Deposit Plus

DPST

Whitepaper

A DAO-Governed Platform for Decentralized Financial Asset Issuance

“Deposit Your Trust in Decentralized Finance”

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Developed by PT Mitra Utama Sedaya

Phase 1: BNB Smart Chain (BEP-20) | Phase 4+: Deposit Plus DeFi Universe

Disclaimer: This whitepaper is for informational purposes only and may be updated as the project evolves.

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Abstract

The global financial system issues trillions of dollars in financial assets annually—deposits, bonds, structured products, money market instruments, and yield-bearing certificates. Yet the infrastructure powering this issuance remains centralized, opaque, geographically restricted, and inaccessible to the vast majority of the world's population. Traditional financial asset issuance requires intermediaries at every step: banks, custodians, clearinghouses, rating agencies, and transfer agents—each extracting fees, adding friction, and reducing transparency. The result is a system that serves institutional players while excluding billions of individuals from participating in the most fundamental building blocks of wealth creation.

Deposit Plus (DPST) is a BEP-20 governance utility token deployed on the BNB Smart Chain, purpose-engineered to power a DAO-governed platform for decentralized financial asset issuance. Developed by PT Mitra Utama Sedaya, DPST enables a global community of token holders to collectively govern the issuance, structuring, verification, and lifecycle management of on-chain financial assets—from tokenized deposits and fixed-income instruments to structured yield products and synthetic financial assets—through transparent, on-chain mechanisms.

The token follows a structured DAO economy with a fixed total supply of 1,000,000,000 DPST, clearly defined allocation across governance treasury, ecosystem incentives, team vesting, and community distribution, along with a deflationary burn mechanism. This whitepaper outlines the Deposit Plus vision, the failures of traditional financial asset issuance, the decentralized finance opportunity, the phased technical architecture toward a DeFi universe, the DAO token economics, governance mechanisms, the regulatory compliance framework, the business model, and the strategic roadmap.

1. Introduction: The Financial Asset Issuance Crisis

1.1 The Scale of the Opportunity

Financial asset issuance is one of the largest economic activities on Earth. The global bond market alone exceeds $130 trillion in outstanding value. Bank deposits globally surpass $100 trillion. Money market instruments, certificates of deposit, structured products, and yield-bearing instruments collectively represent hundreds of trillions of dollars in financial infrastructure that the global economy depends on for savings, investment, and capital formation.

Yet this massive market operates on infrastructure that is decades old, centralized by design, and fundamentally exclusionary. The issuance of a single corporate bond requires coordination among investment banks, law firms, rating agencies, clearinghouses, custodians, and transfer agents—a process that takes weeks, costs millions in fees, and is accessible only to entities with pre-existing institutional relationships.

1.2 The Problem: Centralized, Opaque, and Exclusionary

Traditional financial asset issuance suffers from deep structural failures:

- **Intermediary Overload:** Every financial asset passes through multiple intermediaries—banks, brokers, custodians, clearinghouses, rating agencies—each adding cost, delay, and counterparty risk. Issuance fees alone can consume 1–5% of the total value.
- **Access Barriers:** Minimum investment thresholds for most financial instruments start at $10,000–$250,000, with institutional products requiring $1 million+. This excludes billions of retail investors from the most fundamental savings and investment instruments.
- **Geographic Restrictions:** Financial assets are typically restricted to specific jurisdictions. An Indonesian retail investor cannot easily access a US Treasury bond, a European corporate deposit, or an ASEAN money market fund without costly brokerage chains.
- **Opaque Pricing:** The pricing and structuring of financial assets occurs behind closed doors. Retail investors receive significantly worse terms than institutional players—information asymmetry is the norm, not the exception.
- **Settlement Friction:** Traditional settlement takes T+1 to T+3 days (or longer for international instruments), locking capital and creating counterparty risk during the settlement window.
- **Illiquidity:** Most fixed-income instruments and structured products have no active secondary market. Once purchased, investors are locked in until maturity—unable to exit positions or adjust portfolios in response to changing conditions.

1.3 The Deposit Plus Solution

Deposit Plus addresses these structural failures by building a DAO-governed platform for decentralized financial asset issuance. DPST holders collectively govern the issuance parameters, risk frameworks, asset structuring, and lifecycle management of on-chain financial instruments—creating a transparent, accessible, and community-governed alternative to the traditional issuance infrastructure.

The project is guided by core principles:

- **Democratized Access:** Anyone, anywhere, can participate in financial asset issuance and investment by holding DPST tokens—eliminating minimum thresholds, geographic restrictions, and institutional gatekeepers.
- **Full Transparency:** Every asset issuance, risk parameter, yield calculation, and governance decision is recorded on-chain and publicly verifiable.
- **Community Governance:** DPST holders collectively decide which asset classes to support, what risk frameworks to apply, which issuers to approve, and how protocol revenue is allocated—through on-chain voting.
- **Programmable Finance:** Smart contract-based financial assets with automated yield distribution, programmable maturity, and instant settlement—eliminating intermediaries and their associated costs.
- **Regulatory Compliance:** Full adherence to Indonesian digital asset regulations under OJK oversight, with comprehensive KYC/AML controls at all fiat touchpoints.

2. Background: PT Mitra Utama Sedaya

2.1 Issuer Identification & Legal Entity

Deposit Plus is developed and issued by PT Mitra Utama Sedaya, a limited liability company (Perseroan Terbatas) duly established and registered under the laws of the Republic of Indonesia. It operates as a transparent, identifiable legal issuer with a registered domicile, business identification, and a publicly named leadership team (see the Organization & Team section).

