



# Whitepaper 1.0

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# 1. Motivation and Goals

## 1.1 Introduction

We live in an attention economy – where the overload of information and choices, fueled by the convenience of the Internet, social media, and even the new opportunities brought about by Web3 itself has resulted in a world with infinite content but scarcity in attention.

This has been exacerbated by the rise of AI whereby AIGC is accessible to all and can produce infinite new content, all fighting to tailor and personalize according to our preferences, as well as the rise of crypto whereby hyper-financialization and speculation have penetrated our lives to such an extent that pump.fun and memecoins might now be the first crypto consumer app for many Web2 users.

Attention is now the scarcest resource available, and real human attention that can actually drive decisions and consumer behavior has become the most valuable commodity of all.

Advertising has traditionally been the main business model and framework to grapple with this new reality, but it is proving inefficient, costly, and simply unable to effectively coordinate the economics around it. Web3 and Crypto will instead naturally become the next iteration of this - coordinating between various economic actors and aligning incentives, while helping to bootstrap networks and consumer products in mutually beneficial ways.

At the same time, many regions and users globally are still bogged down by the inefficiencies and inaccessibility of legacy financial systems, despite advances in technologies. This is a fundamental problem that has to be solved first (and can indeed be solved via Web3), by empowering the underbanked, before we can further open up the wider global consumer ecosystem to them, that is inexplicably tied together with finance.

We see a future where Tabi builds the crypto rails necessary for inclusive financial systems, in order to unlock economic opportunities for all, and bring financial sovereignty to 8 billion people.

Tabi is the world's first decentralized network for Consumer Finance, that is built with the above principles and motivations in mind, in order to bring users from Web2 onto Web3 on-chain crypto rails, towards an attention flow-driven consumer ecosystem where financial sovereignty is a natural right.

## 1.2 Challenges with consumer crypto

The current Web3 consumer landscape faces three major problems that hinder consumer crypto from achieving its full potential.

### **1.2.1 Lack of strong product-market fit**

With the exception of certain categories such as DeFi and speculation-adjacent products, crypto consumer apps have found it challenging to achieve wider mainstream adoption simply due to the fact that there is no strong differentiator compared to their Web2 counterparts. Crypto consumer apps have yet to tangibly show how they can fulfil a consumer's needs and wants in ways better than Web2 consumer apps, that use crypto meaningfully.

While figuring out what crypto consumer apps do actually have that product-market fit is an ongoing work in process, we believe that they should always either leverage crypto's unique inherent properties or uniquely leverage crypto culture in distribution and go-to-market.

### **1.2.2 Poor distribution**

For any consumer app, distribution is always the biggest challenge, and this is the same in Web3 as well. Bootstrapping an app's users and community from 0 to 1, and the cost of that user acquisition is difficult, especially considering the wealth of other opportunities in Web3 and the cost of fighting for that attention.

Token incentives and implementing points systems are one way to solve for this, but are often poorly designed, resulting in mercenary user liquidity who do not actually care for or are unable to meaningfully contribute to the app itself.

Even in cases where a Web3 consumer app is able to find decent product-market fit and gather a good community of users, the challenge after is scaling users and revenue to the next scale of magnitude, which can only be achieved by bringing in Web2 mainstream users. This is almost impossible however due to the steep curve in learning adoption and inaccessibility of these apps.

The goal is then to help consumer apps with bootstrapping and distribution in crypto-native ways, even to a larger Web2 audience, while ensuring that these users are also contributing productively as actual consumers of the product.

### **1.2.3 Web2 developer onboarding**

An obvious way to accelerate the search for the "killer crypto consumer app" is to encourage more Web2 developers who are already experienced and successful in building successful consumer apps at scale to attempt to do so in Web3.

However when Web2 developers want to onboard into Web3, they face the challenge of multiple technical standards, due to the presence of many different blockchains. Even sophisticated Web3 developers may struggle with handling too many kinds of blockchain technical details, and the complexity that comes with multi-chain interactions, let alone someone new to Web3.



The ideal solution is thus for a universal technical standard for Web2 developers to serve as a convenient entry to manipulate various types of blockchains, without requiring to learn multiple Web3 languages from scratch.

## 1.3 Opportunities in consumer finance

In view of emerging trends, where institutional adoption of crypto is growing, but consumer crypto has yet to fully catch up, we see three big opportunities for Tabi to capture.

### 1.3.1 To use crypto to improve the inefficiencies and inaccessibility of legacy financial systems and empower both Web2 consumers and underbanked individuals

Over 1.7 billion people are underbanked without bank accounts, without adequate financial services, and often have to incur up to 5-10% in fees to complete basic cross-border remittances.

By onboarding users onto crypto rails, Tabi can power cross-border payments and settlements at the lowest fees possible, solving a challenge that many users in regions such as SEA, Africa, CIS, and LATAM face currently, where they have to pay high fees for making basic non-local payments.

Tabi seeks to provide inclusive financial services to all, allowing anyone to access savings and investment opportunities with the lowest barriers possible, in a way that is currently not possible in Web2 financial systems.



### **1.3.2 To leverage Web2 social platforms to solve the distribution problem of Web3 and onboard Web2 users onto crypto**

There is a persistent distribution problem in Web3 where it is still incredibly difficult to onboard real Web2 users onto Web3 in a direct and seamless manner. However, the emergence and growth of Web3 Mini-Apps on Telegram, as well as the growing integration of crypto into major social platforms such as X shows that leveraging existing Web2 social platforms are the most effective distribution and onboarding channels.

Tabi will provide the easiest Web3 onboarding experience by enabling Web2 users to one-click create their own Account Abstraction (AA) crypto wallet directly on TikTok, as well as through other Web2 social logins.

