



SmartyPants Coin, Exchange & SmartyPass NFT

Contract Address:
95ufRSvBAsrWcMUzbyMGQtSUzUex4AQLok7Pb2LMNe7c

The Rewards Platform for Projects

Date: 04/11/25





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A. EXECUTIVE SUMMARY

We have developed a platform that we offer to install for clients, called Creators who want to launch their own cryptocurrency coins and exchanges. This platform includes functionality for paying rewards to coin buyers who hold their coins (Holding-Reward) and incentivizing promotion of coins and products through a Multi-Level Marketing (MLM) system if clients desire called (Affiliate-Rewards).

To promote this service and fund further development, we are launching the **SmartyPants Coin**—a utility token that pays real rewards to holders in the form of Blue-chip coins and encourages viral growth by incentivizing them to bring in new buyers of SMRTY coins to gain more rewards.

SmartyPants Coin is launching first on the **Solana blockchain** and is designed to drive adoption to support the ongoing evolution of **SmartyPass**—a smart contract-powered MLM system that helps businesses and communities easily launch their own coins, manage token payments, and build decentralized economies using a straightforward, user-friendly method.

Holders of SmartyPants Coin receive **two forms of tangible rewards**, helping raise awareness, fund development, and grow the user base for the SmartyPass ecosystem.

A1. Current use cases include:

- Paying commissions to sales teams in multi-level marketing organizations
- Creating branded or product-based currencies
- Building custom, tokenized communities
- Launching new coins with integrated smart contract infrastructure
- Helping fund managers onboard investors and distribute dividends (where permissible by law)
- Helping businesses to sell registered stock offerings using their own cryptocurrency coins

The current version of SmartyPass already supports most of these use cases. The next major release will add **order-book style decentralized exchange functionality**, enabling users to trade their own custom coins directly—without depending on AMMs or centralized exchanges.

B. HOW SMARTYPANTS & SMARTYPASS WORKS & WHY BUY SMRTY COINS

B.1 Overview of SmartyPants & SmartyPass & the SmartyPants.Exchange

The **SmartyPants Coin** is designed to help fund further marketing and development of the **SmartyPass NFT system** and the associated exchange(s) for white-label users across a variety of use cases, including Multi-Level Marketing (MLM) businesses.

The beauty of the SmartyPants platform—along with the **SmartyPants Exchange** and the **SmartyPass NFT**—is that it offers not just one, but **two types of rewards**.



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The first reward is called the **Holding-Reward**, where users can receive a variety of benefits simply for holding SmartyPants Coins (SMRTY) in their wallets and transacting with them in custom use cases that will be released over time and implemented using SMRTY coins to demonstrate the power of the systems. **In order to receive Holding-Rewards a wallet has to have more at least 50 SMRTY coins in it.**

The second reward is called the **Affiliate-Reward**, which allows users to receive ongoing Holding-Rewards by referring others to buy SmartyPants Coins using the **Upline-Address** they provide. This creates an incentive to grow the community organically.

Anyone who wishes to create their own coin—or use an existing one—can contact us to have their own exchange installed using our NFT system, fully branded under their own name (white-labeling).

Those who partner with us to use our system are known as **Creators**. The developers behind the SmartyPants Coin, the SmartyPants Exchange, and the SmartyPass NFT are the same team who built the entire platform. The SmartyPants Coin is being launched to promote and further develop the system for a global community of Creators.

B.2 How SmartyPants & SmartyPass Works & Why Buy SMRTY coins

The reason to buy the SmartyPants coin is simple, to make money from rewards that are being paid. The easiest way to understand what rewards are available is to look at an example that we provide below.

Our token utilizes a dynamic minting model, where new coins are created on demand at the time of purchase — ensuring a capital-efficient and controlled supply. Rather than pre-minting or airdropping tokens, this approach aligns coin creation directly with investor demand.

Once we reach a satisfactory level of capital raised during the initial sale phase, we will launch our own proprietary order book exchange. This will enable direct peer-to-peer trading of our token in a transparent, fully on-chain environment.

Unlike typical token models that require centralized listings or liquidity provisioning on external platforms, our holders will be free to trade without relying on third-party exchanges — though they may still choose to do so. This self-contained ecosystem supports organic price discovery and community-led liquidity.

B.3 STEPS / EXAMPLE OF THE SMARTYPANTS EXISTING PLATFORM:

How to Obtain Affiliate-Rewards and Holding-Rewards — by Example



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1. Buy Coins Using a Signup-Address

Edward buys 100 SmartyPants Utility Coins (SMRTY) using 100 USDC on the Solana blockchain via the SmartyPants Exchange at <https://app.smartypants.exchange>.

