

SLD

XRP LEDGER · UTILITY TOKEN · v1.0 · MAY 2026

Slide Token White Paper

The utility layer powering SlideMe Money, SlideMe Business, and the KYVRO creator platform — issued on the XRP Ledger.

ISSUED BY

SlideMe Digital LLC · A subsidiary of SlideMe App, Inc.

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DISCLAIMER

Important Notice

This white paper is provided for educational and informational purposes only. It does not constitute an offer to sell, a solicitation to buy, or a recommendation to invest in any security, token, or financial instrument. Slide Token (SLD) is a utility token intended for participation within the SlideMe ecosystem. SUSD, referenced throughout, is in early-stage development and is not currently issued, available, or for sale. Forward-looking statements — including market sizing, roadmap items, partnerships, and product launches — reflect current planning assumptions and may change materially. Holders and prospective participants are responsible for understanding the legal, tax, and regulatory implications in their jurisdiction.

01 · ABSTRACT

Abstract

Slide Token (ticker: SLD) is the native utility token of the SlideMe ecosystem, issued on the XRP Ledger (XRPL). SLD is the connective tissue across three consumer and commercial surfaces — SlideMe Money (the swipe-first money app), SlideMe Business (merchant and payouts platform), and KYVRO (the creator monetization platform) — and is designed to interoperate with SUSD, a planned fully-reserved US-dollar stablecoin launching at a later date.

SLD powers rewards, tipping, fee discounts, tiered access, and community governance across these surfaces. It is issued as an XRPL-issued currency from the SlideMe Digital LLC issuing address with trust-line, freeze, and clawback controls suitable for a regulated commercial issuer. Maximum supply is fixed at 15,000,000,000 SLD.

The SlideMe Ecosystem at a Glance

SLD is not a standalone token chasing a use case — it is the loyalty, rewards, and access layer for an operating ecosystem with three live or imminent product surfaces and one planned settlement asset.

SlideMe Money	Consumer money app — sending, sliding, and earning. SLD is earned on qualifying
SlideMe Business	Merchant and payouts platform — fee discounts when settling in SLD; rebates for
KYVRO	Creator platform — tipping, subscriptions, and creator-economy payouts. SLD po
SUSD (planned)	Fully-reserved US-dollar stablecoin — settlement and price-stable rails alongside
XRP Ledger	Settlement layer — low fees, fast finality, DEX-native trust lines, regulator-aware

Why SLD, Why Now

The Problem

Cross-border money movement is still slow, expensive, and fragmented. Creators are paid late and lose 10–30% to platform and processor fees. Merchants accepting digital payments give up margin on every swipe. Loyalty and rewards programs are siloed inside each app, with no portability between sending money, paying a merchant, and tipping a creator.

The Solution

A two-token system on the XRP Ledger, embedded inside one wallet and three product surfaces. SLD aligns the community with rewards, fee discounts, governance, and access. SUSD (planned) moves dollar value at internet speed with stable-price settlement. Together they replace fragmented loyalty programs and slow payout rails with a single, interoperable layer that the user never has to think about.

Design Principles

- Users first. SLD must improve a real consumer or merchant moment — earn, send, tip, or save money — not just exist as a speculative asset.
- One wallet, three surfaces. The same SLD balance works in SlideMe Money, SlideMe Business, and KYVRO without bridging.
- Regulator-aware. Issued under SlideMe Digital LLC with appropriate XRPL controls (trust lines, freeze, clawback) and clear KYC pathways.
- Stable + utility, separated. SUSD carries the dollar peg; SLD carries the utility and loyalty. Each token does one job well.

03 · TOKEN OVERVIEW

Slide Token at a Glance

Token Name	Slide Token
Ticker	SLD
Blockchain	XRP Ledger (XRPL)
Token Type	Utility token (XRPL-issued currency)
Issuer	SlideMe Digital LLC
Maximum Supply	15,000,000,000 SLD (fixed)
Decimals	XRPL standard
Primary Surfaces	SlideMe Money, SlideMe Business, KYVRO
Companion Asset	SUSD — planned USD stablecoin
Governance	Managed by SlideMe Digital LLC with community signaling

Why XRPL

The XRP Ledger gives SLD low transaction cost, sub-five-second finality, native DEX functionality, and an issuer-controlled trust-line model that fits a regulated commercial token. XRPL's energy profile and global payment corridors align with SlideMe's mission to move value across borders without the friction of traditional rails.

04 · TOKENOMICS

Supply, Allocation & Controls

Maximum supply is fixed at 15,000,000,000 SLD. No additional minting beyond the maximum supply is intended unless governance or ecosystem restructuring requires future modification. The initial allocation is structured to prioritize ecosystem rewards and long-term operations over insider distribution.

Allocation Category	Percentage	Amount (SLD)
Ecosystem Treasury	40%	6,000,000,000
Community Rewards	25%	3,750,000,000
Ecosystem Growth & Partnerships	15%	2,250,000,000
Team & Development	10%	1,500,000,000
Liquidity & Market Operations	5%	750,000,000
Advisors & Strategic Initiatives	5%	750,000,000

Vesting & Treasury Controls

- Treasury lockups and controlled release schedules.
- Team and advisor vesting to align long-term incentives.
- Multi-signature treasury management.
- Governance-based oversight on material treasury actions.
- Strategic liquidity controls to support market integrity.
- Public disclosure of treasury wallet addresses for transparency.