Field	Detail
Legal Entity Name	PT Mitra Utama Sedaya
Entity Type	Perseroan Terbatas (PT) — Limited Liability Company
Jurisdiction	Republic of Indonesia
Business Registration	Registered with a Business Identification Number (NIB) via the OSS system; corporate deed registered with the Ministry of Law & Human Rights (Kemenkumham). Registration details available to exchanges and regulators upon due-diligence request.
Registered Domicile	Jakarta, Indonesia
Project / Product	Deposit Plus (DPST) — DAO-governed decentralized financial asset issuance platform
Official Website	https://dpst.network
Official Contact	info@dpst.network | compliance@dpst.network

2.2 The Company

PT Mitra Utama Sedaya is an innovative technology company established in Indonesia with a strategic focus on blockchain infrastructure and decentralized finance solutions. The company is dedicated to building digital ecosystems that bridge the gap between traditional financial markets and the on-chain economy, enabling communities to access, create, and govern financial instruments through transparent, programmable mechanisms.

PT Mitra Utama Sedaya recognizes that the next frontier of DeFi is not speculative trading—it is the programmable issuance and management of real financial assets on-chain. Deposit Plus is the company's flagship platform for this vision, providing the governance infrastructure for a new generation of decentralized financial instruments.

2.3 The Market Landscape

Indonesia and Southeast Asia present compelling conditions for decentralized financial asset innovation:

- **Financial Inclusion Gap:** Only 52% of Indonesian adults have a bank account, and less than 5% invest in capital market instruments. Tokenized financial assets with low minimums can address this massive unbanked and underinvested population.
- **Crypto Adoption:** 21.27 million Indonesian crypto users as of September 2024, with IDR 426.69 trillion in transaction value—demonstrating massive retail appetite for digital financial products.
- **Regulatory Framework:** January 2025 transition from BAPPEBTI to OJK. POJK 27/2024 provides pathways for Digital Financial Assets with licensing structures and investor protection measures.
- **Fixed-Income Demand:** Indonesian government bond (SBN) retail programs consistently oversubscribed—demonstrating strong demand for accessible, yield-bearing instruments that tokenized finance can serve at scale.
- **Demographic Advantage:** 277 million population, median age 30, 77% internet penetration. A generation that is mobile-first, digital-native, and underserved by traditional financial institutions.
- **ASEAN Expansion:** Indonesia's position as ASEAN's largest economy provides a natural pathway to 680 million citizens across Southeast Asia's rapidly digitizing financial markets.

3. The Evolution of Financial Asset Issuance

3.1 Traditional Finance (TradFi)

For centuries, financial asset issuance has been controlled by centralized institutions—from the first government bonds issued by the Bank of England in 1694 to today's trillion-dollar corporate bond markets managed by global investment banks. Each evolution improved scale and efficiency but maintained centralized control, intermediary dependence, and institutional gatekeeping.

3.2 The Rise of DeFi (2020–2025)

Decentralized Finance unlocked a new paradigm: programmable financial instruments operating on blockchain without intermediaries. DeFi protocols like Aave, Compound, and MakerDAO demonstrated that lending, borrowing, and yield generation could operate transparently on-chain. By 2024, DeFi TVL exceeded $100 billion. However, first-generation DeFi focused primarily on crypto-native assets (lending ETH against USDC) rather than bringing traditional financial instruments on-chain.

3.3 Real-World Asset Tokenization (2024+)

The tokenization of real-world assets (RWA) represents the convergence of TradFi and DeFi. BlackRock's BUIDL fund (tokenized US Treasuries), Ondo Finance, and Centrifuge have demonstrated that traditional financial assets can be issued, managed, and traded on-chain. The RWA tokenization market is projected to reach $16 trillion by 2030 according to Boston Consulting Group.

3.4 DAO-Governed Financial Issuance

Deposit Plus represents the next evolutionary step: a platform where the entire financial asset issuance lifecycle—from structuring and risk assessment to issuance, yield distribution, and maturity management—is governed by a decentralized community through transparent, on-chain voting. This is not merely tokenizing existing assets—it is reimagining how financial assets are created, governed, and accessed.

4. Technical Architecture

4.1 Phase 1: BNB Smart Chain (BEP-20)

Deposit Plus launches as a BEP-20 token on BNB Smart Chain, leveraging BSC's established infrastructure:

- **Ultra-Low Costs:** Average gas fees < $0.05, enabling frequent governance votes and micro-yield distributions without prohibitive costs.
- **High-Velocity Finality:** ~3-second block times with ~6-second finality, critical for financial asset operations requiring rapid settlement.
- **Massive Ecosystem:** 147+ million unique addresses, deep DeFi liquidity via PancakeSwap and Venus Protocol, providing integration pathways for DPST-issued assets.
- **EVM Compatibility:** Full compatibility with MetaMask, Trust Wallet, and existing Web3 infrastructure.

During Phase 1, the BEP-20 DPST token powers the initial governance framework and the first generation of on-chain financial asset products—all operating on BSC.

4.2 The Deposit Plus DeFi Universe

The Deposit Plus platform evolves into a comprehensive DeFi universe for financial asset issuance, comprising interconnected protocol layers:

4.2.1 The Issuance Engine

A modular smart contract framework that enables the creation of diverse on-chain financial instruments. Each asset type is implemented as a configurable template governed by DPST holders:

- **Tokenized Deposit Products:** On-chain equivalents of fixed deposits and savings certificates with programmable interest rates, maturity periods, and auto-compounding logic.
- **Fixed-Income Instruments:** Tokenized bonds, sukuk (Islamic bonds), and debt instruments with automated coupon payments and maturity settlement.
- **Structured Yield Products:** Multi-tranche yield vaults combining multiple underlying assets into structured products with customizable risk/return profiles (senior, mezzanine, junior tranches).
- **Money Market Vaults:** Short-duration yield instruments providing daily liquidity with competitive returns, operating as on-chain money market funds.
- **Synthetic Assets:** Protocol-issued synthetic instruments providing exposure to traditional financial assets (government bonds, corporate credit, commodity-linked notes) without requiring direct custody.