To purchase SMRTY, Edward must use a **Signup-Address** provided by an **Upline-Provider**—someone who has also bought SMRTY through the SmartyPants Exchange. Without being provided with a **Signup-Address** the only way to obtain a **Signup-Address** is to join the **SmartyPants Community** where you will be shown a **Signup-Address** on the landing page after successfully submitting the form to Join the **SmartyPants Community**.

In this example, Edward's Upline-Provider is **Dominic**, who purchased SMRTY using a Signup-Address from **Cathy**, who got hers from **Beth**, who in turn received her address from **Adam**.

Using Dominic's Signup-Address, Edward buys SMRTY at the current exchange rate of **1 SMRTY per 1 USDC**, which can be adjusted at any time by the Creators through the **Admin area** of the SmartyPants Exchange. Additionally, the Creators can change the accepted payment token (e.g., from USDC to another token) via the same Admin area if desired.

2. Automatically Receive a Unique NFT Receipt for Each Purchase (SmartyPass)

When Edward buys SMRTY from the exchange, he also automatically receives an NFT receipt called a **SmartyPass**. One SmartyPass NFT is issued for **each** purchase and acts as both a record and a tool for future rewards. Edward can view his NFTs at any time by connecting his wallet to the exchange at <https://app.smartypants.exchange>.

3. Obtain Your Own Referral Signup-Address(es)

While connected to the exchange (<https://app.smartypants.exchange>), Edward views his SmartyPass NFTs and sees that **each one includes a unique Signup-Address**. He can copy any of these Signup-Addresses and share them with others to buy SMRTY from the exchange.

When someone uses Edward's Signup-Address to buy SMRTY, Edward receives **Affiliate-Rewards** in the form of extra SMRTY coins. The system is programmed to reward **four levels** of Uplines in the following distribution (set by the Creators):

- Level 1: 10%
- Level 2: 5%
- Level 3: 3%
- Level 4: 2%

Let's see how this plays out when Edward buys 100 SMRTY using 100 USDC:

- Edward receives **100 SMRTY** into his wallet.
- Dominic (Level 1) receives **10 SMRTY**.
- Cathy (Level 2) receives **5 SMRTY**.
- Beth (Level 3) receives **3 SMRTY**.



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- Adam (Level 4) receives **2 SMRTY**.

4. Refer Others and Earn More Affiliate-Rewards

Later, Edward connects his wallet to the exchange again and copies a Signup-Address from one of his SmartyPass NFTs. He shares it with his friends via email, suggesting they buy some SMRTY.

Edward's friend **Frank** decides to buy 100 SMRTY coins. Here's how the SMRTY coins are distributed:

- Frank receives **100 SMRTY** and his own SmartyPass NFT.
- Edward (Frank's Upline) receives **10 SMRTY**.
- Dominic receives **5 SMRTY**.
- Cathy receives **3 SMRTY**.
- Beth receives **2 SMRTY**.

Adam receives **no reward** in this case, as Affiliate-Rewards are distributed only up to **four levels**.

5. SMRTY Coin Holders Receive Holding-Rewards

To encourage long-term holding, the Creators of SMRTY periodically distribute Holding-Rewards which consist of amounts of USDC based on the number of SMRTY coins held in a wallet.

For example, if the Holding-Reward rate is set to **\$0.05 USDC per SMRTY**, and Edward holds **110 SMRTY** (100 he bought + 10 from Frank), he would receive:

$$110 \text{ SMRTY} \times \$0.05 = \textbf{\$5.50 USDC in Holding-Rewards}$$

Rewards are only distributed to wallets holding SMRTY. If your SMRTY coins are held **inside of liquidity pools or centralized exchanges** on the day of distribution the Holding-Rewards might not be received by the owner of the SMRTY coins, so it is important that on days when Holding-Rewards are scheduled to be paid that SMRTY coin holders make sure their SMRTY coins are in a hot or cold wallet of some type. If Edward transfers his SMRTY to another hot or cold wallet, that wallet will receive the reward instead, assuming the coins are held there during Holding-Rewards distributions.

C. IMPLEMENTATION OF THE SMARTYPANTS COIN & REWARDS

C.1 How does SmartyPants pay Holding-Rewards to SMRTY coin holders?



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Holding-Rewards are periodically distributed to wallets that hold SMRTY coins. The more SMRTY coins a wallet holds, the greater the reward it receives. The SmartyPants Exchange will issue a **minimum 3-day advance notice** before each Holding-Reward distribution event.

Holding-Rewards are typically paid in **blue-chip cryptocurrencies or their stable equivalents** (such as USDC), and are designed to reward long-term holders and active participants in the SmartyPants ecosystem.

To ensure eligibility for Holding-Rewards, SMRTY holders must **place their tokens in personal wallets or for trading in the SmartyPants.Exchange itself** (not in liquidity pools or centralized exchanges) during the distribution period.