The opportunity is to empower users and creators directly on TikTok through use-cases that are real, and can truly be benefitted through crypto, such as making direct payments in crypto using one's TikTok UID, allowing creators and streamers to receive payments and tips directly, without middleman fees or imposed follower thresholds.

After onboarding the average Web2 user and TikTok ecosystem onto crypto rails, users can then more directly access the wider crypto consumer ecosystem, as well as benefit from inclusive financial services, be it basic payments, savings, or yields.

### **1.3.3 To bridge Web2 users and Capital with real-world businesses that can provide RWA yields**

Existing Web2 businesses face challenges of requiring massive operating capital to be locked, as payment companies and remittance institutions must often pre-deposit funds into bank accounts worldwide for instant cross-border payments. This creates a high cost of capital turnover, as pre-funding processes are slow, expensive, and lack real-time responsiveness.

At the same time, the majority of users in both crypto as well as the average underbanked Web2 user do not have access to stable, sustainable yields that are backed by legitimate real world assets (RWA) yield sources. Crypto-native yields that are higher risk in nature are also not suitable for such cases.

By providing on-chain liquidity pools and open credit systems, Tabi can then allow users to get access to such safer, more sustainable RWA yields while providing small-medium businesses with the 24/7 efficient and lower cost capital liquidity that they need.

## 1.4 Vision

Tabi's vision is to empower the world's 8 billion population with financial sovereignty by building the crypto rails necessary for inclusive financial systems, unlocking economic opportunities equally for all.

With TabiChain, which is built on underlying architecture to lower the barriers of entry for both developers and consumers alike, as well as TabiPay, that is designed to onboard users from Web2 social platforms directly onto crypto rails to participate freely in crypto-powered financial ecosystems, Tabi is hyper-focused on driving true mass adoption of consumer finance and consumer crypto.

By aggregating users and capital liquidity across Web2 social platforms and bringing them on-chain to crypto rails on TabiChain, Tabi bridges underbanked capital with RWA and institutional yield opportunities while at the same time directing these Web2 users to Web3 crypto consumer and consumer finance opportunities.

Tabi will become a thriving ecosystem for both applications and users alike, driven by attention fuelled economics to bridge the gap between Web2 and Web3, empowering every individual with the financial sovereignty needed to pursue greater consumer and economic opportunities.



## 2. Solution

### 2.1 Poly-Apps

Tabi proposes the concept of Poly-Apps, which are dApps built on Tabi's Polymorphic VM (PVM) and Dapp Infrastructure that can sit on top of existing Web2 social platforms, be developed using familiar Web2 languages and frameworks, while being seamlessly compatible and interoperable with multiple blockchains.



This is reminiscent of Super-Apps in Web2 such as WeChat and Grab that offer a range of other products together, including payments and financial services, but without the limitations of centralization and siloed ecosystems. Developers can build dApps in open ecosystems with multi-chain interoperability and composability between different dApps, with user identity and reputation aggregated on-chain too.

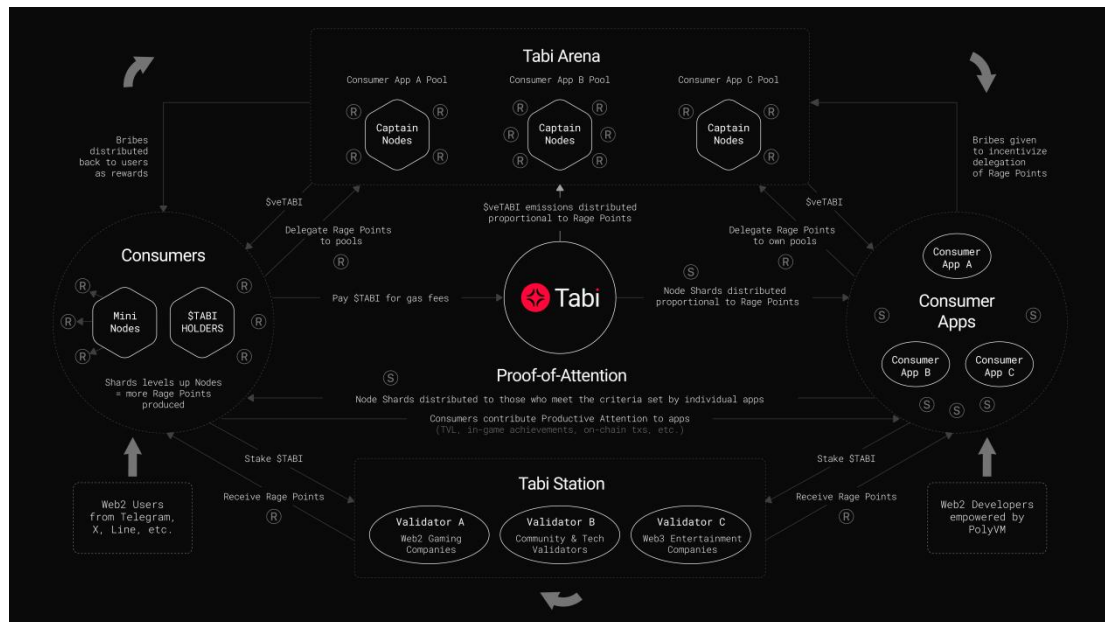
By leveraging Web2 social platforms as a gateway, consumer apps can also solve for the distribution problem that Web3 dApps often face, being able to now distribute directly to Web2 mainstream audiences as well.

### 2.2 Proof-of-Attention Token Economy

Tabi introduces a Proof-of-Attention token economy model, whereby \$TABI serves as the main governance and utility token within the Tabi ecosystem and can also effectively become the universal token for attention.