How SLD Works Across the Ecosystem

SlideMe Money — The Consumer Surface

SlideMe Money is the swipe-first money app for sending, sliding, and earning. SLD is woven into the everyday experience:

- Rewards — users earn SLD on qualifying swipes, slides, and bill-pay activity inside the app.
- Fee discounts — holding SLD reduces platform fees on transfers and cross-border activity.
- Tier & access — SLD balance unlocks priority support, higher limits, and early access to new features.
- Peer tipping & gifting — send SLD to any user with no in-app fee.

SlideMe Business — The Merchant Surface

SlideMe Business gives merchants and operators a payout and acceptance platform built on the same rails as the consumer app. SLD drives merchant economics:

- Lower processing fees when merchants settle a portion of receivables in SLD or SUSD.
- Loyalty & rebates — merchants distribute SLD rewards to customers and earn rebates for hitting SLD-denominated volume tiers.
- Payouts in seconds, not days, leveraging XRPL settlement.
- Programmable promotions — merchant-funded SLD drops, campaigns, and referral incentives.

KYVRO — The Creator Surface

KYVRO is the creator platform for streamers, educators, influencers, filmmakers, and community builders. SLD is the native creator-economy unit:

- Tipping — fans tip creators in SLD instantly, with no card-processor cut.
- Subscriptions — recurring SLD subscriptions with discounted fees vs. fiat rails.
- Boosts & visibility — creators spend SLD to amplify content, unlock analytics, and run promos.
- Cross-platform identity — KYVRO creators reuse the same SLD wallet that customers use in SlideMe Money.

The Two-Token Model: SLD + SUSD

SLD is the utility and loyalty layer. SUSD is a planned fully-reserved US-dollar stablecoin issued on the XRP Ledger, designed for price-stable settlement, payroll, merchant payouts, and cross-border remittance. SUSD is in early-stage development and is not currently issued, available, or for sale.

How they work together

- SUSD moves value, SLD moves loyalty. Users settle merchant purchases, payroll, and remittances in SUSD while earning SLD rewards on the same transaction.
- Single wallet, dual balance. Both tokens live inside the SlideMe Money wallet; users do not need to bridge or self-custody to use either.
- SLD discounts SUSD rails. Holding an SLD tier balance reduces fees on SUSD send, receive, and merchant settlement.
- SUSD reserves separate from SLD treasury. SUSD will be issued under its own reserve, attestation, and governance framework — never collateralized by SLD.
- Native XRPL liquidity. An SLD/SUSD pair on XRPL DEX gives the ecosystem an internal settlement market that does not depend on external exchanges.

Technical Architecture

Issuance & Controls

SLD is an XRPL-issued currency issued from the SlideMe Digital LLC issuing address. Users hold SLD via XRPL trust lines, which both authorize the relationship and enable issuer-side compliance controls. The issuer retains the standard XRPL controls suitable for a regulated commercial token, used narrowly and with public policy:

- Authorized trust lines where required by jurisdiction.
- Freeze for compliance, sanctions, and incident response on specific addresses.
- Clawback as a regulated-issuer safeguard against demonstrated fraud or court order.
- Default rippling configured appropriately for issued-currency behavior.

Wallet & UX

The SlideMe Money wallet abstracts XRPL primitives behind a swipe-first interface. Trust lines, fee reserves, and DEX interactions are handled by the platform on the user's behalf; users see balances, transactions, and rewards — not ledger sequence numbers.

Interoperability

- XRPL wallets and exchanges that support issued currencies.
- XRPL Decentralized Exchange for native SLD and SUSD pairs.
- Cross-border corridors via XRPL bridges and partner payment processors.
- Creator and merchant APIs surfaced through SlideMe Business and KYVRO.

08 · ROADMAP

Roadmap

Phase	Focus	Milestones
Phase 1 Foundation	SLD launch on XRPL	Issuer address live · trust-line policy published · treasury wallets disclosed · liq
Phase 2 Consumer Surface	SlideMe Money rollout	Rewards engine live · in-app SLD earn & spend · tier program · first cross-bord
Phase 3 Merchant & Creator	SlideMe Business + KYVRO	Merchant payouts in SLD · KYVRO creator tipping & subscriptions · merchant t
Phase 4 Stablecoin	SUSD launch (planned)	Reserve and attestation framework · SUSD trust line · SLD/SUSD DEX pair · m
Phase 5 Scale & Governance	Global expansion	Additional corridors · community signaling on grants and supported countries ·

Roadmap items are forward-looking and may change based on regulatory, technical, and market conditions.

Governance

SLD is managed by SlideMe Digital LLC, a wholly-owned subsidiary of SlideMe App, Inc., with a board that includes independent oversight. Operational decisions — issuance, treasury actions, fee schedules, and ecosystem programs — sit with the issuer. Community signaling is used to inform decisions on community grants, supported countries, and creator-program parameters. As the ecosystem matures, governance scope may expand under a published framework.

