Fias Whitepaper

A Global AI Monetization Platform

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1. Executive Summary

The rapid proliferation of Artificial Intelligence (AI) solutions has created an industry in which specialized models and services coexist, yet the mechanisms for monetizing these capabilities remain fragmented. Traditional revenue streams such as licensing, subscription access, pay-per-use APIs, or proprietary platforms, create silos that hinder both developers' compensation and users' ability to assemble the best mix of AI tools. The result is that a developer of a small but excellent niche model gets paid only when a user finds and integrates their specific API, instead of automatically participating whenever their capability would improve an overall solution. Users often end up over-relying on an expensive "good enough" general-purpose model because it's too time-consuming to stitch together the specialized tools they really need. Compounding this issue is the difficulty of coordinating multiple providers into a single, coherent offering. For instance, a marketing agency that wants to combine a copy-writing model, an image-generation model, a brand-safety checker, and an analytics tool typically has to hire engineers to manually chain these services together and keep all the integrations working. If one provider changes its pricing, API format, or terms of service, the entire workflow can break, forcing the user to pause their project while developers update code or renegotiate access. This makes it unrealistic for many small teams to offer "best-of-breed" AI solutions, even when the individual components already exist.

The Fias platform addresses these gaps by establishing a standardized framework that enables seamless collaboration among diverse AI entities with immediate and transparent revenue sharing. A single user request, such as "review this contract, highlight risks, and generate a plain-language summary," can be automatically broken into tasks and routed to a legal-language model, a compliance checker, and a human expert, even if they all come from different providers. When the job is complete, the platform automatically splits the payment so that every model and every human receive payments instantly, with a clear record of who did what and what they were paid. This allows a small specialist model or an individual expert to start earning from global workflows as soon as they publish their capabilities into the Fias ecosystem, without needing to build their own storefront, billing system, or distribution network.

The Fias platform solves the most persistent frictions in AI commerce: fragmented monetization, opaque revenue flows, and manual integration of heterogeneous models. By treating every AI service, whether a code library, an autonomous model, an AI agent, or a human expert, as a *modular Entity*, the system automatically decomposes user requests (Re-Quests) into a task tree, matches tasks to the most capable Entities, orchestrates execution, and settles payments via immutable blockchain payments. The result is a turnkey monetization platform that delivers end-to-end AI solutions with real-time cost visibility, collaborative access to customers, and zero-touch scaling for providers.

2. Introduction and Problem Statement

2.1. Current Landscape Analysis

Artificial intelligence has expanded into a diverse and rapidly evolving ecosystem composed of large foundation models, domain-specific agents, fine-tuned variants, autonomous workflows, and specialized micro-services. Enterprises, developers, and consumers now rely on a constellation of AI capabilities such as language models, vision systems, code assistants, retrieval pipelines, simulation models, and human-in-the-loop expert systems, used to power increasingly sophisticated tasks. The industry is quickly shifting from pure experimentation to optimization and strategic integration in order to realize maximum value.

Despite this richness, the market remains deeply fragmented. Each AI provider maintains its own monetization channel, deployment method, authentication layer, and usage-based billing system. Even model hubs or commercial marketplaces fail to unify these offerings into a seamless, interoperable network; instead, they merely aggregate APIs without providing a standard framework for cross-model coordination or automated revenue distribution. The result is an ecosystem in which powerful tools coexist but do not collaborate.

Compounding this fragmentation is the industry's growing reliance on large monolithic AI models that function as enormous black boxes. These models, while undeniably impressive, are fundamentally opaque even to their creators. Their internal decision-making processes cannot be fully interpreted or audited, making it impossible to pinpoint the root causes of errors or hallucinations. As these models scale to hundreds of billions of parameters or more, the cost of improving reliability rises exponentially, while marginal gains diminish, and hallucination risk persists. Organizations are forced to overpay for generalized intelligence that is difficult to control, debug, or optimize for specialized tasks.

At the same time, the demand for multi-model workflows is accelerating. Users increasingly expect AI systems that combine the best capabilities of different providers, such as pairing a reasoning model with a compliance checker, an audio model with a summarizer, or a planning agent with a domain-specific micro-model. Yet constructing such pipelines today requires custom engineering, manual orchestration, and ongoing maintenance, since there is no standard mechanism to coordinate multiple Entities automatically.

In this environment, defined by fragmentation, siloed monetization, incompatible interfaces, and over-dependency on enormous monolithic models, the AI industry lacks the connective tissue needed to operate as a coherent, collaborative, and economically aligned ecosystem. The result is a tremendous amount of wasted value. Developers cannot easily monetize capabilities, users cannot easily coordinate different AI providers, and the market cannot efficiently shift from monolithic black-box AI toward modular, specialized, orchestrated intelligence.

2.2. Identified Gaps and Inefficiencies

The current AI ecosystem suffers from several deep and structural inefficiencies that limit the ability of providers and users to fully benefit from its rapidly expanding capabilities.

Fragmented Monetization and Siloed Economics

Each AI model, agent, or service maintains its own billing system, access control, and pricing format. Providers are forced to monetize through isolated APIs, proprietary platforms, or subscription-based models that offer little transparency or flexibility. Users must juggle multiple accounts, dashboards, token limitations, and incompatible usage metrics, creating substantial friction in assembling comprehensive AI workflows.

Opaque Revenue Attribution

In multi-step workflows, it is nearly impossible to determine which provider contributed what value. Legacy systems do not support granular attribution or real-time compensation, preventing fair and automated revenue sharing across collaborative pipelines.

Overreliance on Monolithic Black-Box Models

The industry's dependence on massive, generalized AI models amplifies inefficiency. Their internal reasoning remains opaque, making debugging and error mitigation difficult and expensive. Hallucinations persist as models grow in size, and addressing these issues requires fine-tuning, prompt engineering, and external guardrails, each of which introduces cost and inconsistency. This reliance also discourages the use of smaller, domain-specific models that could perform certain tasks more accurately and at a fraction of the cost.

Lack of Interoperability Among Specialized Models

Thousands of smaller, highly capable micro-models exist across domains, but they cannot be combined natively. There is no common abstraction layer that treats LLMs, agents, libraries, APIs, and even human experts as interoperable entities capable of participating in coordinated execution. As a result, organizations often default to oversized monolithic models simply because assembling a multi-model workflow manually is prohibitively difficult.

Manual, Non-Scalable Integration

Building multi-AI workflows today requires custom code, custom pipelines, and ongoing maintenance. Teams must repeatedly reinvent orchestration logic, validation layers, and cost estimation processes. These integrations do not scale across providers or use cases, locking the industry into bespoke, fragile architectures.

Centralized Gatekeepers and Non-Transparent Platforms

Many AI marketplaces and platform gatekeepers concentrate distribution, economics, and visibility into proprietary systems. Developers must relinquish control over pricing, customer

relationships, and revenue structures, while users are locked into curated subsets of models with limited interoperability.

Security Vulnerabilities in Opaque Systems

The monolithic AI systems that dominate today's market present significant security challenges that are difficult to address. Because these systems operate as opaque black boxes, it is nearly impossible to audit their behavior, trace the origins of outputs, or verify that sensitive data has been handled appropriately. Organizations using AI services have no reliable mechanism to confirm what happened to their data after submission, whether it was accessed by unauthorized parties, or how it influenced model behavior. The lack of immutable audit trails means that security incidents cannot be forensically analyzed with confidence. Furthermore, the all-or-nothing nature of large models where a single system handles countless functions, means that a security compromise in one area can cascade across the entire system. There is no isolation, no containment, and no ability to disable a compromised component without taking down the whole service.

Privacy Erosion Through Data Harvesting

Current AI platforms operate on business models that fundamentally conflict with user privacy. Most major providers train their models on user inputs, meaning that every query, every document, and every piece of proprietary data submitted to these systems may be incorporated into future model versions and potentially surfaced in responses to other users. Users have no practical way to prevent their confidential information from becoming part of a training corpus, no mechanism to verify that their data has been deleted, and no recourse when sensitive information leaks through model outputs. The result is that users often cannot safely use the most powerful AI tools available. Privacy-conscious users are forced to choose between capability and confidentiality, a trade-off that should not be necessary.

Absence of Accountability and Ethical Oversight

The AI industry lacks meaningful accountability structures for the societal impacts of its systems. The environmental cost of training and running massive models, measured in significant carbon emissions, is rarely disclosed and almost never factored into pricing or usage decisions. The economic displacement caused by AI automation proceeds without mechanisms for those affected to participate in or benefit from the AI economy. Models are trained on datasets scraped indiscriminately from the internet, incorporating biased, harmful, or ethically problematic content with no transparency about what data shaped their behavior. When AI systems produce harmful outputs, there is no clear line of accountability. The opacity of monolithic systems makes it impossible to determine what went wrong or who is responsible. The concentration of AI capability in a small number of large providers further compounds these issues, as market power reduces incentives for ethical behavior and limits user choice.

Collectively, these inefficiencies prevent the AI economy from evolving into a modular, transparent, collaborative environment, thereby forcing unnecessary dependence on monolithic tools and creating barriers to innovation, monetization, and scale.

2.3. Introducing Fias

Fias is built to address the structural limitations of today's AI economy by providing a unified protocol for collaboration, orchestration, and monetization across diverse AI providers. Instead of relying on ever-larger monolithic models, Fias enables the composition of many smaller, more reliable, more secure, and more cost effective models into end-to-end intelligent workflows.

A Unified Entity Framework

Fias treats every form of intelligence or capability, such as models, agents, APIs, tools, libraries, or human experts, as a modular Entity. These Entities expose capabilities through a standardized interface that allows them to be discovered, compared, orchestrated, and monetized in a consistent way. Entities are the foundation for the Fias platform. All of the work designed by the platform's project managers, called Arches, is completed by Entities working together to solve problems. Every AI model, program, or human contributor is represented by a descriptor that includes data needed to match that Entity with tasks. Entities, including Arches, compete against other Entities with the same skill sets, creating a platform that constantly improves and grows. The sum of Entity participants creates capabilities in the platform that surpasses the capabilities of any individual AI model, with better results, more efficiency, and less ultimate cost. Entities can be one of a number of broad classes of utility including Arches, creators, evaluators and verifiers, data processors, alerts, data feeds, etc.

