ICW DOLLAR

ICWD

Technical & Economic Whitepaper

Version 1.0

Developed by ICW Tech

BNB Smart Chain

OFFICIAL CONTRACT

`0x14F071FD640636b77Ba811dDDB5Ae1649b48Ae81`

www.icwtech.com.br

ICW DOLLAR — CURRENT STATUS

TOKEN	**LIVE**
NETWORK	**BNB SMART CHAIN**
SOURCE	**VERIFIED**
OFFICIAL CONTRACT	**0x14F071FD640636b77Ba811dDDB5Ae1649b48Ae81**
MAXIMUM SUPPLY	**20,000,000,000 ICWD**
TREASURY INVENTORY	**20,000,000,000 ICWD**
OPERATIONAL CIRCULATION	**0**
REAL RESERVES	**$0**
COVERED SUPPLY	**0**
POOL	**NOT CREATED**
REAL LIQUIDITY	**$0**
PRICE	**NOT ESTABLISHED**
PEG	**NOT ACTIVE**
REDEMPTION	**NOT ACTIVE**
STAGE	**PRE-FUNDING**

OFFICIAL CONTRACT
0x14F071FD640636b77Ba811dDDB5Ae1649b48Ae81

NETWORK BNB Smart Chain
SOURCE VERIFIED

Architecture — reserve path

NOT DEPLOYED / NOT ACTIVE

ILLUSTRATIVE — vault and redemption are NOT active on Mainnet.

RESERVE ≠ DEX LIQUIDITY

Architecture — market path

ICWD — DEX LIQUIDITY — ICWD / USDT — MARKET

NOT CREATED / NOT ACTIVE

ILLUSTRATIVE — pool NOT CREATED. RESERVE ≠ LIQUIDITY.

Supply is not valuation

MAXIMUM SUPPLY	**20B ICWD**	Token count — not market cap
TREASURY INVENTORY	**20B ICWD**	Inventory — not reserves, not circulation
CURRENT COVERED SUPPLY	**0**	No eligible reserve
CURRENT OPERATIONAL CIRCULATION	**0**	Not in economic circulation

20B ICWD is not a $20,000,000,000 market capitalization. PRICE = NOT ESTABLISHED.

BALANCED EXAMPLE $1,000,000

$1,000,000 TOTAL FUNDING	$600,000 RESERVE	$300,000 LIQUIDITY	$100,000 OPERATIONS

MAXIMUM COVERED CAPACITY: 600,000 ICWD · TOTAL SUPPLY COVERAGE: 0.003%

Not 1,000,000 ICWD. Coverage uses the reserve bucket only. ILLUSTRATIVE PLANNING SCENARIO.

LONG-TERM 1:1 OBJECTIVE FOR ELIGIBLE COVERED ICWD

Reserve + Redemption + Liquidity + Arbitrage + Governance + Transparency → target relationship: 1 covered ICWD ≈ 1 USDT

TARGET — NOT CURRENT PEG

Roadmap

TOKEN INFRASTRUCTURE	**COMPLETED**
MAINNET DEPLOY	**COMPLETED**
PUBLIC IDENTITY	**COMPLETED**
WHITEPAPER	**COMPLETED**
RESERVE VAULT CODE	**TECHNICALLY READY / NOT DEPLOYED**
INVESTOR FUNDING	**PLANNED**
RESERVE ACTIVATION	**PLANNED**
COVERED SUPPLY	**PLANNED**
DEX LIQUIDITY	**PLANNED**
MARKET EXPANSION	**FUTURE / CONDITIONAL**

ILLUSTRATIVE PLANNING SCENARIOS — not projected returns.

Full text

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BNB Smart Chain Official Contract: 0x14F071FD640636b77Ba811dDDB5Ae1649b48Ae81 www.icwtech.com.br

Document: ICWD Technical & Economic Whitepaper Version: 1.0 Status: FINAL — OWNER APPROVED Date: 24 August 2026 Contact: wagner.lopes@icwtech.com.br GitHub: https://github.com/wdlopes/icwd

This document is informational. It is not an offer to sell securities, not investment advice, and not a guarantee of price, reserves, redemption or return.

