



# STOCKEN

Ticker: STKN

## The Currency of Smart Investing

An Open Utility Token for the Fintech Ecosystem

Blockchain: BNB Chain (BEP-20) | Total Supply: 1,000,000,000 STKN | Version 1.0  
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*DISCLAIMER: This whitepaper is for informational purposes only and does not constitute financial or investment advice. Cryptocurrency investments carry significant risk.*

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# 1. Executive Summary

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Stocken (STKN) is an open utility token built on BNB Chain (BEP-20), designed to power a growing ecosystem of financial applications. Any authorized platform can integrate STKN independently through the Stocken Partner API, defining their own reward and payment logic.

The ecosystem is designed to serve fintech platforms where user engagement and subscription monetisation are core to the business model. STKN aligns user incentives, reduces platform costs, and builds a sustainable token economy.

## Key Highlights:

- Total Supply: 1,000,000,000 STKN hard cap — no tokens can ever be created beyond this limit
- Launch Price: \$0.005 USD per STKN
- Blockchain: BNB Chain (BEP-20) for low fees and high speed
- Primary Use: Premium subscription payments (up to 30% via STKN) and user activity rewards
- Reward triggers: Real app usage, streaks, referrals
- STKN covers up to 30% of any subscription cost — remaining balance paid in fiat

## 2. Introduction to Stocken

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Stocken is a blockchain-based utility token ecosystem built for the next generation of fintech applications. It provides the infrastructure for platforms to reward users meaningfully, accept token-based partial payments, and participate in a shared, growing token economy — all without building their own blockchain infrastructure from scratch.

### 2.1 Vision

Stocken envisions a world where fintech platforms of any size can offer their users a real, liquid, on-chain reward — turning passive users into active stakeholders. Rather than building isolated loyalty point systems that carry no real-world value, platforms that integrate STKN plug into a shared ecosystem currency with genuine utility.

### 2.2 What Stocken Provides

- A BNB Chain-based utility token (STKN) with a fixed supply of 1 billion tokens
- A partner API that any authorized platform can use to reward users and accept STKN payments
- A transparent, on-chain reward and burn mechanism visible to all token holders
- A growing ecosystem where every new platform integration increases STKN utility and demand

### 2.3 Market Opportunity

India's retail investor base crossed 80 million registered accounts in 2025 and continues to grow rapidly. With increasing smartphone penetration and growing financial literacy, demand for accessible, intelligent investing tools has never been greater. This represents a significant and expanding addressable market for platforms and tokens operating in this space.

## 3. Problem Statement

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### 3.1 High Platform Costs

Premium investment tools charge recurring subscription fees in fiat currency. For many retail investors, especially younger demographics, these costs are a barrier to accessing advanced features.

### 3.2 Lack of User Incentives

Most investment platforms offer no rewards for consistent engagement. Users who check portfolios daily or refer friends receive nothing — despite significantly driving platform growth.

### 3.3 No Ecosystem Currency

Existing fintech platforms lack a native token economy. Users are passive consumers rather than active stakeholders. There is no mechanism for users to share in the value they help create.

### 3.4 Fragmented Loyalty Programs

Point-based reward systems in most apps are opaque, hard to redeem, and carry no real-world value. Users quickly lose interest in programs that don't offer tangible, liquid benefits.

## 4. The Stocken Solution

Stocken (STKN) solves these problems with a transparent, blockchain-based utility token that powers two core functions: payments and rewards.

Challenge	STKN Solution
High subscription costs	Use STKN to cover % of subscription cost across integrated platforms
No user rewards	Earn STKN for genuine app usage
Passive user relationship	Active token earning makes users stakeholders
Opaque loyalty points	On-chain transparency, real liquid value
No referral incentives	STKN rewards for every successful referral

## 5. Token Utility

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### 5.1 Payments

STKN can be used to partially pay for subscription plans on any integrated platform. Users may apply STKN tokens to cover up to 30% of their subscription cost, with the remaining 70% paid in fiat currency. This hybrid model ensures platform sustainability while creating real, consistent demand for STKN.

Note: STKN cannot be used to unlock individual features — only subscriptions qualify for STKN payment. Partner apps may define their own payment terms independently.

### 5.2 Rewards

Users earn STKN by completing value-adding activities on any integrated platform. More engagement leads to more rewards, which can then be applied toward up to 30% of subscription costs, driving further engagement.

### 5.3 Open Ecosystem

STKN is designed as an open utility token — not exclusive to any single platform. Any authorized third-party application can integrate STKN into their own platform through the Stocken Partner API, enabling their users to earn and spend STKN natively within their app.