Arches – UI Definition, Task Decomposition, and Automated Orchestration

The Fias platform utilizes a special type of Entity, called an Arche, to orchestrate a solution to a user defined need, called a Re-Quest. All of the requirements for any user Re-Quest are parsed into a task tree, where many different Entities are chosen by the Arche, and then work together to complete each portion of an overall problem. The platform identifies which Entity is best suited for each sub-task based on capability, performance history, cost, and contextual signals. Arches in the system provide a unique UI for any problem space, orchestrate all of the efforts, and combine results for a final solution. The Fias Platform's ability to orchestrate the efforts of many different Entities creates a multi-party collaborative system in which all participants can do work and earn. This approach shifts AI development from manual pipeline engineering to automated multi-Entity collaboration.

Transparent, Immutable Revenue Sharing

Because execution is tracked as it occurs, Fias distributes revenue in real time across all Entities that contributed to the workflow. Blockchain settlement ensures transparent attribution, auditable compensation, and trustless economic alignment between providers.

A Path Away from Monolithic Black Boxes

By making it easy and profitable for developers to publish specialized models, Fias enables a transition from overreliance on opaque LLMs to a more modular intelligence fabric. Committees of smaller, purpose-built models can outperform monolithic models on accuracy, cost, safety, privacy, and reliability. Providers gain a monetization channel for niche capabilities. Users gain improved results, better security and privacy, and lower costs.

Zero-Touch Scalability for Providers and Users

Entities scale automatically as demand grows. Developers are not required to build billing systems, orchestration layers, logging pipelines, or authentication systems. Users do not need custom engineering to assemble multi-model workflows. The platform itself handles the complexity of composition, attribution, and execution.

Built on Security, Privacy, and Responsibility

Fias addresses the fundamental trust deficits that plague current AI systems. Security is embedded in the platform's architecture through immutable blockchain audit trails, permission-based Entity boundaries, and the natural isolation provided by smaller specialized models. Privacy is a founding principle, not an afterthought—the platform does not train on user inputs, users maintain control over their data, and Entities receive only the minimum information required for their tasks. The platform also enables more responsible AI development: smaller models consume less energy, humans participate as first-class Entities rather than being displaced, and transparent provenance creates clear accountability for outputs.

Fias is not merely an AI marketplace or a token-powered API hub. It is the coordination and monetization protocol for a global, modular, multi-provider AI economy, enabling intelligence to become composable, transparent, and collectively more powerful and efficient than any single monolithic model. Fias is a protocol designed for the coordination and monetization of a global AI economy.

3. Technology and Architecture

The Fias platform is an AI-centric protocol that transforms any user-generated Re-Quest into an executable workflow through a hierarchical task tree. At the heart of this architecture are Entities, which are either autonomous AI agents, human experts, code blocks, or other

programmatic units, each of which is described by rich metadata (capabilities, pricing, prompt templates, NFT descriptors, etc.) stored in an Entity Registry on a relational database and anchored to the DevvX blockchain for immutable provenance. An Arche (an organizing entity that acts as a project manager) is chosen and then parses Re-Quests via declarative rule engines and graph databases, decomposes them into subtasks with optional constraints, and orchestrates their execution across multiple phases. Smart matchmaking algorithms match each task node to eligible Entities based on vector-based capability spaces, costs, privacy rules, and fitness scores, dispatching jobs through message queues while aggregating results for final delivery.

Payments are handled in real time by the Arche through the DevvX blockchain, which supports millions of low-cost transactions per second via a RESTful API. Completed tasks trigger micro-payments denominated in the native FIAS token, ensuring transparent, auditable remuneration for every contributor. The modular architecture enables seamless integration of diverse AI models and human expertise, promotes rapid iteration through independent Entity versioning and competition, and supports privacy-preserving data segmentation by role. Integrating a marketplace for specialized Arche agents with blockchain-backed micro-payments and a multi-phase orchestration engine, the Fias platform delivers scalable, verifiable AI services that empower developers, creators, and users to transact within a single unified ecosystem.

3.1 Core Concepts

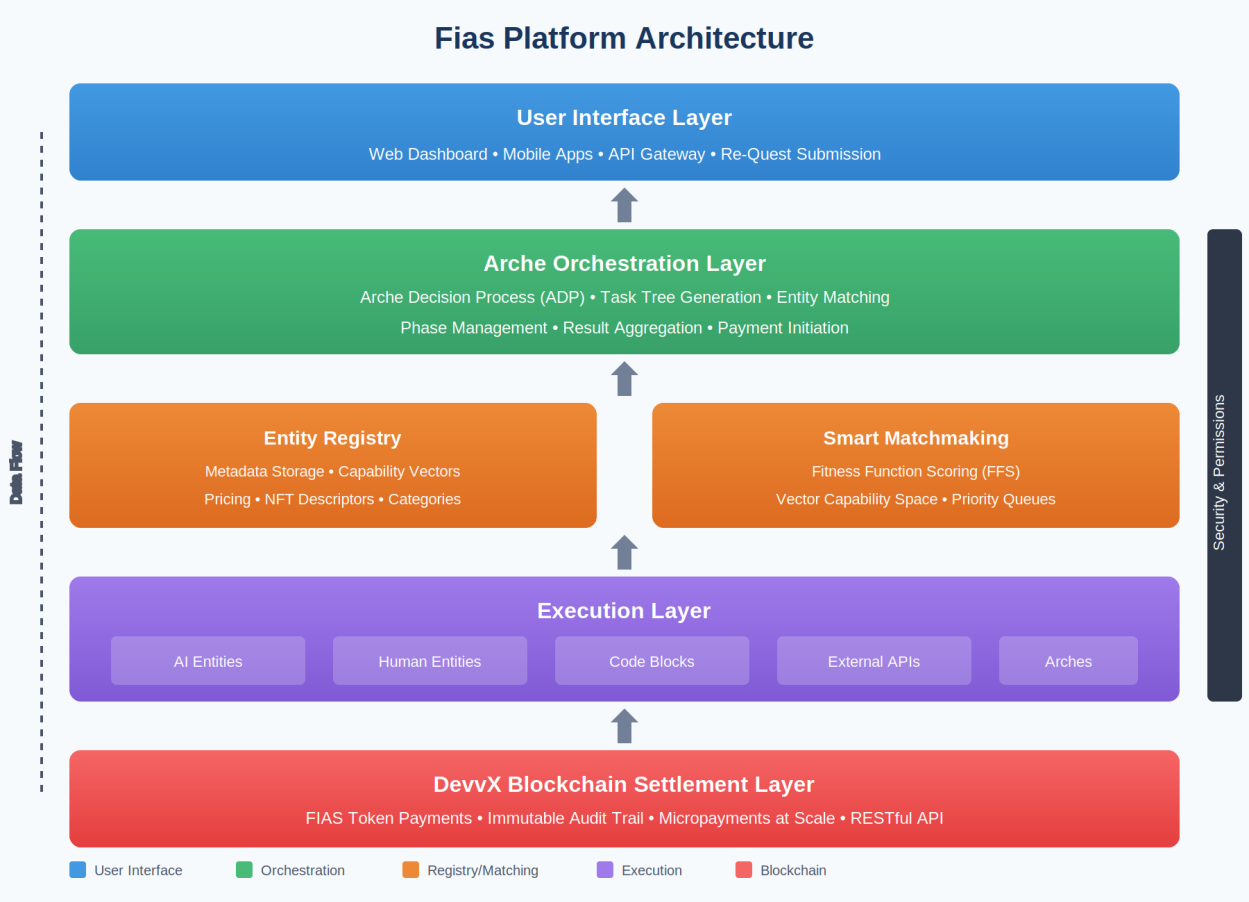
The following building blocks form the foundation of an ecosystem where any number of Entities can participate in solving user-defined Re-Quests, where each Entity contributes its unique strengths and gets paid directly for the work.

Concept	Definition
Re-Quest	A user-generated request that initiates the platform's workflow, defining the problem to be solved.
Entity	A system participant capable of performing a defined function. Entities include autonomous AI systems, AI agents, people (humans are best at some things!), programs, and programmatic blocks.

Concept	Definition
Arche	The project-manager Entity responsible for orchestrating task distribution, aggregating outputs for a final result, and managing payment flow to Entities that complete Tasks.
Task	A discrete sub-task derived from a Re-Quest; it is assigned to an Entity and can be executed sequentially or in parallel as part of the orchestration engine's response plan. Tasks represent the work that Entities do to solve problems as nodes on a task tree.
Phase	Task trees can be implemented in different time-specified phases, where each Phase is completed before the next Phase begins. For example, one Phase might be completing the creation of a number of assets, where a next Phase verifies that there were no hallucinations in creating the assets, followed by another Phase that then ranks the assets against some type of criteria.
Data	Structured and unstructured user data (e.g., public or private data lakes and warehouses) that are segmented by role and accessed only by Entities whose categories permit that scope. Segmentation improves efficiency and protects privacy.
Category	A tag that classifies Arche, Entity, and Task scopes (e.g., Analytics, Image Creation, Compliance, Data Creation, Verification, etc.). Categories dictate which Entities are assigned to which Tasks. In essence, Categories represent Entity skill-sets.
Payment	The remuneration process handled by the Arche; payments are initiated, recorded on the DevvX blockchain, and disbursed to participating Entities in real time as tasks are completed, ensuring secure, transparent, and auditable compensation.
FIAS Token	The method for payment to Entities for completing tasks. Exchanges between FIAS and other tokens can be automated. FIAS is designed to be "The Money of AI"

3.2 Architecture

The Fias AI monetization platform is a modular, layered system that turns an end-user's Re-Quest into a fully executed workflow while guaranteeing transparency, security, and fair remuneration. The Fias engine ingests natural-language requests and other UI defined inputs to define a Re-Quest object, and then using rule engines and graph databases, decomposes the Re-Quest into a hierarchical task tree with optional constraints (tech stack preferences, privacy rules, etc.). Entities complete Tasks in the task tree to receive remuneration. Entity metadata such as owner identifiers, pricing schedules, resource requirements, prompt templates, and immutable NFT descriptors, is managed in the Entity Registry, which stores data in a relational database backend while anchoring critical ownership and royalty information on the DevvX blockchain. The Arche orchestrator which is either a human, autonomous agent, or code block, selects eligible Entities for each task tree node, dispatches jobs through message queues, orchestrates the completion of task trees through different phases, and triggers DevvX blockchain micropayments as tasks are completed. Entities in the same Category, or skill-set, associated with some type of capability, compete over time through their Fitness Function Score (FFS), which is a ranking associated with their capabilities in the Category.