\$TABI will be used as a coordinating mechanism to direct users' attention to various consumer apps, activating communities to collectively focus their attention on productive goals that can actually drive value to the consumer apps they use and like, thus creating symbiotic relationships as opposed to purely mercenary user liquidity.





## 2.3 Dapp Infrastructure

Tabi Dapp infrastructure layer is a web3 infrastructure abstraction layer, which redefines the developer and user experience by converging fragmented blockchain capabilities into unified, modular services. At its core, this paradigm simplifies cross-chain interoperability, identity management, and financial onboarding into seamless workflows, enabling developers to focus on innovation while users enjoy intuitive access to decentralized ecosystems.

### 2.3.1 TLink

TLink is the universal layer bridging social platforms and Web3, enabling billions of users to seamlessly access crypto through their social accounts and empowering developers to leverage PolyVM for easy Web3 adoption.

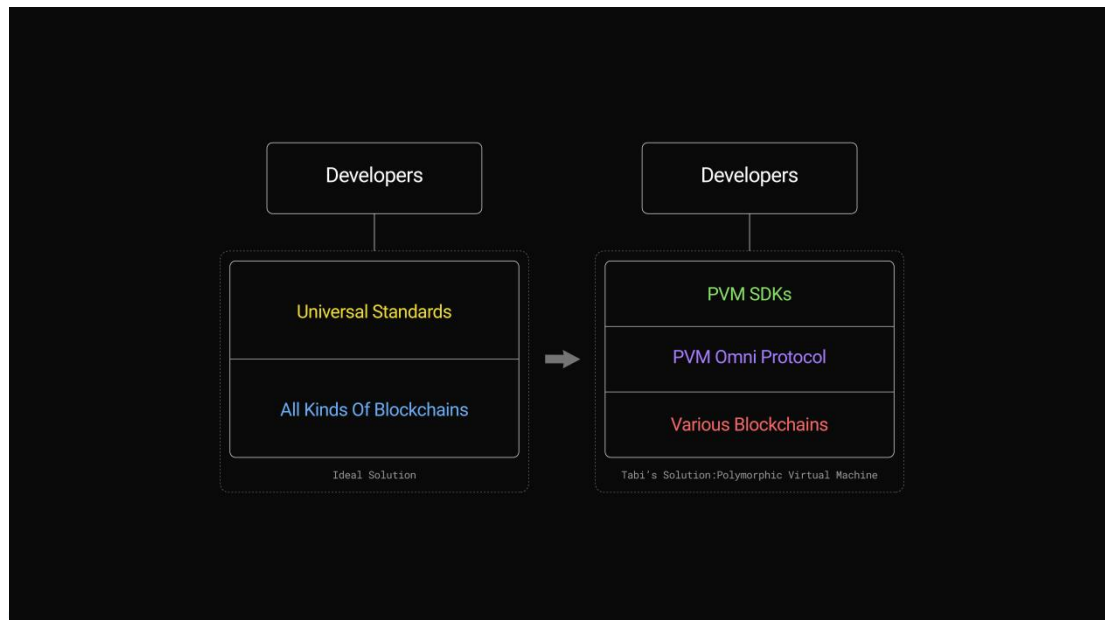
### 2.3.2 User Distribution Engine

A user distribution engine is also built in with the objective of helping developers and consumer apps be able to search for their target profile of users based on their offchain and onchain data.

For dApps, this effectively serves as another way of acquiring users across platforms and blockchains in a more cost-effective and targeted yet flexible way too. Developers can build dApps that are richer and more personalized in nature, whereas users can also be recommended dApps that they would most be interested in or be most suitable for, based on their identity profile and activities, thus achieving a smoother consumer experience too.

## 2.4 Polymorphic Virtual Machine (PVM)

The PVM provides a universal blockchain abstraction layer, which hides the underlying complexities of different chains and allows developers to focus solely on building applications. By leveraging this abstraction, developers only need to master PVM-SDKs and the PVM Omni Protocol to create cross-chain solutions without worrying about blockchain-specific technicalities.



## 2.5 TabiPay

TabiPay is the Web3 financial layer built on top of Web2 social platforms, starting with TikTok, that serves as the entry point to onboard billions of Web2 users onto crypto rails, equipping them with their own Web3 wallet to use directly on their existing social platforms.

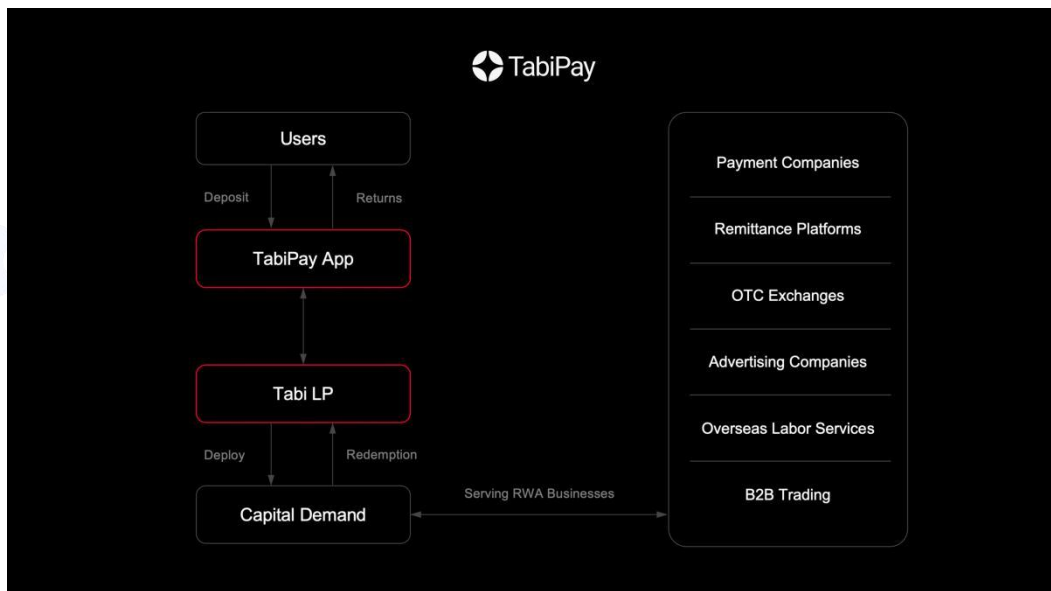
At its core, TabiPay provides the ability for users to purchase crypto directly with fiat currency via a variety of local and global fiat payment methods. This can be useful for users who are new to the world of crypto and may not yet have any cryptocurrency holdings. By allowing users to purchase crypto directly through fiat currency, exchanges, DeFi protocols, Wallets and Web3 services, new users can enter the crypto market and start investing in digital assets seamlessly.