C.2 How Are Holding-Rewards Funded?

The principal developers of SmartyPass generate Holding-Rewards through a diversified strategy that includes:

- **Sales revenue** from clients using the SmartyPass system
- **Sponsorships** and strategic partnerships
- Participation in **decentralized finance (DeFi) protocols** and liquidity pools and products that generate active and passive income

These funding sources are actively managed and evaluated at the discretion of the SMRTY coin developers.

**** Important Notice ****

While Holding-Rewards are designed to incentivize ecosystem growth, **they are not guaranteed**. The frequency and size of rewards depend on the overall availability of funds from the SmartyPass project and both internal and external revenue-generating activities.

Speculation on the past or future payment of Holding-Rewards is **discouraged**, and holders should approach SMRTY as a **utility coin** within a broader ecosystem—not a passive investment vehicle.

C.3 Can SmartyPants be traded on other Exchanges?

SmartyPants (SMRTY) can be traded on other **decentralized exchanges (DEXs)** or even **centralized exchanges (CEXs)** if those platforms choose to list the coin. However, to ensure that you **receive your Holding-Rewards**, you must store your SMRTY coins in a **hot or cold wallet** that is capable of accepting airdrops at the time the rewards are distributed.



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As a reminder, **SmartyPants.Exchange** will always provide **at least 3 days' notice** before Holding-Rewards are paid, giving holders time to move their coins into eligible wallets.

Additionally, **SmartyPants.Exchange** is currently developing its own **order-book style decentralized exchange**, allowing users to buy and sell coins while still ensuring that **Holding-Rewards are properly delivered** to the wallets that hold SMRTY.

C.4 The SmartyPants Team

SmartyPants is developed by a team of experienced blockchain developers and product designers with deep expertise in decentralized finance, smart contracts, and community incentives. The project is currently managed by the core contributors of the SmartyPass ecosystem.

D. CONCLUSION

SmartyPants is a simple coin with a simple purpose—offering straightforward rewards to anyone who buys SMRTY coins, holds them, and encourages others to buy using their referral address. It's designed to serve as a promotional tool for our full exchange platform, which we can quickly install and customize for others to use with their own coins and applications. We're using real, tangible rewards to attract people to the project and build an active, engaged community.

E. APPENDIX

E.1 Summary of Rewards (See the next page...)



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The SmartyPants Matrix & Affiliate-Rewards & Holding-Rewards

A. AFFILIATE REWARDS paid in SMRTY Coins when some one buys coins using your Signup Address are as follows:

Level 1: 10%
Level 2: 5%
Level 3: 3%
Level 4: 2%

EXAMPLE:

Edward buys 100 SMRTY Coins using the Signup Address given to him by Dominic

Edward receives 100 SMRTY into his wallet for the purchase
Dominic (Level 1) receives 10 SMRTY because Edward used Dominic's Signup Address
Cathy (Level 2) receives 5 SMRTY because Dominic used Cathy's Signup Address
Beth (Level 3) receives 3 SMRTY because Cathy used Beth's Signup Address
Adam (Level 4) receives 2 SMRTY because Beth used Adam's Signup Address

B. HOLDING REWARDS

1. Assume SMRTY Coin Holdings are as follows:

Edward has	100	SMRTY in his wallet which is	15.80%	of the total in circulation.
Dominic has	110	SMRTY in his wallet which is	17.38%	of the total in circulation.
Cathy has	115	SMRTY in her wallet which is	18.17%	of the total in circulation.
Beth has	118	SMRTY in her wallet which is	18.64%	of the total in circulation.
Adam has	120	SMRTY in his wallet which is	18.96%	of the total in circulation.
James has	60	SMRTY in his wallet which is	9.48%	of the total in circulation.
George has	10	SMRTY in his wallet which is	1.58%	of the total in circulation.
TOTAL COINS	633	SMRTY in circulation	100.00%	

2. Holding-Rewards of 100 USDC are distributed into the wallets as follows:

Edward gets	15.80	USDC
Dominic gets	17.38	USDC
Cathy gets	18.17	USDC
Beth gets	18.64	USDC
Adam gets	18.96	USDC
James gets	9.48	USDC
George gets	0.00	because he has < 50 SMRTY
TOTAL COINS	98.42	USDC

The undistributed USDC will go back into the project.



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Appendix E.2 Summary Overview

What is the project about?