4.2.2 The Risk Oracle Network

A decentralized risk assessment layer providing real-time creditworthiness evaluation, collateral monitoring, and risk scoring for all assets issued on the platform. The Risk Oracle combines on-chain data analysis, off-chain credit data feeds, and community-elected Risk Committee assessments to generate transparent, verifiable risk ratings for every issued instrument.

4.2.3 The Yield Distribution Engine

An automated smart contract system that calculates and distributes yield payments (interest, coupons, dividends) to asset holders on predefined schedules—daily, weekly, monthly, or at maturity. Settlement is instant and on-chain, eliminating the T+1 to T+3 delays of traditional finance.

4.2.4 The Secondary Market Protocol

A native decentralized exchange specifically designed for trading issued financial assets. Unlike general-purpose DEXs, this secondary market supports order book mechanics optimized for fixed-income instruments, including accrued interest calculation, clean/dirty pricing, and yield-to-maturity displays. This transforms traditionally illiquid financial instruments into liquid, tradeable assets available 24/7.

4.2.5 The Compliance Layer

A protocol-level compliance framework supporting KYC-gated asset pools, jurisdiction-specific access controls, and regulatory reporting. This enables the platform to issue both permissionless (DeFi-native) and permissioned (regulated) financial instruments on the same infrastructure, expanding the addressable market to include institutional participants.

Deposit Plus DeFi Universe Architecture

Protocol Layer	Function	Key Features
Issuance Engine	Create on-chain financial instruments	Modular templates, configurable parameters, DAO-governed approval
Risk Oracle Network	Decentralized risk assessment	Real-time scoring, collateral monitoring, Risk Committee
Yield Distribution	Automated yield payments	Instant on-chain settlement, programmable schedules
Secondary Market	Trading issued assets	Fixed-income optimized DEX, accrued interest, YTM
Compliance Layer	Regulatory compliance	KYC-gated pools, jurisdiction controls, reporting

5. Security, Audits & Infrastructure Integrity

Security is foundational to Deposit Plus. The project is built on the mature, battle-tested BNB Smart Chain, and all smart contracts are engineered, reviewed, and independently audited to institutional standards. This section transparently discloses the project's security architecture and the safeguards that protect token holders.

5.1 Smart Contract Security

- **Verified Source Code:** The complete DPST smart contract source code is publicly verified and published on BscScan, allowing anyone to inspect the exact logic governing the token.
- **Established Standards:** Contracts are built on audited, industry-standard libraries (OpenZeppelin) and follow established BEP-20 conventions, minimizing novel attack surface.
- **No Hidden Mint or Honeypot Functions:** The contract contains no hidden minting backdoors, no ability to arbitrarily freeze user balances, no transfer-blocking (honeypot) logic, and no hidden fee manipulation. Any minting is capped at the fixed total supply and governed by a multi-signature process.

5.2 Independent Third-Party Audits

Prior to public listing, the DPST token contract undergoes comprehensive security audits by at least two reputable, independent blockchain security firms (such as CertiK, Hacken, or SlowMist). All audit reports are published in full on the official website and transparency hub. Identified findings are remediated before deployment and re-verified by the auditing firm. Major protocol components and upgrades undergo separate, dedicated audits.

5.3 Controlled Upgradeability and Time-Locked Governance

Where contract upgradeability or administrative functions exist, they are never controlled by a single anonymous key. The project implements the following safeguards to eliminate unilateral admin risk:

- **Multi-Signature Control:** All privileged administrative functions (e.g., treasury disbursement, parameter changes) require approval from a multi-signature wallet held by multiple identified signatories—no single individual can act unilaterally.
- **Time-Locked Execution:** Sensitive contract changes are subject to an on-chain Timelock delay (minimum 48 hours), giving the community advance visibility and the ability to react before any change takes effect.
- **Progressive Renouncement:** As the protocol matures, administrative control is progressively transferred to on-chain DAO governance, with a published roadmap toward full community control of all upgrade authority.

5.4 Bug Bounty Program

Deposit Plus operates a public bug bounty program inviting white-hat security researchers to responsibly disclose vulnerabilities in exchange for tiered rewards. This continuous, crowd-sourced security review supplements formal audits throughout the project's lifecycle.

5.5 Liquidity Security

Initial DEX liquidity is locked through a reputable third-party liquidity locker for a minimum of 24 months, with lock proof published publicly. This protects holders against liquidity-removal ("rug pull") risk and demonstrates the issuer's long-term commitment.

Safeguard	Implementation
Source Code	Publicly verified on BscScan
Independent Audits	Minimum 2 reputable firms; reports published in full
Admin Control	Multi-signature wallet, no single point of control
Upgrade Safety	48-hour minimum Timelock + progressive renouncement
Bug Bounty	Public, tiered, ongoing white-hat program
Liquidity	Locked minimum 24 months with public proof

6. Token Economics

Deposit Plus (DPST) is a governance utility token—not a stablecoin. Its value is determined by open market dynamics based on demand for governance participation, staking yields, platform utility, and the growth of the Deposit Plus DeFi Universe.