Core Fias Platform Goals

- **AI Developer/Contributor Empowerment**: The platform aims to allow AI developers and contributors to easily add their AI capabilities and get paid for their use. It also provides tools for non-technical users to create their own "Entities" in the system using their domain expertise.
- **User Accessibility and Pricing**: The goal is to provide users with access to top AI functionalities and results at highly competitive prices.
- **Platform and Ecosystem Building**: The ultimate goal is to build a comprehensive platform and ecosystem that can meet the AI needs of both companies and individuals, efficiently matching providers and contributors to end users.

Layer	Functionality	Key Technologies
Declarative Engine	The Fias Platform utilizes Arches, or project manager Entities, to parse user Re-Quests into hierarchical task trees. Each node of the task tree represents a task that an Entity can complete for payment.	Fias Task Management System, graph databases, rule engines, natural-language parsing.
Entity Registry	Stores metadata for every participant: type (AI, Human, Code Block), owner ID, pricing schedule, resource needs, NFT descriptor, Category and capabilities, etc.	DevvX NFT 17 standard, SQL database.
Arche Orchestrator	Creates task trees, elects eligible Entities per task node, dispatches jobs, aggregates results, and manages payment flow. Can be a human or an autonomous Agent.	Message queues, task orchestration, DevvX payment API Calls.
Execution Layer	Entities execute tasks on-demand via APIs or other message handling.	Entity Interface System, Task Management System.

Layer	Functionality	Key Technologies
Payment & Ledger	DevvX API calls automatically transfer funds per Task Completion; all transactions are cryptographically signed and timestamped.	DevvX Restful API.
Dashboard & Analytics	Real-time visibility into task status, cost accrual, Entity performance metrics. Provides audit logs and revenue splits.	React/Next.js front-end, real-time websockets.

3.3 Fias Key Capabilities

The following sections describe key capabilities for the Fias platform.

Multiparty Agentic Solutions

The platform can orchestrate thousands of independent AI agents, each represented as an Entity, to collaboratively solve complex Re-Quests. By decomposing a user request into a hierarchical task tree, the system dynamically assigns each node to the most suitable agent based on declared capabilities, cost, and compliance constraints. This modular approach eliminates the need for monolithic models that must encompass all functionality.

AI Developer Contributions

AI Developers can easily instantiate their own Entities in the system, utilizing their AI capabilities. Developers can expose interfaces to their proprietary models with rich metadata (capabilities, pricing, prompt templates, data-privacy flags, etc.). The agentic marketplace functionality in the platform automatically surfaces these specialized services to end users who require domain-specific expertise without forcing the user to integrate the model manually.

Solving the AI Black-Box Challenge

Monolithic AI systems are fundamentally flawed. Traditional large-scale AI systems are mysterious black boxes, with opaque and incomprehensible internal logic, making debugging or updating difficult. These systems are prone to hallucinations and can lie or give imaginary facts. In contrast, each agent in our architecture is a self-contained unit with transparent inputs/outputs, allowing users and developers to audit behavior, swap out components, and improve performance incrementally. This approach is fundamentally better, as smaller scale AI agents that perform small tasks have fewer errors and are easier to verify results.

Superior Performance Through Smaller, Specialized Agentic Models

Fine-tuned, domain-specific agents achieve higher precision than generalist models at lower computational cost. The whole is more than the sum of the parts. The platform's task allocation engine selects these specialists for relevant subtasks, ensuring that each component delivers optimal accuracy while keeping overall latency and resource usage minimal. Even with large monolithic systems, some are better at some tasks, while others are better at other tasks. The system supports diverse Entity types, including code blocks, lightweight AI agents, human contributors, programmatic approaches, and external APIs. This heterogeneity allows complex workflows that combine algorithmic processing with human judgment seamlessly. The end result of our approach is a system that performs better than large monolithic systems, and which leverages capabilities and the best-in-class results from many different sources.

Blockchain Payments at Scale and Cost-Effectiveness

A key foundation for the Fias platform is the ability to manage large-scale instant micropayments. This is implemented with the DevvX blockchain, a high-speed, high-throughput blockchain. Payments settle in less than a second and are easily implemented through a RESTful API. The DevvX blockchain is designed to manage millions of transactions per second.

Utilizing the Best Interface for Each Category of Problem

The Fias platform automatically surfaces a tailored user interface that matches the nature of each Re-Quest category—whether it is analytics, compliance, data creation, verification, or any other specialized domain. Rather than forcing every request into a single text box, the system's Arche Decision Process (ADP) selects an archetype whose UI has been pre-designed to capture precisely the inputs required for that task type: drop-down selectors for state definition, structured forms for data ingestion, visual dashboards for analytics queries, drag-and-drop workflows for multi-step verification pipelines, layouts for visibility, etc. This approach reduces user friction by presenting only relevant fields, enforces schema validation at entry, and streamlines the workflow from problem definition to solution execution. Consequently, complex problems that would otherwise overwhelm a simple text interface can be articulated cleanly, ensuring higher quality inputs, lower error rates, and faster iteration—all while keeping the same underlying orchestration and micro-payment engine that guarantees transparent compensation for every contributing entity.

Bridging the Gap Between Small AI Systems and Large-Scale Markets

While the creators of small models often lack direct customer reach, the Fias platform aggregates them into a unified interface where end users can access a curated set of services. Even large monolithic providers can expose modular sub-services within the Fias platform, allowing them to participate in the ecosystem without sacrificing their proprietary stack. The result is best-in-class performance while still allowing small developers and companies to access end users and revenue generation.

Data Handling and Privacy

Large AI companies build their business models around data acquisition. In contrast, the Fias platform has built its business model around the best performance utilizing third party AI capabilities. This shift in focus creates an ideal approach for users that want to manage proprietary data. Further, the Fias system utilizes innovative data management techniques to allow users to grow and expand with the system over time, increasing their data content in a cost-effective manner creating strong utility and privacy.

Human-In-the-Loop to Surpass AI Plateaus

AI is not the best approach for every need. Fundamentally, as the complexity of a problem increases, current AI systems reach a point where they can no longer perform. The Fias system was designed from the ground up to incorporate human interactions where humans are best. Humans can interact in the system as Entities, receive payment for their effort, and can combine their own effort with AI systems to optimize their own personal capabilities.

Simultaneous Use of Multiple Systems

A typical challenge in using AI today is working with different AI systems and manually coordinating results. With the Fias platform, users can access any large AI model and have the integration and analysis between results automated. Where current approaches often leave users without subscription tokens to continue their work or with many unused tokens during periods of less use, Fias users pay for results. Complex workflows may involve many different needs as well: vision, language, reasoning, verification, or reinforcement agents operating concurrently. Fias makes it easy for users to work with many different AI providers.

Eliminating Subscription Credit Limits

Pay-as-you-go micro-payments remove the need for subscription credits that can run out unexpectedly. Users pay only for the specific tasks they execute, enabling more flexible budgeting for sporadic or burst workloads. The platform is flexible, for those that prefer subscriptions as well.

Rapid Iteration in a Fast-Paced AI Landscape

Because each Entity is independently versioned and stored in the platform, new models can be published quickly to the agentic marketplace as technology continues to quickly evolve. Existing workflows can automatically adopt updated versions.

Mission-Critical Reliability & Compliance

The platform's ability to leverage agents across various sources for verification purposes, the resulting reduction or even elimination of hallucinations, plus the blockchain audit trail and explicit provenance on transactions allows organizations in regulated industries (healthcare, finance, etc.) or any user that needs quality assured results, to receive best-in-class, verified results.

Open Ecosystem & Community Contributions

The open nature of adding Entities to the system allows many companies, developers, and individuals to contribute to the system. Instant payments based on work encourages a vibrant community of contributors. Even non-technical users can upload simple prompt scripts or rule sets, or can interact directly in the system themselves, enabling them to contribute expertise without deep technical skills.

User-Friendly Entity Creation

A graphical interface lets contributors package their knowledge into an Entity by selecting pre-defined inputs/outputs and uploading a short script or prompt template. No machine-learning training is required; the platform handles deployment, scaling, and payment routing automatically.

3.4 Business Model Concepts

The Fias business model is straightforward. Fias simply takes a small fee on Re-Quest payments.

Revenue Stream	Description
Platform Vision	To become the global standard for AI monetization and collaboration.
Transaction Fees	Fias receives a percent of each payment that users pay for completing Re-Quests.
FIAS Token	Native utility token used to pay for services, incentivize high-quality Entities, and provide best-in-class results to users.
Marketplace Commissions	Fias receives fees on Entity sales.
Agentic Prioritization	Developers and contributors can pay to accelerate the process of defining Entity Fitness Function Scores. Prioritization does not utilize less capable Entities. Rather, it lets new Entities prove their value and rise in the system if they are better than existing solutions.

Revenue Stream	Description
Micropayments	Entities receive micropayments at scale and volume. This is foundational to the Fias platform.
Ease of Contributions	The platform is designed for developers and contributors to be able to easily add their own Entities into the system, allowing for rapid growth.
Automated Entity Creation	When new Categories of effort are needed, the platform itself can utilize Entities to create new Entities in the new Category. This allows for rapid capability expansion.
User Interface	Users can use an optimized interface for a particular need. At times, a simple text input is good for defining problems, but as complexity increases, additional inputs are often needed. The competitive aspects of the Fias platform allow for Arches with different approaches to compete, allowing for the best approaches to rise to the top. Every problem space has its optimal approach for creating solutions, and the platform's discovery mechanics continuously improve the user experience over time.
Data	Data representations are key to making the Fias platform able to grow and execute. Data provisioning and privacy considerations were designed from the ground up, including leveraging the competition features in the platform, to guide users into optimal data strategies and usage. Privacy is a founding principle for the Fias platform.