Current project status

Item	Status
TOKEN	LIVE
NETWORK	BNB SMART CHAIN (chain ID 56)
CONTRACT	\`0x14F071FD640636b77Ba811dDDB5Ae1649b48Ae81\`
SOURCE	VERIFIED
MAXIMUM SUPPLY	20,000,000,000 ICWD
TREASURY INVENTORY	20,000,000,000 ICWD
OPERATIONAL CIRCULATING ALLOCATION	0
ELIGIBLE RESERVE	$0
COVERED SUPPLY	0 ICWD
COVERED RATIO	N/A (covered = 0)
TOTAL SUPPLY COVERAGE	0%
POOL	NOT CREATED
REAL LIQUIDITY	$0
MARKET	NOT ACTIVE
PRICE	NOT ESTABLISHED
PEG	NOT ACTIVE
REDEMPTION	NOT ACTIVE
RESERVE VAULT	CODE READY / TESTED / NOT DEPLOYED
STAGE	PRE-FUNDING

These figures are current facts. They are not hidden elsewhere in this paper.

Maximum supply of 20,000,000,000 ICWD is not a market capitalization of $20,000,000,000. Treasury inventory of 20B ICWD is not circulating supply and is not $20B of reserves. Price is NOT ESTABLISHED; market cap and FDV are therefore not presented as current economic values.

1. Executive Summary

ICW Dollar (ICWD) is a digital asset developed by ICW Tech on BNB Smart Chain. Maximum supply is fixed at 20 billion ICWD, minted once at construction. The token is LIVE and source-verified. Reserves, redemption, DEX liquidity and any 1:1 framework are not active.

The architecture is designed so that, if and when eligible reserves are actually funded and verified, a covered slice of existing ICWD may be administered separately from uncovered inventory. Coverage is calculated only on eligible verified reserves. This paper does not assert that 20 billion ICWD are reserved or backed.

The Long-Term 1:1 Objective is a target reserve/redemption framework for covered ICWD only. It is not a guaranteed peg, not a guaranteed $1, and not a present fact.

Investment in ICW Tech, purchase of ICWD, reserve funding and liquidity provision are different economic acts. None is a substitute for the others.

2. ICW Tech

ICW Tech is the developer of ICW Dollar.

• Website: https://www.icwtech.com.br

• Email: wagner.lopes@icwtech.com.br

• GitHub: https://github.com/wdlopes/icwd

ICW Tech is not Tether and is not presented as a Tether affiliate. ICWD is not issued by Tether.

3. ICW Dollar Overview

Field	Value	Classification
Name	ICW Dollar	ON-CHAIN VERIFIED
Symbol	ICWD	ON-CHAIN VERIFIED
Standard	BEP-20 / ERC-20 compatible	CODE VERIFIED
Decimals	18	ON-CHAIN VERIFIED
Maximum supply	20,000,000,000 ICWD	ON-CHAIN VERIFIED
Mint after deploy	none	CODE VERIFIED / ON-CHAIN VERIFIED
Contract	\`0x14F071FD640636b77Ba811dDDB5Ae1649b48Ae81\`	ON-CHAIN VERIFIED

The token contract does not contain swap logic, reserve accounting, a peg or redemption. Those functions, if activated later, would live in separate infrastructure.

4. Why ICWD

ICWD is an independent digital asset with a hard cap, a single construction mint, and a designed path for progressive coverage of a slice of existing tokens. It is not a claim that 20 billion units are cash-reserved. It is not a bank deposit and not legal tender.

5. Blockchain Infrastructure

Network: BNB Smart Chain, chain ID 56. Explorer: https://bscscan.com/address/0x14F071FD640636b77Ba811dDDB5Ae1649b48Ae81#code

Planned DEX (PLANNED, not created): PancakeSwap V2, pair ICWD/USDT. USDT would be a potential quote asset and potential liquidity pair only.

