GPLNE · GLOBAL DECENTRALIZED FINANCE

GPG Whitepaper

Your money.
$1 = 1 GPG.
For everyone, everywhere.

GPG is the proposed $1 stablecoin from GPLNE. GPLNE is the protocol. GPG is its coin, if launched.

Finance only. Banking. Digital Assets. DeFi. No country. No border.

Concept only.

No live token. No minting. No contract. No launch. No sale.

No yield promise. No APY. No returns promised.

This paper describes an idea. It is not an offer. It is not a sale.

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Date: November 24, 2026. Status: public concept paper. Educational only. Not legal advice. Not financial advice. Not medical advice. Gerald is final on compliance.

1. What GPG is

GPG is a proposed stablecoin. A stablecoin is a coin made to stay at $1.

1 GPG = $1. That is the target. Proposed. Not a price bet. Proposed to hold $1, not to go up.

GPLNE is the protocol. GPG is its proposed coin. The focus is decentralization.

Who could use it, if launched: creators, small businesses, and big businesses, in any country, as a stable $1 unit.

Not built for speculation. No live token exists today. No contract exists today. No sale exists today.

> **Plain words.**
>
> Wallet: a place to hold your coins.
>
> Chain: the shared record that keeps track.
>
> Gas: the small fee to use Ethereum.
>
> Mint: to create a new coin.
>
> DeFi: finance apps that run without a bank in the middle.
>
> Custodian: a licensed company that holds it for you.

2. Global money

Local money in. USDC out. USDC to local money out.

$1 = 1 USDC. USDC is a coin made to stay at $1. Ethereum is the road it travels on first.

Then, only after counsel clears it in writing and Gerald says yes, USDC in, a licensed company holds it, GPG 1 to 1, if launched.

Global currencies, in order

One global list. No country first. No country preferred.

Each region has its own strategy, local first.

People in that area vote via the DAO, they know their area best.

DAO is future only, voting not built, not live, no votes yet.

Gerald is final on compliance.

Currency	Place	Rail in	Rail out
AED	Middle East	Bank, wire	Bank, wire
ARS	South America	Card, bank	Bank
AUD	Asia Pacific	Bank, card	Bank
BRL	South America	Pix	Pix
CAD	North America	Card, bank	Bank
COP	South America	Bre-B, bank transfer	Bre-B, bank transfer
EUR	Europe	SEPA, SEPA Instant, card	SEPA, SEPA Instant
GBP	Europe	Faster Payments, card	Faster Payments
GHS	Africa	Local bank, licensed local partner	Local bank, licensed local partner
INR	Asia	UPI, card	Bank
JPY	Asia	Bank, wire	Bank, wire
KES	Africa	Local bank, licensed local partner	Local bank, licensed local partner

Global currencies, in order, continued

Currency	Place	Rail in	Rail out
MXN	North America	SPEI	SPEI
NGN	Africa	Local bank, licensed local partner	NIP
PHP	Asia	Card	Bank
SGD	Asia	Bank, wire	Bank, wire
USD	North America	ACH, FedNow, wire, card	ACH, FedNow, wire
ZAR	Africa	Local bank, licensed local partner	Local bank, licensed local partner

India. South America. Africa. Asia. Europe. North America. Everywhere.

No corridor is special. Every corridor needs its own counsel check, its own provider confirmation, and Gerald's yes.

What each rail means, in one line each

- ACH: US bank transfer, slow, cheap.
- FedNow: US instant bank transfer, fast.
- SEPA: Euro bank transfer, across Europe.
- SEPA Instant: Euro bank transfer, in minutes.
- Faster Payments: UK bank transfer, same day.
- Pix: Brazil bank transfer, instant.
- SPEI: Mexico bank transfer, in minutes.
- Bre-B: Colombia bank transfer, in minutes.
- UPI: India bank transfer, instant.
- Local bank transfer: the local rail, in each place, via a licensed local partner.
- NIP: Bank transfer, instant, in seconds.

3. Tokenomics

GPG is the proposed $1 stablecoin. GPLNE is the protocol. The focus is decentralization. For everyone, everywhere.

The proposed peg: 1 GPG = $1. Target: 1 GPG = $1, proposed. One GPG aims at one dollar. Not a price bet. Proposed to hold $1, not to go up.

Proposed backing and redemption: proposed 1 to 1 backing and redemption, if launched.

Status: concept only. No live token, no minting, no contract, no launch. No splits or payments exist yet. No yield promise. No APY. No staking return. No guaranteed return is promised on GPG.

Chain: not locked. Polygon, Base, and others are ranked on law, fees, liquidity, and distribution. Every country, ranked the same way.

Use: creators, small businesses, and big businesses could use GPG, if launched, as a stable $1 unit, in any country.

Transfer tax, capital from transfers

Transfer tax: 1%, locked. DeFi friendly.

$1 transfer = $0.01 fee. $100 transfer = $1 fee.

That is the capital, from transfers. A microfee, a transaction tax, a tollgate fee, 1% only.