6.1 Token Specifications

Parameter	Detail
Token Name	Deposit Plus
Ticker Symbol	DPST
Token Standard	BEP-20 (BNB Smart Chain)
Token Type	Governance & DeFi Utility Token
Total Supply	1,000,000,000 DPST (1 Billion)
Decimal Places	8
Mintable	Yes — controlled via multi-sig, capped at total supply

Burnable	Yes — deflationary via platform fee burns

6.2 Token Allocation

The total supply of 1,000,000,000 DPST is allocated to ensure long-term sustainability, platform growth, and community alignment:

Allocation	%	Description
Platform & DAO Treasury	30%	Reserved for governance proposals, ecosystem grants, liquidity bootstrapping for new asset classes, and platform development. Disbursements require on-chain voting.
Ecosystem & Staking Rewards	25%	Staking incentives, governance participation rewards, issuer onboarding grants, and partnership programs. Released over 48 months.
Team & Advisors	15%	12-month cliff, 36-month linear vesting. Ensures long-term commitment to platform delivery.
Private Sale	10%	Strategic investors and financial infrastructure partners. 6-month cliff, 24-month vesting.
Public Sale	10%	General public during initial token offering event.
Liquidity Provision	7%	DEX liquidity (PancakeSwap and others) ensuring healthy trading from launch.
Reserve Fund	3%	Emergency reserve for security incidents, regulatory compliance, or critical infrastructure. Multi-sig controlled.

6.3 Vesting Schedule

- **Team & Advisors (15%):** 12-month cliff from TGE, 36-month linear monthly vesting. No tokens accessible in the first year.
- **Private Sale (10%):** 6-month cliff from TGE, 24-month linear monthly vesting.
- **Ecosystem & Staking (25%):** 48-month progressive release tied to governance participation, platform TVL milestones, and issuer onboarding activity.
- **Platform & DAO Treasury (30%):** No time-based vesting. Disbursements require formal on-chain governance proposals approved by DPST holders.

6.4 Holder Decentralization & Anti-Concentration Measures

Deposit Plus is explicitly designed to avoid the extreme ownership concentration that undermines token integrity. The following measures promote a healthy, decentralized holder base in which the top 10 holders are targeted to remain below 85% of circulating supply (and to decline steadily over time):

- **Vesting Prevents Whale Dominance:** Team, advisor, and private-sale allocations are locked and released gradually, preventing large early unlocks that would concentrate supply.
- **Broad Public Distribution:** Public sale and ecosystem reward programs are structured to widen the holder base across thousands of participants.
- **Treasury Held in Governed Multi-Sig:** Treasury tokens are governed community reserves requiring on-chain voting to disburse, not freely traded private holdings.
- **Per-Wallet Sale Caps:** Public sale participation includes per-wallet purchase caps to prevent single entities from accumulating disproportionate allocations at launch.
- **Transparent Holder Reporting:** Holder distribution metrics are published regularly on the transparency hub, allowing the community and exchanges to monitor decentralization progress.

6.5 Deflationary Burn Mechanism

DPST incorporates a multi-source deflationary mechanism. Tokens are permanently burned from:

- **Issuance Fees:** A percentage of fees collected when new financial assets are issued through the Deposit Plus Issuance Engine.
- **Trading Fees:** Portion of fees generated on the Secondary Market Protocol from trading issued financial instruments.
- **Governance Platform Fees:** Fees from proposal submissions and treasury disbursements.
- **Yield Protocol Fees:** A micro-fee on yield distributions processed through the Yield Distribution Engine.

6.6 Token Utility

DPST serves multiple functions across the Deposit Plus ecosystem:

- **Governance Voting:** Vote on asset class approvals, risk parameters, issuer whitelisting, protocol upgrades, and treasury allocation.
- **Staking for Governance Weight:** Stake DPST for enhanced voting power and staking rewards. Risk Committee members must maintain minimum staking thresholds.
- **Platform Access:** DPST staking is required to access premium platform features: advanced yield analytics, early access to new asset issuances, and Risk Oracle data feeds.
- **Issuer Collateral:** Entities issuing financial assets on the platform stake DPST as collateral—creating alignment between issuers and the governance community.
- **Fee Discounts:** DPST holders receive discounted issuance fees, trading fees, and yield distribution fees based on staking tier.

7. Financial Asset Classes: The DPST Issuance Catalog

The Deposit Plus platform supports the issuance and governance of diverse financial asset classes, each with customizable parameters governed by DPST holders:

7.1 Tokenized Deposit Products

On-chain equivalents of traditional bank fixed deposits and savings certificates. Smart contracts automate interest accrual, compounding, and maturity settlement. Configurable parameters include deposit term (30 days to 5 years), interest rate (fixed or variable), compounding frequency, early withdrawal penalties, and minimum deposit. These products address the massive demand for accessible, yield-bearing savings instruments, particularly in underbanked Southeast Asian markets where 48% of adults lack bank savings accounts.

7.2 Fixed-Income Instruments

Tokenized bonds, sukuk (Sharia-compliant bonds), and corporate debt with automated coupon payments. The Issuance Engine supports configurable bond parameters: face value, coupon rate, coupon frequency, maturity date, callable/puttable options, and seniority. Smart contract enforcement eliminates counterparty risk in coupon payments, and the Secondary Market Protocol enables 24/7 trading of issued bonds—transforming a traditionally illiquid market.

7.3 Structured Yield Products

Multi-tranche yield vaults that combine multiple underlying on-chain assets into structured products with distinct risk/return profiles. Senior tranches receive priority yield with lower risk, mezzanine tranches offer moderate risk/return, and junior tranches absorb first-loss risk in exchange for higher potential returns. DPST governance determines the tranche structure, collateralization ratios, and risk parameters for each vault.

7.4 Money Market Vaults

Short-duration yield instruments offering daily liquidity with competitive returns—functioning as on-chain money market funds. Assets are deployed across a diversified portfolio of short-term on-chain yield strategies, managed by smart contract logic with parameters governed by DPST holders. These vaults serve as the “savings account” of the Deposit Plus universe—liquid, accessible, and yield-generating.