6. Official Smart Contract

Source: https://github.com/wdlopes/icwd/blob/main/contracts/ICWD.sol

OpenZeppelin ERC-20, burnable, pausable, permit, AccessControlDefaultAdminRules. No post-construction mint, no proxy, 0% transfer tax. rescueERC20 moves only tokens already sitting on the contract.

ICWD.sol is not modified in this review.

7. Fixed Maximum Supply

MAX_SUPPLY = 20,000,000,000 × 10^18. Remaining mintable supply is zero.

Supply ≠ valuation. Maximum supply is a token count. Market capitalization = market price × circulating supply. FDV = market price × maximum supply. Because PRICE = NOT ESTABLISHED, this paper does not state a current market cap or FDV.

8. Treasury Architecture

Treasury: 0x3A11b819F0f72Bb4FEecf9A9082c2A3B17B102cd Balance: 20,000,000,000 ICWD (ON-CHAIN VERIFIED at publication of the token).

Treasury ≠ circulation. 20B ICWD in Treasury does not mean 20B circulating ICWD. Current operational circulating allocation: 0.

Treasury ≠ reserves. ICWD held in Treasury is token inventory. It is not reserve backing. Reserve assets are external eligible assets intended to support covered supply. 20B Treasury ICWD does not constitute a $20B reserve.

9. Accounting terms (not synonyms)

Term	Meaning	Today
Total Supply / Maximum Supply	Tokens existing / cap	20,000,000,000 ICWD
Treasury Supply	ICWD at Treasury	20,000,000,000 ICWD
Operational circulating allocation	Tokens allocated into economic circulation	0
Covered Supply	ICWD with recognized eligible reserve capacity under the then-current policy	0
Circulating Covered Supply	Covered ICWD released from a vault	0
Eligible Reserve / Reserve Value	Verified eligible reserve (cover units)	$0
DEX Liquidity	Assets in a trading pool	$0
Market Price	Observable market quote	NOT ESTABLISHED
Market Capitalization	Price × circulating supply	not presented

Covered Supply is not necessarily totalSupply, Treasury supply, circulating supply, or DEX liquidity.

10. Investment Structure and Economic Participation

Investment in ICW Tech ≠ Purchase of ICWD ≠ Reserve Funding ≠ Liquidity Provision.

• A corporate or contractual investment in ICW Tech is not automatically a purchase of ICWD.

• Purchase of ICWD is not automatically equity in ICW Tech.

• Reserve funding is not automatically a purchase of ICWD.

• Liquidity provision is not automatically an investment in ICW Tech.

Each modality requires its own documentation, rights, risks and conditions.

10.1 Investment in ICW Tech

Any investment in ICW Tech would be a legal/economic relationship with the company under a specific instrument. ICWD does not represent shares, equity, corporate ownership, dividends, voting rights in ICW Tech, or automatic profit participation, unless a separate legal instrument expressly says so. No such instrument is asserted in this paper.

10.2 Purchase of ICWD

Acquiring ICWD is distinct from investing in the company. This paper does not promise yield, interest, dividends, return, appreciation, buyback or a minimum price.

10.3 Reserve Funding

Reserve Funding is capital specifically allocated to eligible reserves that support covered supply. It must be accounted separately from operational funding, liquidity funding and company investment.

10.4 Liquidity Provision

A liquidity provider (LP) is economically distinct from a reserve investor and from a strategic (company) investor. LP risks include market risk, price volatility, impermanent loss, smart-contract risk, withdrawal/liquidity risk and counterparty or infrastructure risk. There is no Mainnet pool today.

11. Investor and Token Holder Rights

Holding ICWD does not automatically grant: equity; ownership of ICW Tech; voting rights in ICW Tech; dividends; profit participation; rights over corporate assets; or guaranteed redemption. Any additional right must come from a separate legal instrument.

