014. Previously payments and cross-border at HSBC, Web3 strategy at NetMind.ai, payments at Fuse, DeFi strategy at IntoTheBlock (Sentora).

— Team Composition

36+ full-time team members distributed globally (USA, UK, UAE, India, Singapore).

— Key Backers & Advisors

- **Backers:** Polygon, Polychain Capital, P2 Ventures, Aptos, Side Door Ventures, Soft Holdings
- **Strategic Angels:** James Smith (Ethereum Foundation), Luke Hajdukiewicz (Concrete, EigenLayer), Sandeep Nailwal (Polygon, Sentient), Michael Heinrich (OG), Ryon Nixon (Horizons Law; counsel to Solana and Ethereum Foundation), Katryna Hanush (Wintermute), Lorenzo Avitabile (UAE Presidential Court), Arun Kirubajaran (Manga), John Peurifoy (MIT PhD, co-founder FPG) and others.

— Operating Principles

- **User-First:** Every decision optimizes for end-user experience and accessibility
- **Self-Custody Always:** Users control their keys—no exceptions, no custodial shortcuts
- **Ship Fast, Iterate:** Rapid deployment with continuous improvement based on feedback
- **Transparency:** Open communication with community and stakeholders
- **Long-Term Thinking:** Building infrastructure for decades, not quarters

Tria is a self-custodial neobank unifying spend, trade, and earn across all chains without bridges or gas – powered by BestPath.

Website: tria.so

Twitter: https://x.com/useTria

Telegram: https://t.me/useTria

Discord: https://discord.gg/triahq

Blog: https://usetria.medium.com

Instagram: https://www.instagram.com/usetriahq