The fee structures and platform monetization aligns the platform's success with that of its participants, creating a virtuous cycle of quality and liquidity.

Better monetization attracts more AI partners and contributors. More contributors create better results for users. When users get better results, it attracts more users. More users create better monetization. And so on...

3.5 How the Fias Platform Works

Step	What Happens	Underlying Technology
User Submits a Re-Quest	A declarative description of the desired outcome across any need that can be satisfied by AI, programming, humans, or a combination of the three. Users make payments based on the approach defined by an organizing entity called an Arche.	Natural-language parsing, Arche Decision Process (ADP). UI Access to Various Arche Entities and approaches.
Arche	The system utilizes an Arche Decision Process (ADP) to choose an Arche that will lead the effort to find a solution to the Re-Quest. Arches compete to attract users and deliver their own specific user interface for a given Category of effort. Typically, the user pays the Arche, and the Arche in turn pays Entities for completing tasks.	Smart matchmaking algorithm, Vector-based Capability space
Task Decomposition	The Arche breaks the Re-Quest into a hierarchical tree of Tasks. Each node may carry optional constraints such as budget or privacy level.	Arche definitions, Graph database + rule engine, task tree generator.

Step	What Happens	Underlying Technology
Entity Matching & Dispatch	For every Task the platform selects eligible Entities—autonomous programs, AI agents, or human experts—that declare readiness and meet the constraints.	Smart matchmaking algorithm, Vector-based Capability space, priority queues.
Execution Layer	Selected Entities run their code on Fias servers, locally, or in some other form of a containerized environment, returning structured outputs to the Arche which acts as an orchestrator.	Entity-based technologies and Fias Task Management System.
Result Aggregation	The Arche collects all Task results over Phases of effort, resolves conflicts, and combines them into the final deliverable.	Arche orchestration logic.
Payment Settlement	As tasks are completed, the Arche creates micro-transaction payments to each Entity. Payments are implemented and recorded on the DevvX blockchain.	DevvX RESTful API.
Dashboard & Analytics	Users view real-time cost accruals, task status, and provenance data on an intuitive UI backed by the immutable ledger.	React/GraphQL front-end, WebSocket feeds.

3.6 Developer Value Proposition

The Fias platform is designed to be the easiest, most profitable way for AI developers to monetize their work. Fias combines two models that have transformed other industries: the infrastructure

simplification of Stripe and the marketplace reach of Amazon. Like Stripe, which revolutionized online payments by letting developers accept payments with a few lines of code, Fias handles billing, authentication, scaling, and payment distribution—letting developers focus on building great AI. Like Amazon, which connected millions of sellers with a global customer base they could never have reached on their own, Fias provides a comprehensive marketplace where specialized AI capabilities are discovered, matched to demand, and compensated automatically. Developers get both infrastructure and customers in a single integration.

For AI Developers

Instant Monetization

Publish your model once, and earn every time it is used—anywhere in the world. There is no need to build your own billing system, negotiate contracts with individual customers, or create a storefront. The moment your Entity is live on the platform, it can participate in global workflows and generate revenue.

Zero Customer Acquisition Cost

Access the entire Fias user base automatically. Your specialized legal document analyzer, medical image classifier, or financial modeling agent can be discovered and ultimately utilized by thousands of Arches without any marketing spend on your part. When an Arche needs capabilities matching your Entity's profile, your model is automatically considered for the task.

Fair, Transparent Compensation

Earn based on your actual contribution to workflows. Every invocation of your Entity is tracked on the blockchain, every payment is instant, and the immutable ledger serves as your receipt. No more waiting 30, 60, or 90 days for payment. No disputes about usage metrics. Your Entity completes a task, and you are paid—immediately.

Simple Integration

Standardized interfaces mean you can expose your model with minimal engineering overhead. The Fias interface provides templates for common Entity types, handles authentication, manages versioning, and routes tasks to your endpoint. You focus on model quality; the platform handles the infrastructure.

Automatic Scaling

As demand for your Entity grows, the platform scales with you. There is no need to provision servers, manage load balancers, or worry about capacity planning. Whether your Entity handles ten requests per day or ten thousand, the infrastructure adapts automatically.

For Non-Technical Contributors

Monetize Your Expertise

Domain experts can package their knowledge into Entities without machine learning expertise. A graphical interface lets you select predefined inputs and outputs, upload prompt templates or

decision rules, and deploy your knowledge-based Entity. The platform handles deployment, scaling, and payment routing automatically.

Use Your Skill-Sets

Register as a human contributor in Categories matching your skills. When tasks require human judgment—legal review, medical evaluation, creative direction, quality assessment—you receive notifications through the Fias task system. Complete tasks, earn FIAS, and build your reputation.

The Fias Advantage: Infrastructure for AI Monetization

Fias combines two powerful models that have transformed other industries. Like Stripe, which reduced the complexity of accepting online payments to a few API calls, Fias provides the complete infrastructure stack for AI monetization—billing, authentication, usage tracking, scaling, and payment distribution. Developers no longer need to build these systems themselves; they can focus entirely on creating great AI.

But Fias is more than infrastructure. Like Amazon, which transformed retail by connecting millions of sellers with a global customer base, Fias provides a comprehensive marketplace where AI capabilities meet demand. Amazon gave small merchants access to customers they could never have reached on their own, handled fulfillment and payments, and built reputation systems that helped quality rise to the top. Fias does the same for AI: a specialized medical imaging model built by a small team can be discovered by enterprise healthcare Arches, the platform handles execution and payment, and the Fitness Function Score ensures that the best-performing Entities gain visibility and usage.

Before Stripe, accepting payments required merchant accounts, gateway integrations, and PCI compliance. Before Amazon, reaching customers required storefronts, distribution networks, and marketing budgets. Before Fias, monetizing an AI model required all of this and more - building a customer base, creating billing infrastructure, handling support, managing scaling, and hoping customers would somehow find you. Fias eliminates these barriers entirely.

Fias provides the complete infrastructure stack for AI monetization:

Feature	What Fias Provides
Customer Discovery	Your Entity is automatically matched to relevant tasks from the global user base. No marketing required.
Billing & Payments	Automatic micropayments via DevvX blockchain. Instant settlement. No invoicing.

Feature	What Fias Provides
Usage Tracking	Immutable blockchain record of every invocation. Transparent, auditable, dispute-free.
Authentication	Platform handles all authentication. Your Entity receives validated, authorized requests.
Scaling	Automatic load distribution. No capacity planning required.
Version Management	Built-in versioning. Deploy updates without breaking existing workflows.
Analytics	Real-time dashboard showing usage, revenue, performance metrics, and FFS rankings.

For developers, Fias represents the fastest path from "working model" to "revenue-generating business." Publish your Entity, set your pricing, and let the platform handle everything else.

4. Platform Pillars: Security, Privacy, and Responsible AI

The Fias platform is built on three foundational pillars that address the significant concerns surrounding artificial intelligence deployment: security, privacy, and responsible development. These are not afterthoughts or marketing promises—they are architectural principles embedded in every layer of the platform's design.

4.1 Security Architecture

Security permeates every layer of the Fias platform, from individual Entity operations to the immutable blockchain record of platform activity. The architecture is designed to protect users, developers, and data while enabling the open, collaborative ecosystem that drives platform value.

Blockchain-Based Audit Trail

Every significant interaction on the Fias platform—data access, task execution, payment settlement—is recorded on the DevvX blockchain. This creates an immutable, cryptographically-secured audit trail that serves multiple critical functions:

- **Complete Traceability**: Organizations can trace exactly which Entities accessed which data, when they accessed it, and what operations were performed. This level of detail supports forensic analysis when needed and provides the transparency that business customers require.
- **Tamper-Proof Records**: Once recorded on the blockchain, transaction records cannot be altered or deleted. This ensures the integrity of audit logs and prevents post-hoc manipulation of activity records.
- **Regulatory Compliance**: The comprehensive audit trail supports compliance with data protection regulations including GDPR, HIPAA, and SOC 2 by providing verifiable evidence of data handling practices.
- **Dispute Resolution**: In cases of contested results or payment disputes, the blockchain record provides an authoritative, neutral source of truth that all parties can verify independently.

Permission-Based Entity Framework

Security is embedded at the core of Entity design. Every Entity operates within a defined permission scope that determines its capabilities and constraints:

- **Data Access Rights**: Entities can only access data segments explicitly authorized for their Category and task scope. A summarization Entity cannot access raw financial data unless the task tree and user permissions explicitly grant such access. This principle of least privilege minimizes the potential impact of any single compromised Entity.
- **Execution Boundaries**: Entities operate within environments with defined resource limits, preventing any single Entity from monopolizing system resources or accessing unauthorized system functions.
- **Category-Based Segmentation**: The Category system ensures that Entities only receive tasks matching their declared capabilities. An image-generation Entity cannot be assigned to a compliance-checking task, reducing the attack surface for malicious actors attempting to misuse platform capabilities.
- **Credential Isolation**: API keys, authentication tokens, and sensitive credentials are never exposed to Entities. The platform handles all external integrations through secure proxies, ensuring that Entity developers cannot inadvertently (or intentionally) access credentials beyond their scope.

Smaller Models, Inherently More Secure

The Fias platform's emphasis on smaller, specialized models creates inherent security advantages over monolithic AI systems:

- **Reduced Attack Surface**: Each specialized Entity has a narrow, well-defined scope of operation. Unlike large language models that must handle arbitrary inputs across countless domains, focused Entities have fewer potential exploit vectors. A model trained specifically for contract analysis has no pathways for jailbreaking into code generation or harmful content creation.
- **Transparent Behavior**: Smaller models are more interpretable. Their inputs, outputs, and intermediate states can be monitored and audited more effectively than the opaque internal processes of billion-parameter models. This transparency enables security analysis that is simply impossible with massive, inscrutable systems.
- **Isolation of Compromise**: If a single Entity is compromised or produces erroneous outputs, the damage is contained to that Entity's scope. The multi-Entity architecture prevents cascading failures. A compromised summarization Entity cannot affect the compliance-checking Entity operating in parallel.
- **Rapid Response**: Compromised Entities can be immediately disabled, replaced, or rolled back without affecting the broader platform. Updates and security patches can be deployed to individual Entities rather than requiring system-wide changes that might introduce new vulnerabilities.