12. Progressive Reserve Model

ILLUSTRATIVE / PLANNING policy for a future covered slice: 1 unit of eligible verified USDT reserve allows at most 1 ICWD of covered supply.

Coverage uses the reserve bucket only. This is not a promise, not a binding offer, not expected return, and not a definitive obligation of ICW Tech.

USDT may be considered as an initial potential reserve asset and potential quote asset. SBLC, gemstones, gold, receivables, letters of credit, tokenized assets and similar instruments are not automatically equivalent to cash/USDT. Any such asset would require a future policy on valuation, haircut, custody, verification and liquidity classification. Illiquid assets must not be booked at face value.

13. ICWDReserveVault

Status: TECHNICALLY READY / INTERNALLY TESTED / NOT DEPLOYED.

Technical readiness is not operational activation. Process in source (when deployed): deposit → verification → coveredSupply update → authorized release of ICWD already held by the vault (never minted). Invariant: circulating covered ≤ covered ≤ eligible reserve units. withdrawVerifiedReserves reverts.

14. Covered Supply

Definition: Covered Supply is the quantity of ICWD for which there is recognized eligible reserve capacity under the then-current policy.

Today: Eligible Reserve $0; Covered Supply 0; Covered Ratio N/A; Total Supply Coverage 0%.

15. Proof of Reserves

Distinguish: on-chain reserves; off-chain reserves; custodied assets; verified assets; gross reserve value; haircuts; net eligible reserve value. Off-chain assets are not automatically counted at nominal value. Today there is no deployed vault and net eligible reserve is 0.

16. Redemption

Status: NOT ACTIVE. There is no current redemption right.

Any future activation would depend on vault deployment, reserve funding, eligible-reserve policy, operational procedures, governance, legal/regulatory review and sufficient reserves. Redeemed ICWD would be locked in a vault (not burned) under the current source design. There is no guaranteed redemption and no “always redeemable at $1”.

17. Liquidity Architecture — RESERVE ASSETS ≠ DEX LIQUIDITY

$1 million held as reserve is not the same as $1 million placed in a liquidity pool.

• Reserve assets support covered-supply capacity and (if activated) redemption.

• DEX liquidity supports trading, price discovery and potential arbitrage.

Moving reserve funds into a pool would reduce redeemable reserves if both functions were live. That would require a separate disclosed decision. Pool: NOT CREATED. Real liquidity: $0.

18. Peg ≠ pool price

An AMM/DEX price is not automatically parity. A future ICWD/USDT pool could trade above or below $1. A relationship near $1, if ever observed on a covered slice, would depend on reserve credibility, redemption, liquidity, arbitrage and market confidence — not on listing a pool.

Long-Term 1:1 Objective (target reserve/redemption framework for covered ICWD): 1 ICWD ≈ 1 USDT for the covered slice only, contingent on eligible verified reserves, redemption availability, covered-supply discipline, market liquidity, arbitrage, custody, operational continuity, governance and market conditions. Not a guaranteed peg, guaranteed $1, or guaranteed stablecoin.

19. Future ICWD / USDT Market

PLANNED. A pair would allow ICWD to trade against USDT. It would not make ICWD a Tether product and would not back 20B ICWD. MARKET: NOT ACTIVE. No simulated price chart in this paper is a live market price.

20. Tokenomics and Treasury concentration

Fixed cap, single mint to Treasury, no hidden tax. Pause and explicit blacklist exist (operational risk if a future pair or router were blacklisted).

Concentration risk: 20B ICWD currently sit in a single Treasury address (also used as admin/pauser/blacklist manager in the deployment record). This is governance risk and operational risk. A multi-signature Safe (proposed 3/5 in internal notes) is PLANNED and not instantiated. Signers are not invented in this paper.

21. Token Release Policy

Future release from Treasury should follow a documented policy, preferably:

verified reserve → covered capacity → authorized release → covered circulation.

ICWD released from Treasury is not automatically covered unless covered capacity actually exists. Uncovered releases would be uncovered inventory.