No live token. No live fee yet. Concept only. No fee is charged until live and counsel clears it.

Ethereum first, for USDC rails

Ethereum is the road. USDC travels on it first. GPG does not travel yet.

Ethereum first. Main chain, most liquid, higher fees. Base later if needed. The chain for the USDC rails path is Ethereum first. The GPG token chain stays concept, not locked.



4. Staking, concept only

Easy to stake money. Like early DAI. $1 stays $1. Simple. No hype. Concept only. No live staking yet.

Step 1. Put in USDC.

Step 2. A licensed company holds it.

Step 3. Get GPG 1 to 1, if launched.

Unstake back to USDC. No APY. No returns promised. No live staking.

USDC first. Deposit USDC. Lock with a licensed custodial partner. Get GPG 1 to 1. Earn rewards in GPG, if launched. Unstake back to USDC.

BTC later only. At 150% or more overcollateral. Mint GPG. Liquidation if BTC drops. After counsel, audit, and a licensed custodian. No date is promised.

5. G-Rails, the locked stack

Locked, November 23, 2026. Five decisions, in order.

Decision	Locked choice
Rails	Use existing rails first, USDC, no new token. Global, any currency. Own GPG rails later only, after counsel, licensing, and audit.
Custody	Custodial partner first. A licensed partner holds it. Non-custodial later.
Chain	Ethereum first. Main chain, most liquid, higher fees. Base later if needed.
On-ramp and off-ramp partner	Stripe / Bridge first. Global currencies first, not US only. Payments and off-ramp built in. Circle later if needed.
First use case	Deal Doctor payments first, $10 per month Starter. Creator payouts second.

On-ramp: turn local money into USDC through a licensed partner, with identity checks. Off-ramp: turn USDC back into local money through the same partner, with identity checks.

Settlement: move value between accounts and partners on Ethereum first, in any country. No live money moves on these rails today. Mainnet is blocked until legal review and an independent audit are complete and approved.

No partner is signed yet, unless Gerald signs one and says so. Do not claim Stripe, Bridge, or Circle is a partner.

6. Licensing, counsel first

Global does not mean no licence. Each country needs its own counsel check. No country launches without its licence check.

This is educational only, not legal advice. Gerald is final on compliance. Outside admitted securities and financial regulatory counsel is needed. Gerald cannot self-represent the company for licensing.

United States

FinCEN MSB registration. A business that exchanges crypto for money, holds and sends crypto for customers, or issues and redeems its own coin is generally a money transmitter, and therefore a money services business. State money transmitter licences: one per state where customers are, unless operating through a licensed partner. New York needs a BitLicense or a trust charter.

GENIUS Act: US law only. Public Law 119-27. Enacted July 18, 2025. Not in effect until January 18, 2027. It licenses stablecoin issuers. It does not remove MSB and state money transmission duties. It does not cover global DeFi. Do not present gplne as GENIUS compliant.

European Union, MiCA

MiCA, Markets in Crypto-Assets Regulation, has applied in full since December 30, 2024. Stablecoin rules since June 30, 2024. A crypto-asset service provider needs authorisation from the national regulator in its home EU member state. Once authorised, a CASP can passport across all 30 EEA countries. An e-money token is issued only by an electronic money institution or a credit institution.

United Kingdom, FCA

Today, cryptoasset firms register under the money laundering rules with the FCA. A new FSMA cryptoasset regime starts October 25, 2027. The FCA application window is September 30, 2026 to February 28, 2027. New regulated activity: issuing qualifying stablecoins. Redemption by the next business day. Backing assets on statutory trust.



7. Risks

Read first. These risks are real. No live price. No charts. No trading. No buy button for GPG.

- Peg risk: GPG could lose its $1 target, if launched.
- Reserve risk: backing could be short, late, or unclear, if launched.
- Redemption risk: you could wait, or not get $1 back, if launched.
- Chain risk: Ethereum fees, delays, and contract bugs are real.
- Custody risk: a custodian could fail, freeze, or lose funds.
- Licence risk: a country could block, fine, or ban the service.
- DeFi risk: liquidation, depegging, market volatility, protocol failures, and irreversible transactions are real risks.
- Self custody does not remove financial or technical risk.
- Loss risk: you could lose some, or all, of the money you put in.

No APY. No returns promised. No live staking. No live token. No offering. No solicitation.

Next step

Counsel first. Then a licensed custodial partner. Then a back end, with no secret key in the front end. Then testnet, then audit, then launch, only after counsel clears it in writing and Gerald gives explicit yes.

Sources: gplne hub, Tokenomics, Stake, Academy, Roadmap, Risks, and G-Rails, November 24, 2026. USDC on-ramp plan, global version, November 24, 2026. Stripe Crypto on-ramp docs. Bridge docs. Circle docs. GENIUS Act, Public Law 119-27. MiCA. FCA cryptoasset regime. No live price, no live fee, and no live limit is quoted here until Stripe or Bridge confirms it in writing for this account.