It essentially consists of the following components:

- a. **TikTok Influence Valuation Engine:** Allows users on TikTok to get an evaluation of their TikTok's account worth, based on real-time metrics such as follower count, views, engagement, etc. as well as to understand the consumer profile they fit into on TikTok. This opens up possibilities for users to convert their Web2 social influence into quantifiable Web3 user-owned capital.
- b. **EIP-7702 Web3 Wallet:** Enables one-click creation of a dual AA and EOA crypto wallet directly on TikTok, with the AA wallet being optimized specially for

payments use-cases with low transaction costs and high programmability (e.g. setting whitelists, spending limits, social recovery, etc.), whereas the EOA wallet is used for easier interaction with the wider Web3 consumer world, for trading, NFT assets, etc.

- c. TabiCard: A crypto card that is highly accessible, with low barriers, which allows users to spend their crypto directly internationally, enabling cross-border and currency payments at the lowest costs.
- d. TabiPay Liquidity Pool: On-chain liquidity pools on top of TabiChain that can be easily accessed through TabiPay, where users can deposit into curated pools for savings and yields, with funds being used in RWA yield sources with stable, predictable cashflows, as well as ultra low-risk DeFi yields.
- e. PayFi AI Agent: AI agent that accompanies users by curating and recommending the best consumer opportunities and products, be it E-Commerce or wealth management products, leveraging the latest payment standards such as x402 protocol.



TabiPay is positioned as the best way to get crypto and stablecoins into the pockets of those who need it the most, through its easy onboarding process, to unlock use-cases across cross-border payments, E-Commerce, DeFi and RWA yield opportunities, trading, BNPL consumer payments, and more.

## 3. Tokenomics

### 3.1 Tabi & DPoS

#### 1. Inflation

The DPoS consensus is inherited from Cosmos, and the inflation rate fluctuates dynamically between 3% - 5%. When the staked rate is less than 66.7% of total supply, the inflation rate gradually approaches 5%, otherwise, the inflation rate gradually approaches 3%.

#### 2. Validators

There are up to 21 validators, which are selected by TABI holders through delegation.

### 3.2 Proof-of-Attention

The total supply of \$TABI tokens is 10,000,000,000. And the main utilities are as follows:

1. **Governance & Staking:** Users can stake \$TABI with validators to participate in network consensus and contribute to network security, while also being able to vote on governance proposals to influence the decisions and directions going forward, both on and off-chain.

2. **Proof-of-Attention Token Economy:** \$TABI is used as ecosystem rewards (distributed in \$veTABI form) to reward active participants across 3 main roles for their attention:

a. **Active Community Members:** Active community members are able to attain Rage Points which can be used to vote on the various consumer dApp projects within the Tabi ecosystem. The more Rage Points that a particular project (and its pool) receives, the more \$veTABI is rewarded to that pool, which is then distributed back to their voters.

i. Rage Points can be acquired by staking \$TABI with validators, and the number of Rage Points a user can obtain is a function of their staked amount and staking time.

ii. Rage Points can also be attained via Tabi Mini Nodes, which lowers barriers for participation and gives users who are engaged in the ecosystem the chance to earn rewards in exchange for voting on dApps, which essentially helps to curate and direct attention to our various ecosystem dApps.

iii. Rage Points will also be distributed to Tabi's Captain Nodes owners, who are higher value users that have shown significant commitment to our ecosystem.

b. **Active Consumer App Users:** Tabi believes in rewarding Productive Attention, and introduces a Contribute-to-Earn mechanism whereby Tabi's Captain and Mini Node owners are able to level up the Mining Power of their nodes by actually contributing in productive ways to the ecosystem dApps that they delegate their Rage Points to.

i. The higher the mining power of the nodes, the more Rage Points they will be able to attain (relative to other node owners) which will in turn increase their potential to earn \$veTABI rewards.