22. Funding models — ILLUSTRATIVE SCENARIOS

The following mixes are planning scenarios for comparison. They are not a promise, not a binding offer, not expected return, not a guarantee, and not a definitive obligation of ICW Tech.

Model	Reserve	Liquidity	Operations
Conservative	70%	20%	10%
Balanced	60%	30%	10%
Market Growth	50%	40%	10%

Operations percentages may be reassessed with scale. This paper does not state that a $1 billion round would necessarily allocate $100 million to operations. Each round would have its own definitive policy.

Covered capacity = reserve allocation only.

Conservative

Total funding	Reserve	Liquidity	Operations	Max covered ICWD	% of 20B
$100,000	$70,000	$20,000	$10,000	70,000	0.00035%
$500,000	$350,000	$100,000	$50,000	350,000	0.00175%
$1,000,000	$700,000	$200,000	$100,000	700,000	0.0035%
$5,000,000	$3,500,000	$1,000,000	$500,000	3,500,000	0.0175%
$10,000,000	$7,000,000	$2,000,000	$1,000,000	7,000,000	0.035%
$100,000,000	$70,000,000	$20,000,000	$10,000,000	70,000,000	0.35%
$1,000,000,000	$700,000,000	$200,000,000	$100,000,000	700,000,000	3.5%

Balanced

Total funding	Reserve	Liquidity	Operations	Max covered ICWD	% of 20B
$100,000	$60,000	$30,000	$10,000	60,000	0.0003%
$500,000	$300,000	$150,000	$50,000	300,000	0.0015%
$1,000,000	$600,000	$300,000	$100,000	600,000	0.003%
$5,000,000	$3,000,000	$1,500,000	$500,000	3,000,000	0.015%
$10,000,000	$6,000,000	$3,000,000	$1,000,000	6,000,000	0.03%
$100,000,000	$60,000,000	$30,000,000	$10,000,000	60,000,000	0.3%
$1,000,000,000	$600,000,000	$300,000,000	$100,000,000	600,000,000	3.0%

$1,000,000 Balanced does not cover 1,000,000 ICWD. $1B Balanced does not cover 1B ICWD; it covers at most 600M ICWD (3% of 20B).

Market Growth

Total funding	Reserve	Liquidity	Operations	Max covered ICWD	% of 20B
$100,000	$50,000	$40,000	$10,000	50,000	0.00025%
$500,000	$250,000	$200,000	$50,000	250,000	0.00125%
$1,000,000	$500,000	$400,000	$100,000	500,000	0.0025%
$5,000,000	$2,500,000	$2,000,000	$500,000	2,500,000	0.0125%
$10,000,000	$5,000,000	$4,000,000	$1,000,000	5,000,000	0.025%
$100,000,000	$50,000,000	$40,000,000	$10,000,000	50,000,000	0.25%
$1,000,000,000	$500,000,000	$400,000,000	$100,000,000	500,000,000	2.5%

Charts derived from these tables, if used later, must be labelled ILLUSTRATIVE SCENARIOS or PLANNING SCENARIOS. Do not label them projected returns, expected token price, or guaranteed growth.

23. Governance

Token roles exist on the LIVE contract (admin delay 1 day). Vault roles exist only in source until deploy.

Multi-signature Safe (internally discussed as 3/5): PLANNED. Not active. Signers: not stated.

24. Security Architecture

ICWD was internally tested and security reviewed. Known project results: Critical 0, High 0, token-contract unit coverage 100%, source VERIFIED, Pancake V2 fork PASS.

These results do not replace an independent external audit. This paper does not claim that ICWD is independently audited, externally certified, or institutionally audited.

25. Transparency

Public materials: BscScan verification, GitHub, metadata, data room, investor dashboard (local/repository; not a live price feed). Reporting must keep token, reserve, liquidity and price on separate lines.

26. Regulatory language

Legal and regulatory classification of ICWD may vary by jurisdiction, distribution method, reserve structure, redemption rights, investor rights, marketing and exchange availability.