Secure Arche and Entity Design

The platform encourages—and in some Categories, requires—Arches and Entities to implement security-first design patterns:

- **Input Validation**: All Entity inputs are validated against expected schemas before processing, preventing injection attacks and malformed data from reaching model inference.
- **Output Sanitization**: Entity outputs are sanitized to prevent injection attacks or data leakage before being passed to downstream Entities or returned to users.
- **Rate Limiting**: Entities implement rate limiting to prevent abuse and resource exhaustion attacks.
- **Cryptographic Signing**: Critical outputs can be cryptographically signed, allowing downstream verification of authenticity and integrity.

4.2 Privacy by Design

Privacy is not an afterthought in the Fias platform. It is a founding principle that shapes every aspect of data handling, Entity design, and user interaction. The platform is architected from the ground up to give users control over their information while enabling the powerful AI workflows that create platform value.

User-Controlled Data

Unlike traditional AI platforms that aggregate user data into centralized repositories controlled by the platform operator, Fias empowers users to maintain sovereignty over their information:

- **Private Data Lakes**: Users can establish private data repositories that remain under their exclusive control. These data lakes are encrypted at rest and in transit, accessible only through user-authorized pathways. The platform never has direct access to the contents of private data lakes.
- **Selective Exposure**: Users determine exactly which data segments are accessible to which Categories of Entities. A user might allow analytics Entities to access aggregated metrics while restricting access to underlying raw data. This granular control enables sophisticated workflows while protecting sensitive information.
- **Right to Erasure**: Users can delete their data from the platform at any time. Unlike systems that retain training data indefinitely, Fias supports complete data removal upon user request.

No Model Training on User Data

Fias does not train AI models on user inputs. This represents a fundamental departure from the practices of many AI providers and addresses one of the most significant privacy concerns in the AI industry:

- **Zero Model Learning from User Data**: When users submit Re-Quests or data to the Fias platform, that information is processed to complete the requested task, and the data is not used to train a model. Preventing model training prevents proprietary data from resurfacing later in unexpected ways.
- **Confidentiality Guarantee**: Business-sensitive information, proprietary data, and personal details remain confidential. There is no risk that a competitor's Re-Quest will produce outputs inadvertently influenced by your private information. Your proprietary information stays secret. Arches that assure privacy (by only using models that assure privacy) can be implemented and utilized where proprietary data is used.
- **Regulatory Alignment**: By eliminating training data retention, Fias sidesteps complex legal questions around consent, data ownership, and the right to be forgotten that plague

AI systems trained on user data. This simplifies compliance for organizations operating under strict data protection regimes.
- **Trust Foundation**: Users can interact with the platform with confidence that their data remains their own. This trust is essential for enterprise adoption and enables use cases involving sensitive data that would be impossible on platforms with more permissive data practices.

Privacy-Centric Architecture

The platform's architecture reinforces privacy at every level:

- **Role-Based Data Segmentation**: Data is automatically segmented by user-defined roles and Categories. Entities receive only the minimum data necessary to complete their assigned tasks.
- **End-to-End Encryption**: Data in transit between users, Arches, and Entities is encrypted using industry-standard protocols. Sensitive data at rest is encrypted with user-controlled keys where appropriate.
- **Privacy-Preserving Techniques**: The platform supports privacy-preserving computation techniques, including differential privacy approaches, allowing aggregate insights to be derived from data without exposing raw information.

Privacy-Focused Arches and Entities

Developers building for the Fias platform are encouraged to design with privacy as a primary consideration:

- **Privacy Certifications**: Arches and Entities can obtain privacy certifications indicating compliance with specific standards (GDPR-compliant, HIPAA-ready, SOC 2 certified, etc.). These certifications are visible to users and Arches during Entity selection.
- **Minimal Data Collection**: The principle of data minimization is enforced. Entities declare the minimum data they require to perform their function.
- **Privacy-Specific Arches**: Specialized Arches can be designed specifically for privacy-sensitive domains such as healthcare, legal, and financial services, implementing additional safeguards appropriate to those contexts.

4.3 Responsible AI

The Fias platform is designed to address some of the most pressing societal concerns surrounding artificial intelligence. Concerns ranging from environmental impact to workforce

displacement to ethical development practices are addressed by the Fias platform. The platform's architecture naturally promotes more responsible AI development and deployment.

Energy Efficiency and Environmental Responsibility

Large monolithic AI models consume enormous computational resources. Training large language models uses enormous amounts of energy, and inference at scale compounds this impact. The Fias platform's architectural approach offers a more sustainable path forward:

- **Smaller, Efficient Models**: By orchestrating specialized smaller models rather than invoking massive general-purpose systems, Fias dramatically reduces per-query energy consumption. A focused summarization model might use a fraction of the compute required by a general-purpose LLM for the same task, with equal or better quality results.
- **Right-Sized Compute**: The platform's intelligent task routing ensures that simple tasks are handled by lightweight Entities while computational power is reserved for genuinely complex operations. There is no reason to invoke a hundred-billion parameter model to perform a task that a specialized thousand-parameter model can handle better.
- **Reduced Redundant Training**: Rather than every organization training similar models independently, each consuming significant energy, the Fias marketplace allows efficient models to be shared and reused across the ecosystem. One well-trained Entity can serve thousands of users.

Human Inclusion, Not Replacement

Fias is not a platform designed to eliminate human jobs. It is designed to augment human capabilities and create new opportunities for human participation in the AI economy:

- **Humans as First-Class Entities**: Human experts participate as first-class Entities in the platform, contributing judgment, creativity, and expertise that AI cannot replicate. Humans earn FIAS payments directly for their contributions, just like AI Entities.
- **Human-in-the-Loop by Design**: The platform is architected from the ground up to incorporate human oversight at critical decision points where appropriate. As problem complexity increases, human judgment becomes essential, not optional. The system recognizes and rewards human expertise rather than trying to eliminate it.
- **New Economic Opportunities**: The platform creates new roles and income opportunities that did not exist before, from Entity development to Arche orchestration to specialized human evaluation tasks. Experts in any domain can monetize their knowledge through the platform. The Fias platform is designed to open up new business models for Human participants.

- **Skill-Set-Based Human Networks**: Through the Guild system, human contributors can organize around shared skills and interests, accessing tasks that match their expertise and earning from their specialized knowledge. This is implemented through guilds that provide community, skill development, and economic opportunity.

Ethical Model Development

The Fias platform encourages and supports the ethical development of AI Entities:

- **Curated Training Data**: Smaller, specialized models can be trained on carefully curated datasets, avoiding the problematic content often scraped indiscriminately into massive training corpora. Developers can document their training data sources transparently, enabling informed decisions about which Entities to trust.
- **Bias Mitigation**: Focused models operating in defined domains are easier to audit for bias than opaque general-purpose systems. The platform supports bias testing and reporting for Entities, making potential issues visible before they cause harm.
- **Transparent Provenance**: Every Entity's origin and update history is recorded. Users can make informed decisions about which Entities to trust based on documented development practices and the reputation of Entity creators.
- **Community Standards**: The platform establishes community guidelines for Entity development, including requirements for documentation, testing, and ethical review for Entities operating in sensitive Categories.
- **Accountability**: Unlike anonymous AI outputs from monolithic systems, every Fias result is traceable to specific Entities and their creators, establishing clear lines of accountability. When something goes wrong, the responsible party can be identified.

Avoiding AI Concentration

The current AI landscape is increasingly dominated by a small number of large providers, concentrating economic power and influence in ways that may not serve society's broader interests. Fias offers an alternative model:

- **Democratic Access**: Any developer can publish Entities to the marketplace, not just well-funded corporations with massive compute budgets. A brilliant individual working alone can compete with large organizations in their category if their Entity performs well.
- **Fair Compensation**: Specialized models earn revenue based on their actual contribution to workflows, enabling sustainable businesses around focused AI capabilities. The economics reward quality and specialization, not just scale.

- **Reduced Dependency**: Users are not locked into any single provider's ecosystem. The platform's interoperability prevents the concentration of power that characterizes the current AI market. If one Entity or provider fails, alternatives are immediately available.

Together, these three pillars—security, privacy, and responsible AI—form the deployment foundation upon which the Fias platform is built. They are not constraints that limit platform capability; they are design principles that enable the trust necessary for broad adoption and sustainable growth.

5. FIAS Utility and Tokenomics

Given the utilization of FIAS within the Fias platform, FIAS is intended to be “The Money of AI”. However, it has additional areas of utility, a number of which are envisioned to be very compelling in addition to its use in AI.

Tokenomics Disclaimer

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5.1 The Money of AI: FIAS Utility in the Fias Platform

The Fias token (FIAS) is the currency that powers the economic interactions on the Fias platform, and it does so in a way that is both frictionless and auditable. Although many types of payments will be allowed on the Fias platform in order to prevent friction in the platform’s use, these other forms of payment will be converted to FIAS for receipt by Entities as they complete tasks for payment. FIAS therefore will be the most efficient method of utilizing the platform, and as the platform grows, its use will encompass increasing functionality. Entities will be able to convert FIAS to other forms of value, such as stablecoins or fiat, but they also can use FIAS directly on an

ongoing basis within the ecosystem. As the ecosystem grows, and more use cases are developed on the Fias platform, the more utility FIAS will have in all of those categories of use. In this way, FIAS is envisioned to become the Money of AI.