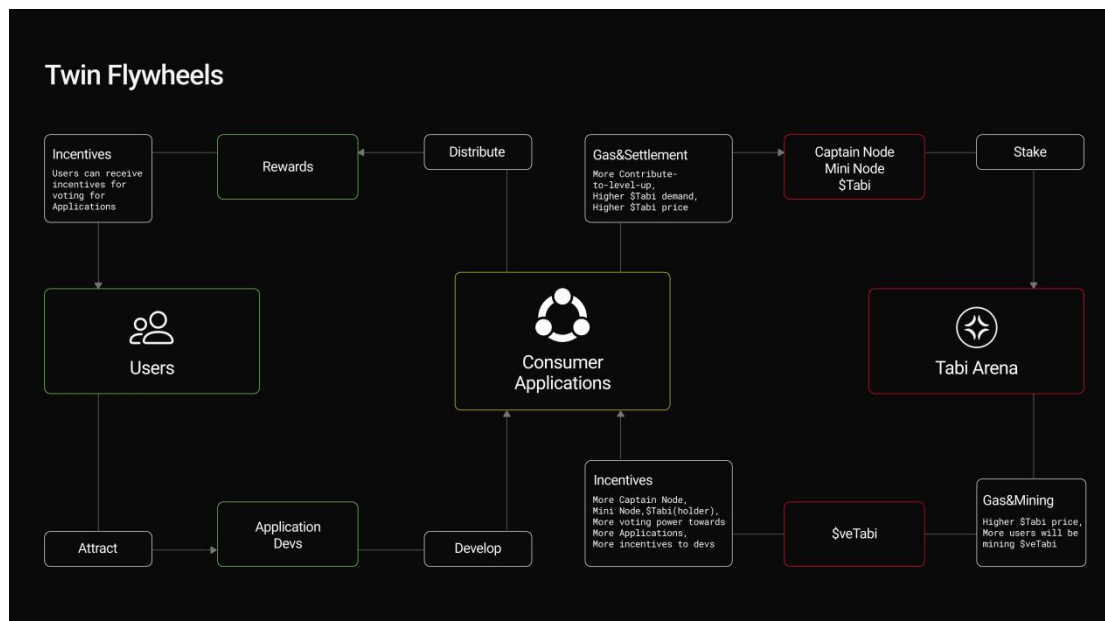
ii. Nodes can be levelled up in mining power over time based on the user's active contribution and participation in a particular consumer dApp. The standard and criteria for which is set by the dApp itself, for instance a DeFi dApp that wants to obtain higher TVL would set liquidity provision as the main criteria for it, whereas a game may set certain in-game achievements to achieve, etc.

iii. The levelling up mechanism is tied to the number of Rage Points an ecosystem dApp receives, whereby the more Rage Points they are able to gather in their pool, the more "Shards" they will be allocated by Tabi. These Shards can then be distributed to their users based on the criteria they set, and the Shards are used to level up the mining power of the nodes.

c. **Ecosystem Apps:** Dapps are eligible to obtain 10% of the \$veTABI tokens that are distributed to their pool.

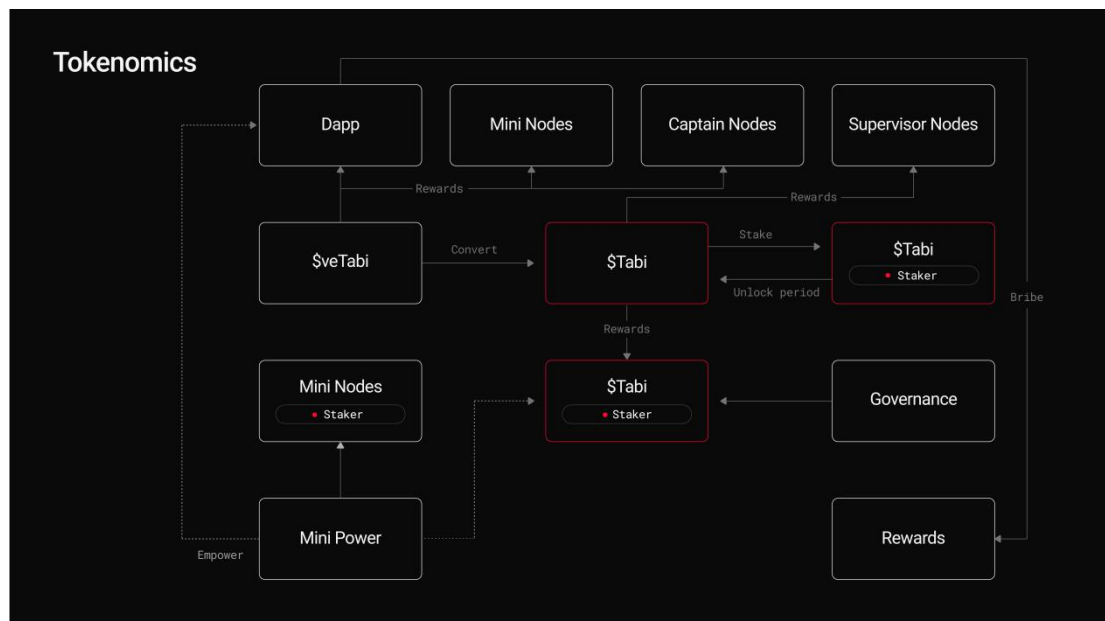
i. Tabi ecosystem dApps are essentially able to earn \$veTABI based on the amount of attention or Rage Points that they can attract, which also serves as a more effective means of decentralized grants. dApps will be more aligned in the long-term since their ongoing rewards received are in ve-form, while they actually receive ongoing productive attention i.e. actual consumer app users at the same time.

ii. "Bribery" elements will also be introduced whereby ecosystem dApps can contribute rewards to their pool, be it on-chain or off-chain in-app rewards, to be distributed back to their users, in order to incentivize users to vote for them with their Rage Points. If a consumer app's priority is growth, they can also choose to allocate their \$veTABI rewards back to the pool to reward their community members.