ICWD is not legal tender, not a bank deposit, and is not asserted to have governmental guarantee, deposit insurance, FDIC, FGC, or financial-authority approval, unless a specific future proof exists. None is claimed here.

ICWD is not a bank deposit. It does not automatically carry FDIC, FGC, deposit insurance or government guarantee.

27. Token Holder Risk

ICWD may experience price volatility, low or no liquidity, loss of market value, inability to sell, technical failures, reserve shortfalls and regulatory restrictions. Total loss is possible. Current market: NOT ACTIVE; price NOT ESTABLISHED; liquidity $0.

28. Risk Factors

Material risks include, without limitation:

• Smart Contract Risk — ICWD, a future vault, USDT, DEX.

• Reserve Risk — reserves are $0; future reserves may be insufficient, illiquid, haircut or incorrectly verified.

• Liquidity Risk — no pool; a future pool may be thin.

• Market Risk — uncovered ICWD can trade at any price, including near zero.

• Custody Risk — Treasury keys, future vault, custodians.

• Counterparty Risk — verifiers, custodians, venues; Tether is a third party.

• Redemption Risk — not live; a future covered slice can face runs.

• Oracle / valuation Risk — illiquid assets need separate valuation; USDT-par accounting still depends on the USDT contract and process honesty.

• Operational Risk — pause, blacklist, key-person, process failure.

• Treasury Concentration Risk — 20B in one inventory address.

• Regulatory Risk — securities, AML, licensing.

• Stable-value / Peg Risk — the Long-Term 1:1 Objective may never be reached.

• LP-specific Risk — if a pool exists later: impermanent loss, volatility, withdrawal risk.

29. Roadmap

Item	Status
Token infrastructure	COMPLETED
Mainnet ICWD	COMPLETED
Public identity (website, GitHub, logo, contacts)	COMPLETED
Reserve Vault code	TECHNICALLY READY / NOT DEPLOYED
Investor funding	PLANNED
Reserve activation	PLANNED
Covered supply activation	PLANNED
DEX pool	PLANNED
Liquidity	PLANNED
Multi-sig Safe	PLANNED
Market expansion	FUTURE / CONDITIONAL

This roadmap does not authorize vault deploy, pool creation, USDT deposits, Treasury movement or swaps.

30. Official Links

Item	Value
Website	https://www.icwtech.com.br
Email	wagner.lopes@icwtech.com.br
GitHub	https://github.com/wdlopes/icwd
Token page	https://github.com/wdlopes/icwd/tree/main/icwd
Logo	https://raw.githubusercontent.com/wdlopes/icwd/main/assets/icwd/logo.png
Contract source	https://github.com/wdlopes/icwd/blob/main/contracts/ICWD.sol
BscScan	https://bscscan.com/address/0x14F071FD640636b77Ba811dDDB5Ae1649b48Ae81
LinkedIn	NOT AVAILABLE
Instagram	NOT AVAILABLE
X / Twitter	NOT AVAILABLE
Telegram	NOT AVAILABLE

31. Legal / Risk Disclaimer

This whitepaper is for information only. ICW Tech does not warrant that ICWD will trade, redeem, or maintain any particular value. Nothing herein is a guarantee of return, appreciation or redemption, or an offer of securities in any jurisdiction. Readers should obtain independent legal, tax and financial advice.

USDT is a third-party asset. References to USDT concern a potential reserve asset, quote asset or liquidity pair only.

Mainnet reminder: TOKEN LIVE · VAULT NOT DEPLOYED · POOL NOT CREATED · REAL RESERVES $0 · COVERED 0 · REAL LIQUIDITY $0 · PRICE NOT ESTABLISHED · PEG NOT ACTIVE · REDEMPTION NOT ACTIVE

Official contact

Website: https://www.icwtech.com.br

Email: wagner.lopes@icwtech.com.br

GitHub: https://github.com/wdlopes/icwd

LinkedIn, Instagram, X and Telegram are not listed (NOT AVAILABLE).