Key principles of the open ecosystem:

- Partner apps define their own reward amounts, triggers, and payment terms independently — Stocken does not govern these decisions
- All STKN transactions across all partner apps flow through the same BNB Chain smart contract, ensuring full on-chain transparency
- Partner apps must be authorized via a signed Partner Agreement with the Stocken team before API access is granted
- Each partner receives a unique API key with configurable rate limits and permissions

This open model transforms STKN from a single-app token into a multi-platform ecosystem currency — increasing utility, demand, and long-term value for all holders.

### 5.4 Future Utility

- Staking STKN for early access to new platform features
- Governance — STKN holders vote on ecosystem-wide decisions
- Exclusive NFT badges for top performers across the ecosystem
- DeFi integrations — use STKN in liquidity pools and yield strategies

## 6. Tokenomics

### 6.1 Token Overview

Parameter	Detail
Token Name	Stocken
Token Symbol	STKN
Blockchain	BNB Chain (BEP-20)
Total Supply	1,000,000,000 STKN (1 Billion hard cap — no tokens can ever be created beyond this limit)
Decimals	18
Token Type	Utility Token
Launch Price	\$0.005 USD per STKN
Public Sale Market Cap	\$1,000,000 USD (at launch price × 200M circulating supply)
Inflation	None — supply grows through vesting releases toward the hard cap only
Burn Mechanism	Yes — 5% of STKN received as payment burned quarterly

### 6.2 Token Distribution

Allocation	Percentage	Amount (STKN)	Vesting
User Rewards Pool	40%	400,000,000	Released over 5 years
Public Sale	20%	200,000,000	10% at TGE, 90% over 12 months
Team & Advisors	15%	150,000,000	12-month cliff, 24-month vest
Ecosystem & Partners	15%	150,000,000	Released over 36 months
Reserve Fund	10%	100,000,000	Locked 24 months

### 6.3 Burn Mechanism

- 5% of all STKN received as payment will be burned each quarter
- Burns are executed on-chain and publicly verifiable
- Burn events will be announced and celebrated quarterly

## 7. Rewards System

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Each platform's rewards engine distributes STKN from the 400,000,000 token Rewards Pool to users who genuinely engage with the platform. STKN rewards are a by-product of real app usage — not the primary reason to use the platform. The system is designed to recognise meaningful behaviour, not passive or gamified actions.

### 7.1 Reward Philosophy

Rewards are structured around three principles:

- Usage-first — STKN is earned through real app actions such as building a portfolio, completing your profile, and engaging with premium features
- Sustainable — reward amounts and caps are calibrated to ensure the 400M STKN pool lasts the full 5-year distribution period without inflation
- Tamper-resistant — all reward triggers are server-verified; simple logins or repetitive actions do not qualify

### 7.2 Reward Categories

Rewards fall into four broad categories:

- Onboarding rewards — one-time STKN bonuses for completing key first actions on the platform (first portfolio entry, profile completion, first watchlist stock, etc.)
- Engagement rewards — periodic STKN for sustained, meaningful usage such as portfolio updates and activity streaks
- Growth rewards — STKN for actions that grow the platform's user base, primarily successful referrals
- Loyalty rewards — STKN bonuses for long-term commitment such as annual subscriptions and top portfolio performance

### 7.3 Rewards Policy

Exact STKN amounts per activity, caps, and eligibility conditions are governed by each platform's own Rewards Policy — a separate living document maintained independently by that platform. The Rewards Policy may be updated periodically as the platform evolves, without requiring changes to this whitepaper.

### 7.4 Anti-Abuse Measures

- All rewards are tied to verified server-side actions — client-side manipulation is not possible
- Activity caps prevent reward farming while allowing genuine heavy users to benefit
- Referral rewards are released only after the referred user completes onboarding and remains active
- Suspicious or automated activity triggers automatic review and potential wallet freeze



## 8. Payment Structure

STKN can be used to partially offset the cost of subscriptions on any integrated platform. Users may apply STKN tokens to cover up to 30% of their subscription fee — the remaining 70% must be paid in fiat currency. Individual features cannot be unlocked using STKN; the token applies to subscription plans only.