3. **Discretionary Developer Rewards:** While the Proof-of-Attention tokenomics will be the main mechanism through which grants are distributed, in a more decentralized way, there may be discretionary rewards outside of it to outstanding developers and apps that can contribute strongly to Tabi's ecosystem development.
4. **On-chain Gas Fees:** \$TABI is used to pay for transaction fees and computational costs incurred on Tabichain network.
5. **Multi-chain, Multi-platform Fee Aggregation:** As Tabi can also help developers initiate and execute transactions on other supported blockchains, via its Polymorphic VM Omni-Protocol, a fee aggregation pool is necessary to lower the on-chain cost and abstract away the gas processing complexities on different chains.
  - a. Users of apps that interact with other blockchains can simply pay in \$TABI instead of requiring tokens on multiple chains for gas.
  - b. Web2 users who are interacting with Web3 (as well as conducting Web2 transaction payments) via their TabiPay wallet can also use \$TABI as a medium for transactions.
6. **Risk Coverage Fund:** \$TABI can be used to cover and backstop certain risks if incurred in relation to TabiPay Liquidity Pools, although the pools will always prioritize safer yields e.g. backed by RWA yield sources





Through this tokenomics model, Tabi hopes to create positive flywheel effects for consumer dApps within the ecosystem, supporting them in bootstrapping their communities in the early stages, while also helping to maintain their growth sustainably in the later ones, as users are incentivized to contribute meaningfully to the projects too, and are aligned in their success.

## MiCAR Whitepapers

### 3.3 veTABI Mechanism

#### 3.3.1 Mining-Based Issuance

##### Captain Node Mining

###### Mechanism:

Captain Nodes form the backbone of TabiChain's incentive model.

\$veTABI can be mined by Captain Nodes based on their **Node Mining Power**, which is determined by:

###### Base Node Power.

**Personal Stake Rate** (staked \$TABI impact via Booster Coefficient).

**Individual Operation Rate** (up-time and node activity).

###### Rewards Distribution:

Mining rewards are distributed daily and adjusted dynamically based on global operational metrics, such as:

**Global Mining Power.**

**Staking and operational participation rates.**

### 3.3.2 Mini Node

#### Empowering DApps via Mini Nodes

**Mechanism:**

Mini Node holders can stake their Mini Nodes with dApps within the Tabi Arena ecosystem.

DApps gain **Rage Points** (battle power) through this staking, enabling them to unlock larger \$veTABI rewards.

**Issuance Impact:**

The more Mini Nodes staked, the higher the \$veTABI rewards distributed to the participating DApps and their supporters.

\$veTABI incentives are proportional to:

The total Rage Points contributed by a DApp.

The individual contributions of Mini Node holders.

### 3.3.3 Core Benefits of the \$veTABI Issuance Mechanism

1. **Equitable Distribution:** Rewards both miners (via Captain Nodes) and DApp participants (via Mini Nodes).
2. **Inflation Control:** Dynamically adjusts issuance and incentivizes long-term staking behaviors.
3. **Ecosystem Growth:** Encourages DApp development and active user participation through a self-sustaining reward structure.

## 3.4 Token Conversion

The Conversion Module in Tabi Station provides users with a simple and flexible way to transition \$veTABI into \$TABI. This module offers three distinct options, each tailored to different time preferences and conversion efficiency:

**Conversion Unlock Periods and Rates:**

- a. 10 Days: 25% of veTABI converted to TABI, with 75% burned.
- b. 90 Days: 50% of veTABI converted to TABI, with 50% burned.
- c. 180 Days: 100% of veTABI converted to TABI, with no burn.

This flexible design allows users to choose the conversion path that best suits their needs, ensuring seamless integration of \$veTABI and \$TABI within the Tabichain ecosystem.

## 4. Technical Architecture

### 4.1 EVM compatibility

Smart contracts and dApps developed for an EVM-compatible chain (like Ethereum/BSC) can be easily migrated to TabiChain without too much code modification.

Ethereum and EVM compatible blockchains have been building a thriving ecosystem for many years, meaning that TABI has access to 100M+ users, 10K+ developers and 30+ wallets (such as MetaMask).

### 4.2 Anti-MEV Protection

MEV protection and fairness are crucial components of TabiChain's architecture. The platform implements several mechanisms to minimize MEV exploitation and ensure a more equitable trading environment:

#### Transaction Ordering Fairness

- Implements a fair transaction ordering system that prevents miners/validators from manipulating transaction sequences for profit
- Utilizes a time-based priority queue combined with anti-frontrunning measures

#### MEV Protection Mechanisms

- Integrates sandwich attack protection through slippage controls and transaction timing mechanisms
- Implements flashbots-style private mempool for sensitive transactions
- Features built-in arbitrage protection for DeFi applications

#### MEV Revenue Distribution

- Fair distribution of unavoidable MEV profits among network participants
- Transparent MEV capture and sharing mechanism
- Incentivizes honest validator behavior through MEV sharing protocols

#### User Protection Features

- Built-in MEV monitoring and detection systems
- Optional transaction privacy features to prevent front-running
- User-configurable MEV protection settings for sensitive transactions

## 4.3 Polymorphic Virtual Machine

### Universal development platform

PVM is a development platform, which helps Web2 developers move to blockchain, ignoring the technical details.

PVM follows the FACADE design pattern, which makes the difference between blockchains transparent by providing a set of universal APIs. If developers want to switch from a blockchain to another blockchain, the only thing they need to do is change the dialect in config file.

PVM provides Go/Java/JavaScript SDKs to manipulate different blockchains.