When a user submits a Re-Quest they typically pay a fee in FIAS to a chosen Arche, which acts as a project manager and utilizes necessary capital resource for orchestrating a task tree that is implemented to provide a solution. As each node of that tree is delegated to an Entity (be it a specialized AI model, a human expert, or a programmatic block), the Arche will invoke a DevvX-backed transaction that transfers a FIAS payment directly into the Entity owner's wallet. The payment is immediately recorded on the immutable DevvX blockchain, ensuring instant, tamper-proof remuneration that mirrors the exact work performed and the Entity's established pricing schedule.

Having such a native, programmable token at the heart of the ecosystem unlocks a level of collaboration that would otherwise be impossible in a fragmented AI market. The micro-payment mechanism means that thousands of heterogeneous parties can participate in a single workflow without any need for manual invoicing or escrow arrangements. Each Entity is paid on a per-task basis, allowing developers to monetize new models as soon as they are published, human experts to earn from domain-specific skill-sets and evaluations, and code blocks to be compensated for routine data transformations. Because every transaction is settled immediately via the DevvX blockchain, participants can focus on the creative and technical aspects of their work rather than on settlement logistics, thereby accelerating iteration cycles across the entire ecosystem.

The FIAS token also serves as the foundational glue that binds this growing community together. By making remuneration instantaneous and transparent, it removes major barriers to entry for both creators and users. The platform overall becomes a valuable monetization platform where AI developers and creators can access customers in ways that are currently impossible given the domination of a small number of large entities controlling the majority of AI revenue share. The platform removes risks of delayed or uncertain payment. Token-based incentives encourage high-quality contributions as developers receive a steady stream of micro-payments whenever their models are invoked, while human experts can earn by performing tasks where AI is currently not able to handle high levels of complexity. The system fosters a virtuous cycle of skill improvement and value creation. Moreover, because the token is used for concepts such as marketplace commissions, or priority utility in establishing ranking, it creates multiple revenue streams that reinforce platform sustainability while rewarding participants who drive ecosystem growth. As more Entities join, more Re-Quests are processed, and more FIAS moves through the system, the network effect amplifies: a larger pool of high-performing models attracts even more users, which in turn generates additional token flow and liquidity, further incentivizing innovation and participation. In short, the FIAS token is not just a medium of exchange. It is the engine that powers collaboration, scales the platform, and nurtures an ever-expanding community of AI

talent and platform capabilities. The FIAS token is more than just currency. It drives collaboration, expands the platform's reach, and supports a growing community of AI professionals and platform functionalities.

5.2 DevvISE and DevvX

The Fias platform will be integrated with the DevvX blockchain. FIAS, for example, will be a token that can be used to directly pay for DevvX transactions. Similarly, DevvX will be used to transfer FIAS to Entities as micropayments for completing tasks on the Fias platform. DevvX is uniquely qualified to implement payments at the scale, cost and speed that a robust AI multi-party collaborative platform like Fias requires.

Additionally, there are other strong integrations between FIAS and DevvX applications. One is with the DevvISE platform. DevvISE is a liquidity-provisioning system that underpins much of the DevvX ecosystem. DevvISE is a single, secure infrastructure for earning revenue through pools of liquidity. Users will be able to earn through the use of their tokens by allowing for the exchange of assets in payments, through DeFi lending capabilities, and through market-making activities, as examples.

At the core of DevvISE is a proprietary concept called Liquidity Caches (LCs). LCs are decentralized pools that hold both Primary Digital Assets (PDAs) such as Bitcoin or Ethereum and Shared Digital Assets (SDAs) like FIAS and DevvE. When users deposit a PDA into an LC, the pool can act as a market-maker on DevvExchange, earning fee revenue that is distributed to liquidity providers. SDAs are used to instantaneously swap one PDA for another without counterparty risk. For example, FIAS can be used to convert metaverse tokens, social tokens, or AI tokens in single atomic operations that do not use any counterparties.

The lending arm of DevvISE allows any asset held in an LC or in a dedicated Liquidity Sea (a collection of LCs that share the same SDA) to be used as collateral for on-chain loans. This mechanism removes the need for traditional smart-contract risk and can offer more favorable tax treatment, while still allowing liquidity providers to earn from lending.

Because both FIAS and DevvE are the only two tokens that participate in multiple revenue streams on DevvISE, they are the most versatile tokens in the system, providing continuous utility to holders beyond simple store-of-value roles.

In short, DevvISE transforms traditional liquidity provision into a multi-functional platform where users can use FIAS to earn from market-making, instantaneous asset swaps, and lending.

5.3 LitCraft Digital Financial Ecosystem

Although the FIAS token was always envisioned to have strong AI related utility, it originated in its use with the LitCraft Digital Financial Ecosystem. Even with the primary focus on AI utility now, LitCraft will still serve as the metaverse within the overall Fias project. With the AI expansion, the LitCraft Metaverse will incorporate increasingly sophisticated AI capabilities as well.

LitCraft, as an IP, is a rich and detailed fantasy and sci-fi universe filled with magic and wonder. With over a decade of development to date, it is an ambitious project with plans not only for games, artwork, and books, incorporated into a large metaverse, but eventually will look to implement Augmented Reality and Virtual Reality integrations, and movies and TV shows.

The LitCraft Sci-Fi/Fantasy Universe implementation includes an ecosystem of digital assets referred to as the LitCraft Digital Financial Ecosystem, or "DFE". The DFE represents interrelated digital assets in which users can play games, take part in activities (both virtual and real-world), build virtual businesses, and earn in-game tokens. Much of the DFE consists of traditional games and game mechanics. Users can currently play traditional games in genres such as Card Battlers, Match 3, Merge, Tower Defense, and Role-Playing Games, as examples. Gamers can play traditional games like Solitaire and Sudoku, up to more complex strategic games that use NFTs to battle, and eventually the DFE is intended to include full high-end games such as First-Person Shooters, car racing games, sports games, etc. Users can sell assets they earn in-game for real world fiat, similar to traditional User-Generated Content (UGC) methods utilized in the game industry with games like Roblox, where players create content and experiences for other players. The DFE, however, is designed to grow beyond simply involving gaming interactions. It is intended to include digital representations of real-world assets or representations of real-world effort, such as in gig economies. The ultimate goal of the DFE is to enable people to control their own value creation, whether it be in a metaverse or in real-life, and remove many of the middlemen that take value away from creators across the world.

The LitCraft DFE is a robust testing ground and growth category for the Fias platform. The Fias platform can be used to build communities, grow activities in the platform, add AI generated experiences into the LitCraft virtual worlds, and add AI enabled User-Generated Content (UGC). The FIAS token will have expanded utility itself in the DFE.

Community and Guilds

One of the first intended uses for FIAS is in creating community through the Lit Legion community and through DFE Guilds, where players can interact in social groups aligned in their interests and goals. A DFE guild might be built around players in a common geographic region, or gamers with similar interests. A guild might simply be a group of friends who want to interact in a metaverse, or it could be a large group connected through an organizer supporting the group's growth. Guilds represent shared interests, shared activities, shared capabilities, and importantly, the ability to increase earnings for activities in the DFE. Guilds will require a treasury

of FIAS in order to maintain their guild rights. Larger guilds with increasing levels of benefits, will require larger treasuries of FIAS. As guilds increase their rank in the DFE, their members increase their percentage bonus for activities. Guilds also can pay for member fees, such as for Lit Passes, which also give bonuses for activities. Finally, a Guild owner also receives a percentage bonus of what its users earn as passive revenue, so there is an incentive for Guild owners to attract engaged members. Guilds can also take part in specialized activities such as special types of land ownership and base building, or cross-Guild competitions and tournaments for awards and prestige.

Within the Fias platform, guilds will also be used to represent the human side of Entity task implementations. Skill-sets within Fias Categories will be related to Guilds, and through the Guilds the human-related Fias tasks will be available. Arches will utilize guilds to broadcast relevant tasks to the members of appropriate guilds with relevant skill-sets.

Content Expansion

Another expected use for FIAS is in creating or acquiring content that creates value for the DFE. Sales of FIAS can be used, for example, to acquire game rights, that add additional activities within the DFE. The DFE team, for example, has unique experience in licensing AAA video games, and will look to apply that licensing expertise to bring additional content into the DFE. Funds from FIAS sales can be used to pay for development of content or for licensing rights for games, content, Intellectual Property, and activities, as examples, within the DFE. These content additions can be enhanced through the Fias platform's AI capabilities.

Asset Purchases and Payments

One of the uses of FIAS can be purchases of assets from users. For example, Heptals may be purchased from users using FIAS. Heptals are a traditional game token that does not rise in value – it simply represents activity and effort within the DFE. Users can play games, start virtual businesses, or sell in game items for Heptals, similar to an in-game currency in a traditional video game. Purchases of Heptals from users with FIAS can strengthen the in-game economy as a sink for the assets purchased, and can give users a different way to earn from their in-game activities. Purchases of game assets from users will be implemented in such a way that it is a net positive for the FIAS ecosystem, and in a way that does not create excessive dilution for the FIAS token. FIAS is also expected to become a payment mechanism for digital assets in the DFE. As with all of the categories of utility for FIAS, it will need to be implemented in a way that follows regulatory requirements. Any of FIAS' utilities may require Know-Your-Customer (KYC) processes, may be limited to certain financial thresholds, and may be limited to specific geographic or regulatory boundaries, as examples.

5.4 FIAS Tokenomics

FIAS was originally launched by the Forevver Association, and Forevver developed and maintained the tokenomics for FIAS through the original ERC-20 Token Generation Event (TGE). The current summary describes the FIAS tokenomics given those origins.

The FIAS total supply is 300 million tokens. All SAFT holders have received the full allocation of tokens. 50,000,000 tokens were burned in Q1 2025, leaving the current 300 million supply. As of March 12, 2025, the FIAS tokenomics is as follows:

Tokenomics	Total	Circulating	Non-Circulating	Vesting
Circulating Token Allocation	117,429,436	117,429,436	0	Complete
Ecosystem and Acquisitions	89,500,000	0	89,500,000	Locked until 11th of June ’25, then 60 month vesting
Team Allocation	35,000,000	0	35,000,000	Locked until 11th of June ’25, then 24 month vesting
Advisors	17,500,000	0	17,500,000	Locked until 11th of June ’25, then 60 month vesting
Liquidity	14,000,000	7,517,048	6,482,952	Complete
Marketing	9,070,564	0	9,070,564	Complete
Partners	17,500,000	0	17,500,000	Locked until 11th of June ’25, then 24 month vesting

Total supply: 300,000,000
Total Circulating Supply: 124,946,484

6. Conclusion

The Fias ecosystem is built around a single guiding principle: to create an ecosystem where artificial intelligence can be developed, deployed and monetized by thousands of contributors, at scale. By combining a robust blockchain backbone with native AI tooling, the platform removes many of the traditional barriers that have limited widespread AI adoption such as customer acquisition, data silos, trust deficits, the current monolithic approaches that dominate the space, and opaque value chains.