7.5 Synthetic Financial Assets

Protocol-issued synthetic instruments providing exposure to traditional financial asset classes—government bond indices, corporate credit baskets, commodity-linked notes, and interest rate products—without requiring direct custody of the underlying assets. Synthetic assets are collateralized by on-chain reserves and priced via decentralized oracle networks, enabling global access to financial instruments that are otherwise geographically or institutionally restricted.

Financial Asset Class Summary

Asset Class	Target Market	Key Innovation	Liquidity
Tokenized Deposits	Retail savers, unbanked	Programmable interest, low minimums	At maturity or secondary market
Fixed-Income	Retail and institutional	Automated coupons, 24/7 trading	Secondary market
Structured Yield	Yield-seeking investors	Multi-tranche risk profiles	Tranche-specific
Money Market Vaults	Cash management	Daily liquidity, diversified yield	Daily
Synthetic Assets	Global exposure seekers	Access without custody barriers	Continuous

8. DAO Governance: Use Cases and Mechanisms

8.1 Governance Power

DPST holders govern the Deposit Plus platform through:

- **Asset Class Approval:** Vote to approve or reject new financial asset class templates for the Issuance Engine.
- **Risk Parameter Setting:** Set and adjust risk parameters: collateralization ratios, maximum issuance limits, interest rate bands, and tranche structures.
- **Issuer Whitelisting:** Vote on applications from entities seeking to issue financial assets on the platform.
- **Protocol Upgrades:** Govern the evolution of platform smart contracts, oracle integrations, and compliance modules.
- **Treasury Allocation:** Direct the Platform & DAO Treasury toward grants, liquidity incentives, and ecosystem development.

8.2 The Risk Committee

The Deposit Plus DAO elects a Risk Committee—a group of DPST stakers with demonstrated financial expertise who provide ongoing risk assessment, credit analysis, and parameter recommendations to the community. Risk Committee members are elected through on-chain voting, serve 6-month terms, and must maintain minimum DPST staking thresholds. Their analyses are published transparently; final decisions remain with the full governance community.

8.3 The Issuance Proposal Lifecycle

1. **Issuer Application:** Entity seeking to issue financial assets submits a structured application: asset type, terms, collateral, credit history, and risk profile.
2. **Risk Committee Review:** The Risk Committee publishes a detailed risk assessment with recommended parameters and risk rating.
3. **Community Discussion:** 14-day discussion period on the governance forum. Community members debate terms, request modifications, and evaluate risk.
4. **Governance Vote:** 7-day voting period. DPST holders approve or reject the issuance with configurable quorum thresholds based on issuance size.
5. **Issuance and Monitoring:** Approved assets are issued through the Issuance Engine. Ongoing monitoring via the Risk Oracle Network with automated circuit breakers for risk events.

8.4 Governance Use Cases Summary

Use Case	Mechanism	Benefit
Asset Class Approval	On-chain proposal and vote for new instrument types	Community-driven product expansion
Risk Governance	Elected Risk Committee + community vote on parameters	Transparent, expert-informed risk management
Issuer Whitelisting	Application review, Risk Committee assessment, community vote	Quality-controlled issuance pipeline
Treasury Management	Multi-sig wallets, on-chain approval for disbursements	Fully auditable fund management
Protocol Upgrades	Formal proposals for smart contract and oracle changes	Community-governed platform evolution
Yield Strategy Governance	Vote on Money Market Vault deployment strategies	Transparent yield management

9. Token Holder Protection & Rights

Deposit Plus places token-holder protection at the center of its design. Unlike opaque projects where anonymous administrators can alter rules at will, DPST codifies clear rights and protections for every holder.

9.1 Token Holder Bill of Rights

- **Right to Transparency:** Every holder has access to the same real-time on-chain data—balances, transactions, treasury movements, governance records, and burn events.
- **Right to Govern:** Every holder may participate in governance, submit proposals (above threshold), vote, and delegate. No decision affecting holders is made without an on-chain, auditable process.
- **Right to Predictable Rules:** No unilateral, instant rule changes. All sensitive changes pass through multi-sig approval and a minimum 48-hour Timelock, giving holders advance notice and the ability to exit if they disagree.
- **Right to Liquidity:** Initial liquidity is locked for a minimum of 24 months with public proof, protecting against liquidity-removal events.
- **Right to Information:** Audit reports, team identities, tokenomics, vesting schedules, and project milestones are publicly disclosed and kept current.

9.2 Dispute Resolution

Deposit Plus maintains a structured, transparent dispute-resolution process. Community grievances and governance disputes are first raised on the official community forum and Discord, escalated to a community-elected review panel, and—where applicable—resolved through binding on-chain governance votes or established on-chain arbitration protocols (such as Kleros). For matters involving the legal issuer, holders may contact compliance@dpst.network, and PT Mitra Utama Sedaya commits to good-faith resolution consistent with Indonesian consumer-protection and digital-asset regulations.

9.3 Risk Disclosure and Investor Education

The project provides clear, accessible risk disclosures and educational resources to ensure holders understand the nature of the token, the development timeline, and associated risks—empowering informed participation rather than speculation.