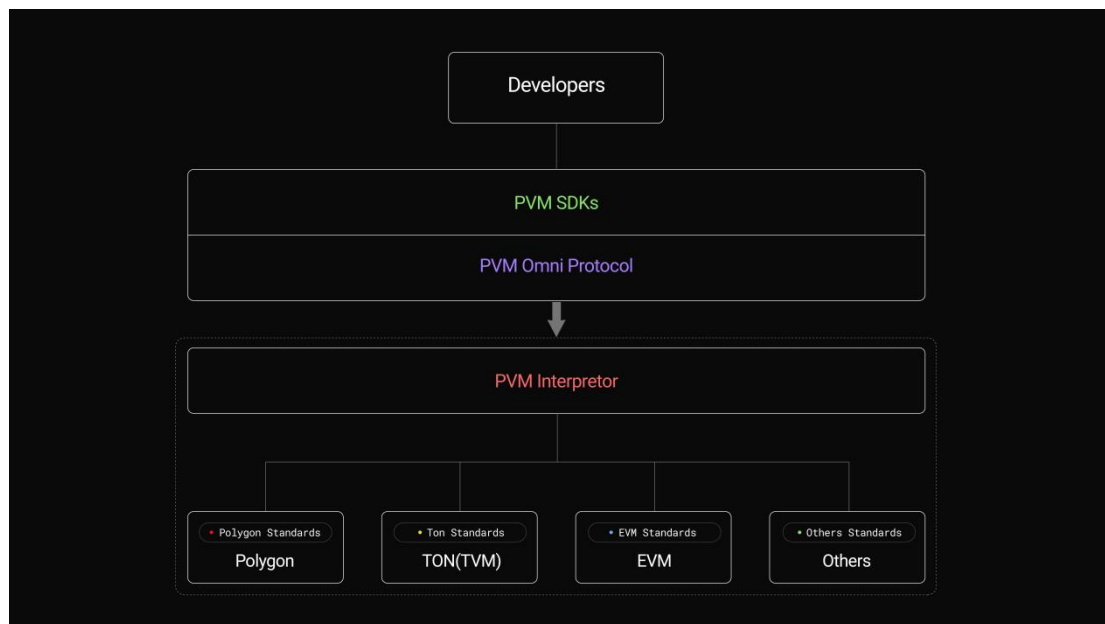
### Fee aggregation

Fee aggregation is a multi-chain fee solution to simplify the gas processing procedure and to lower on-chain costs. The technologies behind fee aggregation include fee pools, transaction aggregation, state indexer, cross-chain bridge, and oracle.

### PVM Protocol

PVM protocol is a set of universal, human-readable, well structured, extendable protocols, which can be manipulated by SDKs.

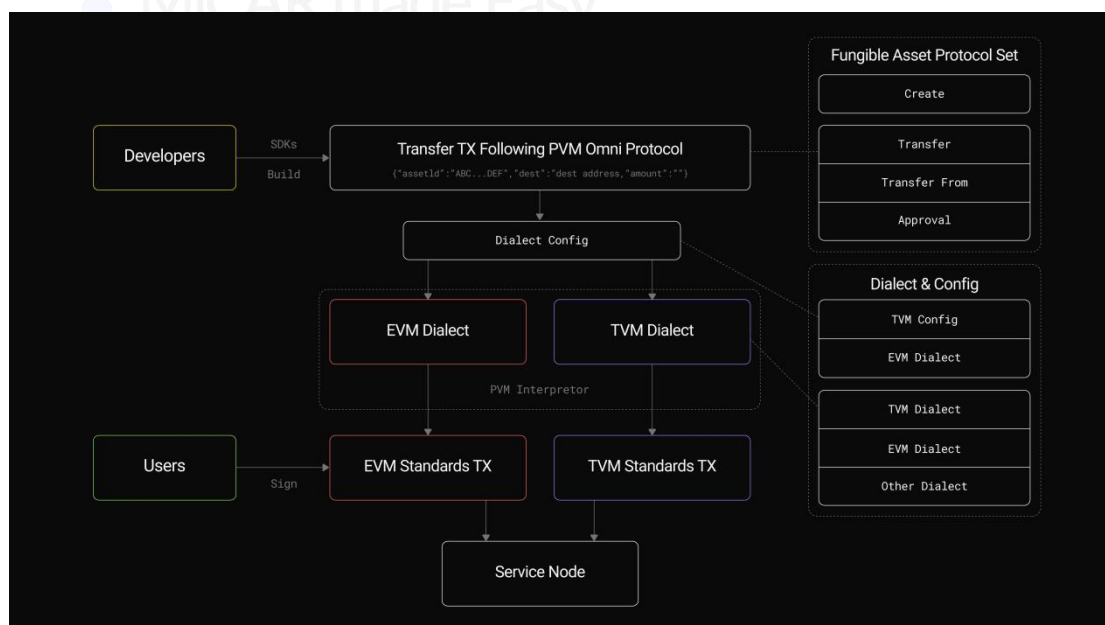
PVM protocols are based on popular smart contract use cases, such as fungible assets and non-fungible assets. For a certain smart contract use case, the corresponding protocol covers all the operations. Take a fungible asset as an example. The protocol contains Create, Transfer, Approval, TransferFrom, TotalSupply, BalanceOf, Allowance.



## PVM Interpreter

As we mentioned earlier, developers can initiate transactions that can be executed on various blockchains through the same protocol (PVM protocol). Because the tech details are different from one blockchain to another, we need a component to translate the same protocol into different on chain standards.

So it is reasonable to design a translator component called PVM-Interpreter.