At its core, the Fias platform is an AI-first marketplace. Developers can upload models, datasets or inference services directly to the platform, while users pay with the native token (FIAS) for compute time, data access or model execution. Because every transaction is recorded on an immutable ledger, creators receive instant, verifiable remuneration and users enjoy transparent competitive pricing that drives ease of use and a strong value proposition.

The integration of AI into the platform's infrastructure ensures that as usage grows, the network self-optimizes for performance and security. The synergy between the AI orchestration and the blockchain integration not only drives efficiency but also unlocks new economic models: large scale collaboration, innovative approaches to solving problems, token-backed incentives for data sharing, and rewards for maintaining model quality and efficiency.

Looking ahead, Fias is positioned to become the de facto monetization layer for AI. As enterprises seek cost-effective ways to harness machine learning at scale, a platform that handles data ingestion, model deployment, transaction settlement and compliance in one place will be indispensable. By lowering entry barriers for developers and offering an auditable revenue stream for innovators, Fias empowers a new generation of AI solutions that are both economically viable and socially responsible.

In closing, we invite researchers, developers, investors and industry partners to join us on this journey. Together, we can build the infrastructure that will power tomorrow's AI economy—efficient, transparent, and open to all.

We are building The World's Monetization Platform for AI.

Legal

This whitepaper and all the information contained within are subject to change. All tokenomic descriptions are approximate, and are subject to change. The information set forth herein does not purport to be complete and Fias and LitCraft ("Fias") assumes no obligation to update or otherwise revise such information. Fias reserves the right to make modifications in its discretion. The information contained herein does not purport to contain all the information that may be required to evaluate a purchase in Fias. A prospective purchaser should only commit to an investment in Fias if such prospective investor understands the nature of the investment and can bear the economic risk of such investment. Fias is speculative and involves a high degree of risk. Fias may be leveraged and may lack diversification, thereby increasing the risk of loss. Fias' performance may be volatile. There can be no guarantee that Fias' objectives will be achieved, and the investment results may vary substantially from year to year or even from month to month. As a result, an investor could lose all or a substantial amount of his, her or its investment. In addition, the operating expenses for Fias may offset any profits. Nothing herein is intended to imply that Fias' methodology may be considered "conservative", "safe", "risk free" or "risk averse". In making an investment decision, you must rely on your own examination of Fias and the terms of any offering. The information herein is not intended to provide, and should not be relied upon for, accounting, legal, or tax advice or investment recommendations. You should consult your tax, legal, accounting, or other advisors about the matters discussed herein. Fias makes no guarantees on any use of funds. Fias' ability to achieve its objectives may be affected by a variety of risks not discussed herein. Past performance is not indicative or a guarantee of future results. Fias believes the information contained in this document to be reliable but makes no warranty or representation, whether express or implied, and assumes no legal liability for the accuracy, completeness or usefulness of any information disclosed. The estimates, investment strategies, and views expressed in this document are based upon current market conditions and/or data and information provided by unaffiliated third parties and is subject to change without notice.

This document includes a series of forward-looking statements that reflect future events, future developments, and/or future financial performance. The overall description of the Fias platform includes planned features and indicates the overall design. Many of the described plans are not implemented and may never be implemented. The implementation of the Fias platform is not completed, so the descriptions of its operations are forward-looking. Other forward-looking statements can sometimes be recognized by the use of words such as "anticipate," "believe," "estimate," "expect," "intend" and similar expressions. Such statements are subject to known and unknown risks, uncertainties, and other factors, including macro-economic shifts (e.g., changes in the crypto market in general) and micro-economic events (e.g., failure to execute contracts with specific exchanges, digital security threats, etc.). These forward-looking statements are based on the beliefs of Fias' management as well as assumptions made by and information currently available to Fias' management. These forward-looking statements are only predictions. Should one or more of these micro or macro risks or uncertainties materialize, or should underlying assumptions prove incorrect, including changes in regulatory policies, changes in laws, or discovery of previously unknown legal requirements, actual results may vary materially. While Fias believes that the expectations reflected in its forward-looking statements are reasonable, Fias cannot guarantee future results, levels of activity, performance, achievements, timing of milestones, or guarantee the ability to trade on an exchange. The Fias technology is at an early stage, and Fias cannot guarantee it will be able to be implemented as described. Moreover, neither Fias nor any other person assumes any responsibility for the accuracy or completeness of these statements or undertakes any obligation to revise these forward-looking statements to reflect events or circumstances after the date this document was distributed or to reflect the occurrence of unanticipated events. Readers are cautioned not to place undue reliance on forward-looking statements. The Fias Tokens do not confer or represent any right of any form, including but not limited to any equity or ownership, voting, distribution, redemption, liquidation, intellectual property, participation, or any other legal right towards Fias or any other legal entity or natural person or the DevvX blockchain, the LitCraft ecosystem, or any other project. The Fias Tokens are not any kind of loan to Fias or to any other legal entity or natural person.

Risk Factors

A purchase of Fias Tokens involves a high degree of risk. You should consider carefully the risks described below before making a purchase decision. The following risks entail circumstances under which, Fias and LitCraft (The Company) business, financial condition, results of operations and prospects could suffer. Fias may be formed as a separate company in the near future, so "Company" refers to the entity managing the Fias platform, starting with LitCraft.

Risks associated with Rights

Devvio Inc and The Forevver Association and the Company may not successfully develop and market the DevvX Network or implement utility association with the FIAS Token as a DevvX implementation or an ERC-20 implementation.

The utility of the Fias Token on the DevvX Network and the Ethereum Network or required capabilities on either network, as well as the development of the Fias AI platform (collectively the "Network" – i.e. any blockchain or other type of network that implements Fias Token utility as well as the Fias AI platform itself and its interactions with blockchain platforms) have not yet been fully developed by the Company and its partners and will require significant capital funding, expertise of respective management, time and effort in order to continue and grow the Network or utility on the Network. The Company may have to make changes to the specifications of the Network or Fias Tokens for any number of legitimate reasons or the Company may be unable to develop the Network in a way that realizes those specifications or any form of a functioning application or in a way that satisfies the requirements of applicable laws. It is possible that the Fias Tokens on the Network may not ever be implemented with described utility and there may never be an operational Fias Token on the Network or that a bridge between ERC-20 Fias Tokens and DevvX Fias Tokens will not occur. Any given areas of utility as ERC-20 tokens may not be fully realized as well. The Network and Fias Tokens, if successfully developed and maintained, may not meet purchaser expectations at the time of distribution or use. Furthermore, despite good faith efforts to develop and launch and subsequently to develop and maintain the Network, it is still possible that the Network will experience malfunctions or otherwise fail to be adequately developed or maintained, which may negatively impact the Network and Fias Tokens. The Company may not have or may not be able to obtain the technical skills and expertise needed to successfully maintain the Network. While the Company has sought to retain and continue to competitively recruit experts, there is a general scarcity of management, technical, scientific, research and marketing personnel with appropriate training to develop and maintain the Network and the Fias Tokens. If the Company is not successful in its efforts to demonstrate to users the utility and value of the Network, there may not be sufficient demand for the Fias Tokens for the Company to proceed with Fias implementations. As a result Purchasers may lose all of the value in their investment.

The Value of Fias Tokens is Unpredictable and Speculative

The number of Fias Tokens to be issued was calculated using several assumptions and projections, including assumptions regarding the initial offering price per Fias Token. The Company may need to adjust offering terms, or change other assumed terms or future offerings thereafter, which may negatively impact the expected and projected value of the Fias Tokens. The Company provides no guaranty of future value of Fias Tokens, nor of future dilution, or other terms and conditions pertaining to the Fias Tokens. The Company reserves all rights to modify any and all terms of the Fias Tokens in its sole and absolute discretion.

We May Be Unable to List the Fias Tokens on an Exchange

The Company hopes to eventually list the Fias Tokens on online marketplaces and exchanges which carry other similar tokens, subject to compliance with all applicable securities laws. Even if the Company is able to launch the

Network and the Fias Tokens, there is no assurance that the Fias Tokens will ever be listed on any online marketplace or other exchange, and there may never be any liquidity in the Fias Tokens as a result.

Investments in startups, including Fias and LitCraft LLC, involve a high degree of risk. Purchases of the Fias Token may involve an even higher degree of risk

Financial and operating risks confronting startups are significant: The Company is not immune to these. The startup market in which the Company competes is highly competitive and the percentage of companies that survive and prosper is small. Startups often experience unexpected problems in the areas of product development, marketing, financing and general management, among others, which frequently cannot be solved. In addition, startups may require substantial amounts of financing, which may not be available through institutional private placements, the public markets or otherwise. Any challenges that LitCraft LLC, and Fias face may lessen or eliminate the value of Fias.

Fias Tokens will not be implemented until the Company can do so in accordance with applicable laws, including applicable securities laws.

The Company will not implement Fias Token utility unless and until it can do so without violating applicable laws, including applicable securities laws. In addition, the Company will not deliver Fias Tokens to Purchasers unless it can do so without violating applicable laws. The regulatory regime governing blockchain technologies and assets, cryptocurrencies, tokens, cryptocurrency offerings, and token offerings is uncertain and evolving, as discussed in greater detail below. As a result, there is no definitive timeline or definition on how Fias Token utility will be implemented. Purchasers must be prepared to bear the risk of entering into a Fias purchase with the understanding that the Company may never deliver, and the Purchasers may never receive, Fias Token implemented with described utility.