10. Regulatory Compliance Framework

10.1 Indonesian Regulatory Alignment & Exchange Listing

PT Mitra Utama Sedaya is committed to full compliance with the Indonesian regulatory framework for digital financial assets:

- **OJK Oversight:** Following the January 2025 transition of crypto-asset supervision from BAPPEBTI to the Financial Services Authority (OJK), the company aligns operations with OJK Regulation No. 27 of 2024 (POJK 27/2024) governing Digital Financial Assets.
- **Exchange Listing Compliance:** The project intends to pursue listing and assessment through licensed Indonesian physical crypto-asset exchanges (PAKD) and to seek inclusion on the official traded-asset whitelist administered by the relevant authorities and the Indonesia Crypto Exchange (ICEx) / DAKD framework.
- **Legal Documentation:** Corporate registration, legal opinions on token classification, and compliance documentation are maintained and made available to exchanges and regulators during due diligence.
- **Identifiable Issuer:** The token is issued by a registered, identifiable Indonesian legal entity with a named leadership team—satisfying issuer-transparency requirements.

10.2 Regulatory Positioning

Deposit Plus (DPST) is classified as a governance and DeFi utility token. It does not represent equity, debt, or securities. PT Mitra Utama Sedaya aligns with OJK Regulation No. 27 of 2024 (POJK 27/2024) for Digital Financial Assets. The financial instruments issued on the Deposit Plus platform are subject to their own regulatory classifications and compliance requirements, managed through the platform's Compliance Layer.

10.3 KYC/AML Compliance

Strict KYC/AML policies enforced at all fiat on/off-ramp junctures. Token sale participants undergo identity verification per PPATK guidelines and FATF best practices. KYC-gated asset pools on the platform enable compliance with jurisdiction-specific requirements for regulated financial instruments.

10.4 On-Chain Transparency

All DPST transactions, governance actions, asset issuances, yield distributions, and risk events occur on the public BNB Smart Chain. Smart contract source code verified on BscScan. Complete audit trails for all issued financial instruments are permanently recorded on-chain.

11. Transparency, Disclosure & Community Channels

Deposit Plus maintains continuous, verifiable public communication—a core requirement for community trust and exchange assessment. All channels below are official and verified; the canonical list is always published at https://dpst.network.

11.1 Official Verified Channels

Channel	Address
Website	https://dpst.network | https://dpst.io | https://dpst.finance
Whitepaper	https://dpst.network/whitepaper (publicly accessible, version-controlled)
Twitter / X	https://x.com/dpstfinance (verified official account)
Telegram	https://t.me/dpstfinance (official community)
Discord	https://discord.gg/dpstfinance (governance & community)
Medium / Blog	https://medium.com/@dpstfinance (development updates)
GitHub	https://github.com/dpst-finance (open-source code & audits)
LinkedIn	PT Mitra Utama Sedaya — official company page
Contact Email	info@dpst.network | compliance@dpst.network

11.2 Development Openness

- **Public GitHub:** Smart contracts, reference implementations, SDKs, and documentation are published in public repositories with an open-source license, enabling independent verification and community contribution.
- **Regular Reporting:** The team publishes monthly development updates and quarterly transparency reports covering treasury status, token metrics, holder distribution, milestone progress, and burn statistics.
- **Public Roadmap Tracking:** Roadmap progress is tracked publicly, with delivered milestones verifiable on-chain and in the GitHub commit history.
- **Open Communication:** The team maintains active, verifiable engagement across all official channels, with community calls and governance forums open to all holders.

11.3 Information Disclosure Commitment

PT Mitra Utama Sedaya commits to disclosing: the legal issuer identity and registration; named team and advisor profiles; full tokenomics and vesting schedules; all smart contract addresses (verified on BscScan); independent audit reports in full; locked-liquidity proofs; and ongoing financial and operational transparency reports—designed to exceed the expectations of exchange assessment frameworks and regulatory due diligence.

12. Market, Liquidity & Exchange Listing Strategy

Deposit Plus pursues a structured strategy to establish verifiable market presence, healthy liquidity, and listings on regulated venues—directly supporting price discovery, traceable market capitalization, and trading-volume integrity.

12.1 Market Data Transparency

- **Aggregator Listings:** The project commits to securing listings on CoinMarketCap and CoinGecko, with verified supply data, so that market capitalization and circulating supply are publicly verifiable.
- **Verified Circulating Supply:** A transparent circulating-supply methodology is published and updated, with vesting and locked allocations clearly excluded from circulating supply.

12.2 Liquidity Provision

- **Initial Liquidity:** 7% of supply is dedicated to liquidity provision on PancakeSwap and other major DEXs, locked for a minimum of 24 months with public proof.
- **Liquidity Depth & Market Making:** The project engages professional market-making partners to maintain healthy order-book depth and tight spreads, ensuring stable, sustainable trading.
- **Multi-Venue Presence:** Liquidity is deployed across multiple trading venues to avoid single-exchange dependency and to support resilient, continuous trading.

12.3 Regulated Exchange Listings

Beyond decentralized exchanges, Deposit Plus prioritizes listing on regulated, reputable centralized exchanges—with particular focus on Indonesian physical crypto-asset exchanges (CPFAK) licensed under the OJK/Bappebti regime and recognized tier-1 international exchanges. Listing on regulated venues, rather than solely on lightly regulated offshore platforms, is a deliberate strategy to maximize investor protection, market integrity, and assessment standing.

12.4 Sustainable Trading Activity

Combined with genuine utility, governance participation, and ecosystem growth, these measures support organic, sustainable daily trading volume—reflecting real demand rather than artificial activity.

13. Business Model and Value Creation

13.1 Issuance Fees

Entities issuing financial assets on the platform pay issuance fees in DPST tokens. Fee rates are configurable by governance and scale with issuance volume. A portion is burned (deflationary), and the remainder funds platform operations and the DAO treasury.

13.2 Trading Fees

All transactions on the Secondary Market Protocol generate trading fees. A portion is burned, a portion funds the DAO treasury, and a portion rewards liquidity providers.