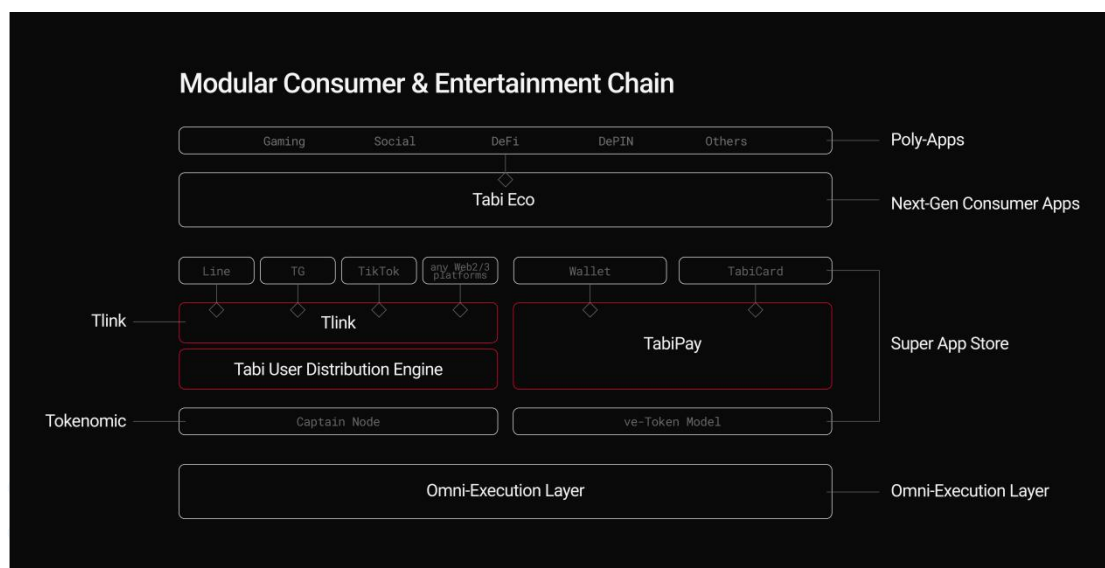
Workflow:

1. Developer configs the dialect and chain info
2. Developer builds a transaction (take transfer of fungible asset as an example), which follows the PVM Omni Protocol.

3. The PVM interpreter will translate the transaction into ton executable on chain transaction.
4. The user signs the transaction.
5. Send the on-chain transaction to service node.

(Note: Here we do not care about details of service nodes)

## 4.4 Dapp Infrastructure



### 4.4.1 TLink

TLink is a groundbreaking layer designed to revolutionize Web3 onboarding by integrating social platform accounts like TikTok, Snapchat, and Telegram into the crypto ecosystem. With just one click, users can transform their social profiles into crypto wallets, enjoy gas fee sponsorships for transactions, and maintain full control over their identity and data.

For developers, TLink provides an interoperable SDK, leveraging PolyVM to lower the barriers for Web2 developers familiar with JavaScript, Java, and other mainstream languages. This enables them to seamlessly build and deploy applications on TVM (Ton Virtual Machine), attracting both users and developers from other platforms to the PolyVM ecosystem. By ensuring privacy, security, and seamless asset integration, TLink paves the way for true mass adoption of Web3.

### 4.4.2 User Distribution Engine

In order to help Web2 developers onboard onto Web3, another key point is how to help them to acquire users. We designed a User Distribution Engine to solve this problem, and the core of the User Distribution Engine is the Semantic engine.



## Semantic engine

A semantic engine in the context of Web3 and blockchain can refer to systems or technologies that understand and process the meaning, context, and relationships within data, using semantic web technologies. It involves the use of semantic web standards, ontologies, and knowledge graphs to enable more advanced data analysis, search, and interaction in decentralized environments.

A semantic engine is a system designed to interpret and process data in a way that understands the meaning (semantics) behind it, rather than just processing it as raw data. The main components of the semantic engine are Ontology, Knowledge Graph, Reasoning engine.

The features of the semantic engine are:

### 1. Semantic Queries

A semantic engine allows users to query not just data but the meaning behind the data. For instance, rather than querying "how many tokens are in a wallet," a semantic query could ask, "who are the top contributors to the governance of this DAO based on token holdings and voting activity?"

### 2. Blockchain Data Integration:

On-chain data from smart contracts, transactions, and tokens can be linked with off-chain data from platforms like social media, web traffic, or even external databases using the semantic engine's knowledge graph.

### 3. Contextualizing Smart Contract Interactions:

By understanding the relationships between various on-chain actions (e.g., a wallet interacting with multiple DeFi protocols or NFTs), a semantic engine can provide contextual data, such as "this wallet is a major liquidity provider in multiple DeFi protocols," or "this user is a frequent participant in DAO governance".

## 5. Roadmap

### 2025 Q1 — Building the Foundation

Launch TabiChain Devnet v3  
Finalize EVM full compatibility development  
Begin TabiPay design and system architecture

### 2025 Q2 — Connecting the Ecosystem

Advance with chain infrastructure development  
Release TabiPay v1 for global payments  
Integrated with TikTok as the consumer payment layer  
Expand merchant adoption and payment coverage

### 2025 Q3 — Scaling and Earn

Launch TabiChain Devnet v4  
Continue to enhance chain infrastructure  
Launched Genesis Deposit for initial liquidity, as first step to creating an on-chain financial system and yield protocol

### 2025 Q4 — Go Live

Conduct deep testing and launch of TabiChain Testnet v3  
Prepare for Mainnet launch (no later than 2026 Q1)  
Launch Captain Node Console and upgrade infrastructure components  
Begin TabiUSD design and expand strategic collaborations  
Enable QR Code payments and x402 protocol, unlocking new payment scenarios

### 2026 H1 — Expanding the Future

Launch Tabi Stablecoin and programmable payment use-cases  
Enhance TabiPay user experience and cross-platform support  
Expand Tabi's on-chain financial yield protocol with Consumer Finance and RWA-based opportunities

### 2026 H2 — Growth & Impact

Strengthen regulatory compliance and global market reach  
Launch BNPL/N (Buy Now, Pay Later/Never) products  
Upgrade TabiChain Polymorphic VM for greater performance, scalability, and language compatibility