Risk Factors

- Regulatory. Token classification and stablecoin frameworks vary by jurisdiction and continue to evolve.
- Market. SLD utility value depends on ecosystem adoption; secondary market prices may be volatile.
- Operational. Wallet, custody, and key-management practices carry risk; users must follow recommended security practices.
- Technical. XRPL is a public ledger; protocol-level incidents, although rare, can affect availability.
- Counterparty (SUSD). SUSD has not launched. Its issuance, reserves, and attestations will be governed by a separate framework at the time of launch.
- Forward-looking statements. Roadmap, partnerships, and projections may change materially.

10 · CONCLUSION

Closing the Loop

SLD is built to power a real ecosystem, not to exist beside one. It rewards consumers in SlideMe Money, lowers cost for merchants in SlideMe Business, and pays creators inside KYVRO — all on the XRP Ledger, all from a single wallet, and all designed to interoperate with SUSD when the stablecoin launches. The objective is simple: make value move as easily as a swipe, and make participation in the ecosystem worth more than sitting on the sidelines.

Contact

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Ecosystem: SlideMe Money · SlideMe Business · KYVRO

Important Disclaimers

General Information Only

This white paper is published by SlideMe Digital LLC for informational and educational purposes only. It does not constitute, and shall not be construed as, an offer to sell, a solicitation of an offer to buy, or a recommendation for any security, token, financial instrument, or investment product in any jurisdiction. Nothing in this document is intended to be, or should be interpreted as, investment, legal, tax, accounting, or financial advice.

No Securities Offering

Slide Token (SLD) is a utility token intended to provide access to features, rewards, and discounts within the SlideMe ecosystem. SLD is not designed or offered as an investment contract, share, debenture, note, bond, or other security. Purchasers of SLD should have no expectation of profit derived from the managerial efforts of SlideMe Digital LLC or its affiliates. SLD has not been registered under the U.S. Securities Act of 1933, as amended, or under the securities laws of any other jurisdiction, and is not intended for purchase by residents of restricted jurisdictions.

No Guarantees

SlideMe Digital LLC makes no representation or warranty, express or implied, regarding the accuracy, completeness, reliability, or suitability of the information contained in this document. No guarantee is made as to the future value, liquidity, market price, or utility of SLD. Participation in the SLD ecosystem involves significant risk, including the potential loss of the entire value contributed. Users are solely responsible for conducting their own due diligence and for consulting independent professional advisors before acting on any information in this document.

Regulatory & Jurisdictional Notice

Digital-asset regulation varies by jurisdiction and continues to evolve. SLD may not be available or appropriate for residents of every country. It is the responsibility of each user to determine whether participation is permitted under the laws of their jurisdiction and to comply with all applicable regulatory, tax, and reporting obligations. SlideMe Digital LLC reserves the right to restrict access to SLD-related services in any jurisdiction.

SUSD — Planned, Not Issued

References to SUSD describe a planned product. SUSD has not been issued, is not available for purchase, and is not guaranteed to launch. Its eventual issuance, reserve structure, attestation cadence, and regulatory positioning will be governed by a separate framework published at the time of launch, if any.

Forward-Looking Statements

This white paper contains "forward-looking statements" concerning SlideMe Digital LLC, the SlideMe ecosystem, Slide Token (SLD), and SUSD. Forward-looking statements include — but are not limited to — statements regarding the intended design, features, utility, roadmap, partnerships, integrations, listings, regulatory positioning, market adoption, treasury management, governance evolution, and the planned launch of SUSD. Words such as "may," "will," "expect," "intend," "plan," "anticipate," "believe," "estimate," "target," "project," and similar expressions identify forward-looking statements.

Forward-looking statements are based on current expectations, assumptions, and beliefs as of the date of this document. They are inherently subject to known and unknown risks, uncertainties, and other factors — many of which are outside the control of SlideMe Digital LLC — that could cause actual outcomes, timing, or performance to differ materially from those expressed or implied. Such factors include, without limitation:

- Changes in laws, regulations, or regulatory interpretation affecting digital assets, stablecoins, payments, or money transmission in any relevant jurisdiction.
- Market conditions, liquidity, and the behavior of third-party exchanges, market makers, and trading venues.
- Technical, operational, or security incidents affecting the XRP Ledger, custodial partners, or SlideMe's own systems.
- The pace and scale of adoption of SlideMe Money, SlideMe Business, KYVRO, and related ecosystem products.
- Availability and terms of banking, custody, KYC/AML, and other infrastructure relationships.
- Macroeconomic conditions, geopolitical events, and changes in consumer or merchant behavior.
- The successful design, audit, issuance, and ongoing reserve management of SUSD, if and when launched.

Readers are cautioned not to place undue reliance on forward-looking statements. SlideMe Digital LLC undertakes no obligation to update or revise any forward-looking statement — whether as a result of new information, future events, or otherwise — except as required by applicable law. Past performance, where referenced, is not indicative of future results.

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