13.3 Yield Protocol Fees

A micro-fee on yield distributions processed through the Yield Distribution Engine generates recurring revenue correlated with platform TVL and asset maturity activity.

13.4 Staking Rewards

DPST stakers earn rewards from the Ecosystem allocation (25% of supply). Staking participation directly correlates with governance weight, creating a virtuous cycle of engagement and reward.

13.5 DeFi-as-a-Service (DFaaS)

PT Mitra Utama Sedaya offers the Deposit Plus Issuance Engine as a white-label DeFi-as-a-Service platform. Financial institutions, fintech companies, and DAOs can deploy customized financial asset issuance frameworks powered by DPST governance. Revenue from platform licensing, integration support, and premium features.

14. Impact Metrics and Accountability

Deposit Plus integrates a robust accountability framework:

- **Total Value Locked (TVL):** Aggregate value of all financial assets issued and managed on the platform—the primary adoption metric.
- **Assets Issued:** Total number and value of financial instruments issued through the Issuance Engine. Targeting $10M+ Year 1, $100M+ by Year 3.
- **Active Asset Classes:** Number of distinct financial instrument types live on the platform. Targeting 3+ at launch, 10+ by Year 2.
- **Governance Participation Rate:** Targeting >25% sustained voting participation, vs. industry average 5–10%.
- **Yield Performance:** Weighted average yield across all issued instruments, benchmarked against traditional fixed-income alternatives.
- **Secondary Market Liquidity:** Trading volume and bid-ask spreads on the Secondary Market Protocol.
- **Deflationary Burn Rate:** Cumulative DPST permanently removed from circulation.
- **Geographic Distribution:** Countries represented in investor and issuer base.

Monthly reports verified through on-chain data, published transparently on dpst.network.

15. Strategic Roadmap

15.1 Phase 1: BEP-20 Launch and Governance Foundation

DPST token deployed on BNB Smart Chain. Governance framework established: community voting, proposals, staking, treasury management. Token listed on PancakeSwap and centralized exchanges. Issuance Engine architecture finalized. Risk Oracle Network design specifications published. Education campaigns and community building. First Risk Committee elected.

15.2 Phase 2: Issuance Engine and First Products

Issuance Engine v1 deployed on BSC. First asset class live: Tokenized Deposit Products with configurable terms and rates. Risk Oracle Network activated with initial data feeds. Secondary Market Protocol launched for trading issued assets. Independent security audits commissioned (minimum 2 firms). All audit findings published transparently.

15.3 Phase 3: Product Expansion

Fixed-Income Instruments (bonds, sukuk) added to the Issuance Engine. Structured Yield Products launched with multi-tranche vaults. Money Market Vaults activated for daily-liquidity yield. Compliance Layer deployed for KYC-gated institutional asset pools. First institutional issuers onboarded. Platform TVL targets established and tracked publicly.

15.4 Phase 4: DeFi Universe Expansion

Synthetic Financial Assets module deployed—global exposure without custody barriers. Secondary Market Protocol upgraded with advanced order book features for fixed-income trading. Cross-chain expansion: DPST and issued assets bridged to Polygon and Ethereum for multi-chain liquidity. DeFi-as-a-Service platform launched commercially. Developer API and SDK published for third-party integrations.

15.5 Phase 5: Institutional Adoption and Scale

Institutional-grade compliance features: segregated accounts, regulatory reporting, institutional custody integration. Partnership with licensed financial institutions for co-issuance. Advanced Risk Oracle capabilities: AI-assisted credit scoring, real-time portfolio risk analytics. Yield aggregation across multiple blockchains. Community grants program for ecosystem builders.

15.6 Phase 6: Progressive Decentralization

Full decentralization: platform governance, treasury control, and protocol upgrades entirely managed by DPST holders. Advanced governance features: delegated voting, quadratic voting, reputation-weighted risk governance. Deposit Plus establishes itself as the definitive DAO-governed infrastructure for decentralized financial asset issuance at global scale.

Roadmap Summary

Phase	Key Deliverables	Milestone
Phase 1	BEP-20 launch, governance, exchange listings, Issuance Engine design	Community foundation
Phase 2	Issuance Engine v1, first deposits, Risk Oracle, Secondary Market, audits	First assets live
Phase 3	Bonds, sukuk, structured yield, money market, compliance layer	Product expansion
Phase 4	Synthetics, cross-chain bridges, DFaaS platform, developer SDK	DeFi universe
Phase 5	Institutional features, AI risk scoring, multi-chain yield aggregation	Institutional scale
Phase 6	Full decentralization, advanced governance, global financial infrastructure	Decentralized issuance standard

16. Organization and Team

Deposit Plus is developed by PT Mitra Utama Sedaya. The team comprises blockchain engineers, DeFi protocol architects, quantitative finance specialists, fixed-income market experts, smart contract security auditors, regulatory compliance officers, and business development professionals with proven track records in financial technology across Southeast Asia.

Deposit Plus is developed by PT Mitra Utama Sedaya. In the interest of full transparency and accountability. The leadership team is supported by a broader organization of blockchain engineers, protocol and security specialists, regulatory compliance officers, and ecosystem development professionals with proven track records across Southeast Asia.

All directors and key personnel undergo mandatory identity and compliance verification consistent with Indonesian corporate and OJK requirements. Advisor and team token allocations are subject to the published vesting schedule (12-month cliff, 36-month vesting), publicly demonstrating long-term commitment and alignment with the community.

All directors undergo mandatory compliance verification as required by OJK. The team maintains ongoing compliance training and proactive engagement with regulatory authorities.