SmartyPants is a complete platform that helps individuals and businesses launch their own cryptocurrency coins, automated reward systems, and branded order-book exchanges—without the complexity of coding, market-making, or regulatory headaches. At the center is SMRTY, our utility token, which demonstrates the power of the platform. Users earn blue-chip crypto rewards simply for holding SMRTY, and additional bonuses by referring others using a built-in MLM-style system. Each coin purchase generates a unique SmartyPass NFT, which tracks referrals and reward eligibility. The platform is designed to be turnkey, scalable, and flexible—supporting use cases like tokenized rewards programs, registered securities offerings, hedge fund distribution, and real-world payments at retail locations. Our mission is to make cryptocurrency functional and accessible—to transform coins from speculative assets into tools for customer engagement, sales growth, and everyday utility. Whether you're a startup, fund manager, or retail brand, SmartyPants makes it easy to launch, distribute, and manage your own digital asset ecosystem.

What makes your project unique?

SmartyPants is more than just a crypto token—it's a fully installable, white-label platform that lets anyone launch their own coin, branded order-book exchange, and built-in MLM-style rewards system without needing deep technical knowledge. Unlike most projects that focus solely on token speculation, we provide real utility: automated blue-chip rewards, referral tracking via NFT receipts (SmartyPass), and customizable payout structures for businesses, creators, fund managers, and retail brands. Our dynamic, on-demand coin minting eliminates the need for pre-sales and minimizes inflation. We also support real-world use cases, including accepting coins at physical retail locations and issuing digital tokens for registered securities offerings. By handling the hardest parts of launching a crypto project—technical setup, trading infrastructure, rewards automation, and user incentives—we give our clients a turnkey solution to drive viral growth and customer loyalty using their own digital assets. SMRTY is the live demo, proving how crypto can be simple, powerful, and profitable.

History of your project?

The SmartyPants project was created by a team of seasoned entrepreneurs and investment managers who had launched and advised multiple crypto projects. Through firsthand experience, they saw repeated challenges: launching coins was technically complex, market-making was costly, and rewarding early adopters was inefficient. The team envisioned a smarter solution—a platform that would make it easy for anyone to launch a token, incentivize users, and build viral growth from day one. The result was SmartyPants: a turnkey system that combines dynamic coin minting, a built-in order-book exchange, and NFT-based referral tracking (SmartyPass). The SMRTY token was launched to demonstrate the platform's capabilities in a real-world setting, and to fund ongoing development. From day one, the project has focused on providing utility—not just hype—through real, on-chain rewards, decentralized trading, and practical use cases like hedge fund management, securities tokenization, and retail payments.

Whats next for your project?

The next phase of SmartyPants focuses on expanding utility and adoption. We're enhancing our order-book exchange with advanced features to lower trading costs and improve user experience. We're also adding compliance tools to support registered securities offerings and dividend distribution. Our retail integration roadmap includes enabling SMRTY and partner-launched coins to be accepted at physical storefronts—bridging the gap between crypto and everyday commerce. In parallel, we're building no-code tools to let



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clients launch their own tokens and reward systems faster than ever. By combining smart contracts, NFT-based referrals, and real-world usability, we aim to make crypto simple, useful, and accessible for businesses and consumers alike. Our vision is to turn SmartyPants into the Shopify of tokenized commerce—fully customizable, scalable, and built for viral growth.

What can your coin/token be used for?

SMRTY is a utility token used to demonstrate and power the SmartyPants platform. It can be held to earn real rewards in blue-chip cryptocurrencies, shared to earn Affiliate-Rewards via a built-in MLM-style referral system, and used to access premium features on the platform. Each purchase of SMRTY also mints a SmartyPass NFT, which tracks referrals and reward eligibility. Beyond the demo, SMRTY showcases how any business can use our platform to create and distribute their own coins—to reward customers, offer discounts, incentivize viral promotion, or even tokenize real-world assets. Future integrations will allow SMRTY and partner tokens to be used as payment at retail locations, turning crypto into a usable currency for everyday transactions. SMRTY is not just a token—it's a proof of concept for a complete, scalable reward and engagement ecosystem.

Category 1: Market Making Solution:

SmartyPants is a marketing solution because it turns cryptocurrency into a viral referral engine. Businesses can use custom coins and NFT-tracked rewards to incentivize users to share, promote, and buy—automatically earning bonuses and discounts. It creates customer loyalty, builds networks, and rewards promotion without traditional ad spend.

Category 2: Decentralized Exchange

SmartyPants includes its own on-chain, order-book style exchange where users can buy and sell tokens directly from their wallets without relying on centralized platforms. Trades are peer-to-peer, transparent, and governed by smart contracts, making it a true decentralized exchange tailored for custom tokens and community ecosystems.

Category 3: Payment Solutions:

SmartyPants is a payment solution because tokens can be issued and accepted as payment for retail products, often at a discount. Customers can use SMRTY or partner-launched tokens at participating vendors, and earn more tokens by referring others to shop. This creates a loyalty-driven payment ecosystem that rewards spending and sharing.