### 8.1 How It Works

- User selects a subscription plan on their integrated platform
- At checkout, user applies STKN to cover up to 30% of the total cost
- Remaining 70% or more is charged in fiat via standard payment methods
- STKN used for payment is collected by the treasury; 5% of collected STKN is burned quarterly

### 8.2 Subscription Pricing — Illustrative Example

Each platform defines its own subscription pricing independently. The following is an illustrative example:

Plan	Fiat Price	Max STKN Contribution (30%)	Min Fiat Required (70%)
Basic	Free	—	—
Pro	Rs. 299/month	~Rs. 90 worth of STKN	Rs. 209/month
Elite	Rs. 599/month	~Rs. 180 worth of STKN	Rs. 419/month
Annual Pro	Rs. 2,999/year	~Rs. 900 worth of STKN	Rs. 2,099/year
Annual Elite	Rs. 5,999/year	~Rs. 1,800 worth of STKN	Rs. 4,199/year

Note: The STKN equivalent value is calculated at the prevailing market rate at time of payment and is reviewed quarterly to ensure fairness.

## 9. Technology & Smart Contract

### 9.1 Why BNB Chain

- Transaction fees under \$0.01 — ideal for micro-reward distributions
- Block time of ~3 seconds — near-instant reward confirmations
- EVM-compatible — wide developer tooling and wallet support
- Large retail user base already familiar with BEP-20 tokens
- Seamless MetaMask integration with no additional setup

### 9.2 Smart Contract Features

Feature	Implementation
Token Standard	BEP-20 (ERC-20 compatible)
Minting	Owner-controlled, capped at 1,000,000,000 STKN hard cap
Burn Function	Public burnFrom() — quarterly treasury burns
Ownership	Multi-sig wallet (3-of-5) for security
Pausable	Emergency pause in case of exploit
Vesting	On-chain vesting contracts for team allocation
Audit	Third-party security audit before mainnet launch

### 9.3 Security

STKN smart contracts will be audited by a reputable third-party blockchain security firm before public deployment. All audit reports will be published openly. The treasury multi-sig requires 3 of 5 key holders to approve any transaction, eliminating single points of failure.

## 10. Roadmap

Phase	Timeline	Milestones
Phase 1 — Foundation	Q2 2026	Smart contract dev, security audit, whitepaper, BNB Chain testnet deployment
Phase 2 — Token Launch	Q3 2026	Mainnet deployment, public sale, PancakeSwap listing, Express.js API launch (api.stocken.io/v1), app wallet integration, rewards launch
Phase 3 — Growth	Q4 2026	CEX listing applications, referral program, quarterly burn #1, staking module beta
Phase 4 — Expansion	Q1 2027	Governance module, partner integrations, NFT badge system
Phase 5 — Ecosystem	2027+	DeFi integrations, STKN investment pools, global expansion

## 11. Team

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Stocken is built by a passionate team of engineers, designers, and finance professionals who believe that great fintech products should reward the users who make them grow. The Stocken token is developed and maintained by the core Stocken founding team.

Full team profiles and LinkedIn links will be published at [stocken.io/team](https://stocken.io/team) prior to the public token sale.

### 11.1 Advisors

The Stocken team is actively onboarding advisors from the fintech, blockchain, and capital markets space. Advisory board details will be announced as part of the Phase 2 launch communications.

## 12. Legal Disclaimer

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### 12.1 General

This whitepaper has been prepared by the Stocken team for informational purposes only. Nothing in this document constitutes financial, investment, legal, or tax advice. Readers should not rely on this whitepaper as the basis for any investment decision.

### 12.2 Not a Security

STKN is a utility token designed to function within the Stocken ecosystem. It does not represent ownership, equity, shares, or any form of security or investment instrument. Purchasing or holding STKN does not entitle the holder to any share of Stocken's revenue, profits, assets, or intellectual property. STKN has not been registered as a security with any regulatory authority in any jurisdiction.

### 12.3 No Regulatory Approval

STKN has not been approved, registered, or endorsed by any financial regulatory authority including but not limited to SEBI (India), the SEC (United States), the FCA (United Kingdom), or any other governmental or regulatory body. No regulatory authority has reviewed or approved the contents of this whitepaper.

### 12.4 Jurisdictional Restrictions

The offer and sale of STKN tokens may be restricted or prohibited in certain jurisdictions. It is the sole responsibility of prospective participants to ensure that their participation in any STKN token sale complies with the laws and regulations of their jurisdiction. STKN tokens are not being offered to residents of the United States of America, the People's Republic of China, or any other jurisdiction where such offering would be prohibited by applicable law. The Stocken team reserves the right to restrict access to the token sale from any jurisdiction at its sole discretion.

### 12.5 Risk Warning

Cryptocurrency and token investments carry substantial risk, including the risk of total loss of capital. Token prices are highly volatile and may fluctuate significantly. Prospective participants should conduct their own due diligence and consult qualified legal, financial, and tax advisors before making any decisions. Never invest more than you can afford to lose.