The Company and its partners may be forced to cease operations or take actions that result in a Dissolution Event. In such an event, Purchasers may lose their entire investment

It is possible that, due to any number of reasons, including, but not limited to, an unfavorable fluctuation in the value of cryptographic and fiat currencies, the inability of the company to attract investments, the inability by the Company to establish the Fias Token's functionality, the inability of the Company to effect Fias Tokens distribution or utility designs due to regulatory restrictions, the failure of commercial relationships, or intellectual property ownership challenges, the Company or its partners such as Devvio may no longer be viable to operate and the Company or its partners may dissolve or take actions that result in a Dissolution Event. In the event of a Dissolution Event, Fias tokens may lose a significant amount or all of their value.

Purchasers will have no control or ability to influence the corporate decision-making and may lack the necessary information to monitor their investments.

The Purchasers are not and will not be entitled to vote or receive dividends or be deemed the holder of capital stock of the Company for any purpose, nor will anything be construed to confer on the Purchasers any of the rights of a stockholder of the Company or any right to vote for the election of directors or upon any matter submitted to stockholders at any meeting thereof, or to give or withhold consent to any corporate action or to receive notice of meetings, or to receive subscription rights or otherwise. The Purchasers may not be able to obtain all desired information regarding the Company, the Network or the Fias Tokens.

The tax treatment of Fias Tokens is uncertain and there may be adverse tax consequences for Purchasers upon certain future events.

The tax characterization of Fias Tokens is uncertain, and each Purchaser must seek its own independent tax advice. Agreement to accept Fias Tokens may result in adverse tax consequences to Purchasers, including withholding

taxes, income taxes and tax reporting requirements. Each Purchaser should consult with and must rely upon the advice of its own professional tax advisors with respect to the United States and non-U.S. tax treatment.

Risks associated with the Fias Tokens and the Network

The Network may not be widely adopted and may have limited users.

It is possible that the Network including the Fias platform and the DevvX blockchain will not be used by a large number of individuals, companies and other entities. It is possible that ERC-20 based Fias tokens will not be used by a large number of individuals, companies and other entities. Marketplaces have been historically difficult to start and grow and often require significant investment of resources to scale. Network effect businesses, like sharing economy marketplaces, are often winner-take-all businesses, and there are a number of existing sharing economy marketplaces as well as numerous other AI efforts and projects with which Fias will compete. Many of these existing competitors are well established and have significant numbers of users, some or all of whom may not switch to Fias or use it in addition to existing solutions. The Fias platform may not attract sufficient buyers and sellers to establish and scale the platform which could negatively impact the potential utility and value of the Fias Tokens, assets in the DFE, and materially and adversely affect the Company's or its partners prospects.

It is also possible that there will be limited public interest in the creation and development of distributed ecosystems (such as the Fias platform) or applications more generally. Such a lack of use or interest could negatively impact the development of the Network or Fias tokens, and therefore the potential utility and value of the Fias Tokens.

The Fias Tokens have no history.

The Fias Tokens and the Network have little operating history. Each purchase decision should be evaluated on the basis that the Company's or any third party's assessment of the prospects of the Network and the Fias Tokens may not prove accurate, and that the Company may not achieve its objectives. Past performance of the Company or Network, or any company or asset, is not predictive of future results.

The investment environment surrounding cryptocurrencies, tokens and other blockchain assets, and Artificial Intelligence is highly speculative.

The rapid increase in price of well-known digital assets such as Bitcoin and Ether has resulted in a highly speculative investment environment. Growth in mainstream media coverage has resulted in investors that were previously unfamiliar with the cryptocurrency markets and digital assets now seeking out investment opportunities in these areas. As a result, Purchasers that have not fully researched or analyzed the Fias Tokens and have no intention of using the Fias Tokens for services or transfers within the Network, or speculative investors and short term, high-frequency profit traders purchasing and reselling tokens may trigger frequent increases or decreases in the value of the Fias.

Further, the artificial intelligence sector is highly speculative and characterized by rapid technological change, intense competition, and uncertain regulatory environments. Breakthroughs can render existing models or platforms obsolete with little warning, while shifting market sentiment can create significant volatility in valuations and demand. Because many AI systems, including those used by Fias, operate as opaque black boxes, their performance and reliability can be difficult to predict, adding another layer of uncertainty. As a result, investments in AI-related projects inherently carry substantial risk, and there can be no assurance that any given technology, platform, or business model will achieve widespread adoption or sustained profitability.

The Network may be the target of malicious cyberattacks or may contain exploitable flaws in its underlying code, which may result in security breaches and the loss or theft of Fias Tokens. Vulnerabilities in the ERC-20 implementation of Fias may also contain exploitable flaws which may result in security breaches and the loss or theft of Fias tokens. If the Fias implementations are compromised or if the Fias implementations are subjected to attacks that frustrate or thwart our users' ability to access their Fias Tokens or utility or the Network products and services, users may cut back on or stop using Fias or the Network altogether, which could materially curtail the utilization and value of the Fias Tokens.

The Network structural foundation, the software application and other interfaces or applications built upon the Network are still in an early development stage and are unproven, and there can be no assurances that the Network and the creating, transfer or storage of the Fias Tokens will be uninterrupted or fully secure which may result in a complete loss of users' Fias Tokens or an unwillingness of users to access, adopt and utilize the Network. Further, Fias implementations may also be the target of malicious attacks seeking to identify and exploit weaknesses in the software or the Network which may result in the loss or theft of Fias Tokens.

Fias Token Applications May Vary From Expectations

The Company intends to develop and use the Fias tokens for various applications and has contemplated and presented several potential use-case scenarios. The actual utility of the Fias tokens may vary significantly from expectations and presentations. There is no guarantee the Company will be able to effectively develop an AI business, license any gaming applications or other content, build a guild system, implement DFE asset purchases, implement Liquidity Cache Fias utility, or implement any other functionality of the Fias token, and the Company cannot assure that any use-case will achieve profitable commercial application or will align with current expectations.

Risks related to blockchain technologies, digital assets, and Artificial Intelligence

The regulatory regime governing the blockchain technologies, cryptocurrencies, tokens, cryptocurrency offerings, and token offerings is uncertain. The regulatory regime governing Artificial Intelligence is also uncertain

Regulation of both blockchain and Artificial Intelligence, including categories such as cryptocurrencies (including the Fias Tokens), tokens, token offerings, cryptocurrency offerings, blockchain technologies, cryptocurrency exchanges, and broadly, Artificial Intelligence, currently is undeveloped and likely to rapidly evolve, varies significantly among international, federal, state and local jurisdictions and is subject to significant uncertainty. Various legislative and executive bodies in countries may in the future, adopt laws, regulations, guidance, or other actions, which may severely impact the development and growth of the Network and the adoption and utility of the Fias Tokens. Failure by the Company or certain users of the Network to comply with any laws, rules and regulations, some of which may not exist yet or are subject to interpretation and may be subject to change, could result in a variety of adverse consequences, including civil penalties and fines.

As blockchain networks and blockchain assets have grown in popularity and in market size, federal and state agencies have begun to take interest in, and in some cases regulate, their use and operation. Similarly, various agencies and governments are evaluating regulatory changes related to Artificial Intelligence.

New or changing laws and regulations or interpretations of existing laws and regulations, in the United States and other jurisdictions, may materially and adversely impact the value of the currency in which the Fias Tokens may be exchanged, the liquidity of the Fias Tokens, the ability to access marketplaces or exchanges on which to trade the

Fias Tokens, the ability for the Fias platform to implement and use AI technologies, and the structure, rights and transferability of the Fias Tokens.

Purchasers may lack information for monitoring their investment.

The Purchaser may not be able to obtain all information it would want regarding the Fias platform, the Network or the Fias Tokens on a timely basis or at all. It is possible that the Purchaser may not be aware on a timely basis of material adverse changes that have occurred with respect to certain of its investments. Information related to Fias tokens may be highly technical by nature. As a result of these difficulties, as well as other uncertainties, a Purchaser may not have accurate or accessible information about the Network or the Fias Tokens.

If the Network is unable to satisfy data protection, security, privacy, and other government and industry-specific requirements, its growth could be harmed.

There are a number of data protection, security, privacy and other government- and industry-specific requirements, including those that require companies to notify individuals of data security incidents involving certain types of personal data. Security compromises could harm the Network's reputation, erode user confidence in the effectiveness of its security measures, negatively impact its ability to attract new users, or cause existing users to stop using the Network.

The further development and acceptance of blockchain networks and decentralized applications as well as the use of AI platforms, including the Network, which are part of new and rapidly changing industries, are subject to a variety of factors that are difficult to evaluate. The slowing or stopping of the development or acceptance of blockchain networks, decentralized applications and blockchain assets, and AI platforms and technologies, would have an adverse material effect on the successful development and adoption of the Network and the Fias Tokens.

The growth of the blockchain industry in general, blockchain networks with which the Network will rely and interact, and the Artificial Intelligence industry, are subject to a high degree of uncertainty. The factors affecting the further development of the Fias Tokens, as well as blockchain networks and Artificial Intelligence technologies include, without limitation:

- Worldwide growth in the adoption and use of cryptocurrencies and other blockchain technologies as well as adoption and use of AI technologies;

- Government and quasi-government regulation of cryptocurrencies and other blockchain assets and their use, as well as AI technologies and their use, or restrictions on or regulation of access to and operation of blockchain networks and AI technologies or similar systems;

- The maintenance and development of blockchain networks, and the availability of AI models and systems used by the Fias platform;

- Changes in consumer demographics and public tastes and preferences;

- The availability and popularity of other forms or methods of buying and selling goods and services, or trading assets including new means of using fiat currencies or existing networks;

- General economic conditions and the regulatory environment relating to cryptocurrencies and AI; or

- A decline in the popularity or acceptance of Bitcoin, Ether or other blockchain-based cryptocurrencies or tokens or a decline in the popularity of AI technologies would adversely affect our results of operations.

The slowing or stopping of the development, general acceptance and adoption and usage of blockchain networks and blockchain assets or AI platforms and technologies may deter or delay the acceptance and adoption of the Network and the Fias Tokens.