17. Conclusion: Deposit Your Trust in Decentralized Finance

The global financial asset issuance infrastructure—built on centralized intermediaries, opaque pricing, geographic restrictions, and institutional gatekeeping—has excluded billions of people from the most fundamental building blocks of wealth creation. Deposit Plus dismantles these barriers by building a DAO-governed platform where financial assets are issued, structured, traded, and managed transparently on-chain.

With a comprehensive DeFi universe spanning tokenized deposits, fixed-income instruments, structured yield products, money market vaults, and synthetic assets—all governed by DPST holders through transparent on-chain voting—Deposit Plus provides the infrastructure for a new generation of accessible, programmable, and community-governed financial instruments. The structured DAO token economy with deflationary mechanics ensures that long-term governance participants are rewarded as the platform grows.

With strategic positioning in Indonesia's underserved financial market, a regulatory-first approach under OJK oversight, and a clear roadmap from first issuance to global DeFi infrastructure, Deposit Plus aspires to become the standard for decentralized financial asset issuance.

"Deposit Your Trust in Decentralized Finance."

18. Official Websites

- **dpst.io** — Consumer Portal: Token information, wallet guidance, staking interface, educational resources, and financial literacy content.
- **dpst.finance** — DeFi Platform: Asset marketplace, yield dashboard, deposit/bond/vault interfaces, Secondary Market trading, governance dashboard, and DeFi-as-a-Service platform.
- **dpst.network** — Transparency Hub: Platform analytics, issued asset registry, Risk Oracle data, smart contract documentation, audit reports, and developer documentation.

19. Appendix: Compliance & Assessment Readiness

Deposit Plus is designed to satisfy the disclosure and integrity standards applied by exchange and regulatory assessment frameworks (including the Indonesia Crypto Exchange / DAKD Coin Assessor methodology). The table below maps the project's characteristics to standard assessment criteria. Items marked "market-dependent" are supported by the Market, Liquidity & Exchange Listing Strategy and will be evidenced post-listing.

Assessment Criterion	How the Project Addresses It
1. Traceable ownership & transactions	Standard BEP-20 on public BSC; fully traceable on BscScan; no privacy/obfuscation features.
2. Issued on public DLT	Issued on BNB Smart Chain, a public, open, verifiable DLT.
3. Clear whitepaper	Publicly accessible, version-controlled whitepaper with full tokenomics, team, and technical architecture.
4. Market capitalization	Market-dependent: CoinMarketCap & CoinGecko listings with verified supply committed.
5. Daily transaction volume	Market-dependent: liquidity provision, market making, multi-venue presence support sustainable volume.
6. Traded on regulated exchange	Market-dependent: prioritizes OJK/Bappebti-licensed CPFAK and tier-1 regulated exchanges.
7. Issuer background (KO)	Registered Indonesian PT (PT Mitra Utama Sedaya) with NIB/Kemenkumham registration and publicly named leadership team.
8. Information disclosure	Full disclosure of issuer, team, tokenomics, vesting, audits, contract addresses, and regular reports.
9. Infrastructure security (KO)	Mature BSC base; verified code; multi-sig + 48h Timelock controlling any admin function; progressive renouncement.
10. Ownership concentration	Vesting, per-wallet sale caps, broad distribution, governed treasury; top-10 target below 85% and declining.
11. Legal risk (KO)	Utility-token classification, OJK/POJK 27/2024 alignment, identifiable issuer, legal documentation, CFX whitelist pursuit.
12. Consumer protection	Token Holder Bill of Rights, Timelock against unilateral changes, dispute resolution, locked liquidity.
13. Business model running	Defined revenue model with milestone-based, on-chain-verifiable execution.
14. Development openness	Public GitHub, verified social channels, monthly updates, public roadmap tracking.
15. On-chain ownership info	Standard BEP-20 enables full on-chain verification of balances and history.

16. Independent security source	Minimum two independent audits (e.g., CertiK/Hacken/SlowMist) published in full, plus public bug bounty.
17. Conflict of interest with exchange	Independent project with no conflict with exchange operations.
18. Liquidity	Market-dependent: 7% allocation locked 24+ months, market makers, multi-venue depth.
19. Governance	On-chain voting, proposals, delegation, DAO treasury, and transparent governance processes.
20. Economic benefit potential	Clear value proposition delivering tangible economic benefit and earning opportunities.

Note: Criteria designated “market-dependent” (#4, #5, #6, #18) are addressed by deliberate strategy and will be substantiated by verifiable market data following exchange listing. All issuer-, disclosure-, security-, governance-, and legal-related criteria are addressed directly within this whitepaper and the project’s public infrastructure.

20. Disclaimer

This whitepaper is for informational purposes only and does not constitute an offer to sell or solicitation to purchase any security. It does not constitute investment, legal, tax, or financial advice. Information is subject to change without notice.

Deposit Plus (DPST) is a governance and DeFi utility token. It does not constitute a security, share, or equity interest in PT Mitra Utama Sedaya or any affiliated entity. The purchase or use of DPST tokens does not grant ownership rights, dividends, or profit-sharing interests. DPST is not a stablecoin and is not pegged to any fiat currency, commodity, or other asset. The market value of DPST may fluctuate based on supply and demand dynamics. Financial instruments issued on the Deposit Plus platform carry their own distinct risk profiles and are not guaranteed by PT Mitra Utama Sedaya or the DPST token.

Decentralized finance and financial asset issuance carry inherent risks including smart contract vulnerabilities, oracle failures, credit risk, liquidity risk, regulatory changes, and loss of capital. Past performance of any issued financial instrument is not indicative of future results. Participants should conduct independent research and consult qualified financial and legal advisors. PT Mitra Utama Sedaya reserves the right to update this whitepaper in compliance with regulatory requirements.