### 12.6 Forward-Looking Statements

This whitepaper contains forward-looking statements, including statements regarding the Stocken roadmap, planned features, projected timelines, and anticipated partnerships. These statements reflect the current intentions and expectations of the Stocken team but are not

guarantees of future performance or outcomes. Actual results may differ materially from those described. The Stocken team undertakes no obligation to update forward-looking statements except as required by law.

## **12.7 No Guarantee of Listing**

Nothing in this whitepaper constitutes a guarantee or representation that STKN will be listed on any cryptocurrency exchange, whether centralised or decentralised. Any references to potential exchange listings are aspirational and subject to change.

## **12.8 KYC / AML**

Participants in any STKN token sale may be required to complete identity verification (KYC) and anti-money laundering (AML) checks in accordance with applicable regulations. The Stocken team reserves the right to reject any participant who fails to meet KYC/AML requirements or who is identified as a politically exposed person (PEP) or subject to international sanctions.

## **12.9 Intellectual Property**

All content in this whitepaper, including the Stocken name, STKN ticker, logo, brand assets, and all written content, is the intellectual property of the Stocken team. Reproduction, distribution, or modification of any part of this whitepaper without prior written permission is strictly prohibited.

## **12.10 Governing Law**

This whitepaper and any disputes arising in connection with it shall be governed by and construed in accordance with the laws of India. Any disputes shall be subject to the exclusive jurisdiction of the courts of India.

## **12.11 Supersession**

This whitepaper supersedes all prior statements, representations, marketing materials, and verbal communications made by the Stocken team in connection with STKN. In the event of any conflict between this whitepaper and any other communication, this whitepaper shall prevail. The most current version of this whitepaper will always be available at [stocken.io](https://stocken.io).

## 13. Conclusion

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Stocken (STKN) represents a new category of utility token — one that is not built around speculation, but around genuine, measurable platform value. By anchoring token utility to real user actions such as subscription payments and meaningful engagement, STKN creates a sustainable token economy that grows with every platform that joins the ecosystem.

The open ecosystem model is what distinguishes Stocken from traditional single-app loyalty tokens. Any authorized fintech platform can integrate STKN through the Stocken Partner API, define their own reward logic, and participate in a shared token economy — without needing to build their own blockchain infrastructure. Every new integration increases STKN utility, expands the holder base, and strengthens the token's long-term value proposition.

The tokenomics are designed for sustainability — a 1 billion hard cap, a deflationary quarterly burn mechanism, a carefully vested distribution schedule, and a launch price of \$0.005 USD that positions STKN for organic, long-term growth rather than short-term speculation.

Stocken is not just a token. It is infrastructure for the next generation of fintech platforms that believe their most valuable asset is their users — and that those users deserve to share in the value they help create.

We invite developers, platforms, and investors to join the Stocken ecosystem. For partnership inquiries, developer access, or investor relations, please contact the Stocken team at [contact@stocken.io](mailto:contact@stocken.io) or visit [stocken.io](https://stocken.io).

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## 14. References & Further Reading

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### 14.1 Blockchain Standards

- BNB Chain Official Documentation — <https://docs.bnbchain.org>
- BEP-20 Token Standard — <https://github.com/bnb-chain/BEPs/blob/master/BEPs/BEP20.md>
- Ethereum ERC-20 Standard (BEP-20 basis) — <https://eips.ethereum.org/EIPS/eip-20>
- Solidity Smart Contract Language — <https://soliditylang.org>

### 14.2 Regulatory & Legal Frameworks

- Prevention of Money Laundering Act (PMLA), India — <https://finmin.nic.in>
- Foreign Exchange Management Act (FEMA), India — <https://rbi.org.in>
- Markets in Crypto-Assets Regulation (MiCA), EU — <https://eur-lex.europa.eu>
- Financial Action Task Force (FATF) Virtual Asset Guidelines — <https://fatf-gafi.org>

### 14.3 Token Economics

- PancakeSwap DEX — <https://pancakeswap.finance>
- BSCScan Block Explorer — <https://bscscan.com>
- CoinMarketCap Token Listings — <https://coinmarketcap.com>
- CoinGecko Token Listings — <https://coingecko.com>
- Binance — Global Cryptocurrency Exchange — <https://binance.com>
- KuCoin — Global Cryptocurrency Exchange — <https://kucoin.com>
- OKX — Global Cryptocurrency Exchange — <https://okx.com>
- WazirX — Indian Cryptocurrency Exchange — <https://wazirx.com>
- CoinDCX — Indian Cryptocurrency Exchange — <https://coindcx.com>
- Zebpay — Indian Cryptocurrency Exchange — <https://zebpay.com>

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