



Abstract

Deblock is a regulated European fintech company bridging the gap between traditional finance and decentralized ecosystems. Operating as both an **Electronic Money Institution (EMI)** and a Crypto-Asset Service Provider (CASP), Deblock offers a current account fully integrated with a non-custodial hot wallet. This allows its users to seamlessly interact with on-chain products straight from their current account. The \$BLOCK token lies at the heart of this ecosystem, serving as a multi-functional utility asset designed to reward engagement, enhance user loyalty, and strengthen participation in Deblock's services.

1. Introduction

The financial landscape is undergoing a generational transformation. Traditional finance (TradFi) products are increasingly moving on-chain, bridging the gap between conventional banking and decentralized finance (DeFi). At the center of this evolution is Deblock, empowering individuals to access innovative on-chain financial products while retaining the full functionality of traditional banking.

Deblock believes users shouldn't have to choose between Web3 and TradFi. Instead, they should be able to enhance their everyday banking experience through the benefits of DeFi - securely, seamlessly, and compliantly. Unlike conventional financial institutions that often restrict or penalize DeFi usage, Deblock has built an ecosystem that integrates the best of both worlds, combining modern DeFi opportunities with customers' current accounts.

This balance is made possible by Deblock's rigorous compliance framework as an EU dual licensed entity, which ensures trust, safety, and transparency while fostering effective innovation.

At the core of the Deblock ecosystem lies the \$BLOCK token, the platform's native utility token. It fuels a sustainable and rewarding environment that encourages user participation through tangible benefits such as staking rewards, cashback, reduced fees, and early access to new products.

2. About Deblock

Deblock SAS is a France-based financial technology company licensed under two major regulatory frameworks:

- **Deblock holds the first ever MiCA license** granted in France, upgrading its Crypto-Asset Service Provider (CASP) license issued by the **Autorité des Marchés Financiers (AMF)** under registration number **A2025-001**, allowing Deblock to perform the exchange of crypto-assets for funds, exchange of crypto-assets for other crypto-assets, and execution of orders on behalf of clients.

- **Electronic Money Institution (EMI)** license issued by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) under bank code **CIB 17748** enabling Deblock to issue and manage electronic money accounts across the European Economic Area (EEA).

This dual licensing framework allows Deblock to offer an integrated ecosystem where users can store, convert, and utilize both fiat and digital assets within a single regulated environment. Through its web and mobile platforms, Deblock enables instant crypto purchases, card payments, on-chain staking, and fiat transfers with full regulatory oversight and consumer protections.



3. The Problem

The convergence of finance and technology has not been without challenges. Users face several structural inefficiencies:

- **Fragmented ecosystems** - users must navigate multiple platforms for fiat, crypto, and payments.
- **High fees** - traditional intermediaries and unregulated exchanges impose significant transaction costs.
- **Opaque loyalty programs** - existing reward systems lack transparency, traceability, and real value.
- **Limited accessibility** - onboarding processes for crypto services remain overly technical and non-inclusive.

Deblock's mission is to simplify digital asset adoption by creating a transparent, compliant, and user-first ecosystem that combines the trust of banking with the freedom of Web3 innovation.

4. The Deblock Ecosystem

The Deblock ecosystem integrates traditional payment rails and decentralized technologies into a unified environment. Users can hold both fiat and crypto balances, perform exchanges, participate in rewards programs, and interact with deFi products all within a single application. The ecosystem includes:

- **Deblock Wallet** - a secure non-custodial crypto hot wallet.
- **Deblock Ramp** - instant on and off-ramp functionality for crypto purchases and sales.
- **Deblock Swap** - seamless exchange between cryptocurrencies, across multiple-chains.
- **Deblock Card** - Fully functioning VISA cards, personalized with your NFT with up to 10% cashback in \$BLOCK.
- **Deblock Current Account** - A personal fiat current account issued by Deblock for full fiat compatibility.
- **Deblock Staking** - lock \$BLOCK tokens to access reward tiers and increased benefits.
- **Deblock Earn** - a flexible vault which earns yield on your USDC, EURC, ETH, and Euros.

5. The \$BLOCK Token

\$BLOCK is an ERC-20 token built on [Arbitrum](#), an Ethereum Layer-2 network using optimistic rollups for scalability and efficiency. It is designed as a **utility token**, not a financial instrument, serving multiple roles within the Deblock ecosystem. Its purpose is to allow users to save, earn, and benefit more from their Deblock accounts, while ensuring a sustainable and deflationary token economy. Rewarding participation and engagement with the new wave of finance is the cornerstone objective of the \$BLOCK token.

Total supply is fixed at 1,000,000,000 \$BLOCK, with no future additional supply. Tokens used to reduce fees are permanently burned, introducing a natural deflationary mechanism.

Additionally, Deblock's revenues accrued through user card payments will be used to buy back and burn tokens on an ongoing basis. The minimum supply floor is set at 666,666,666 tokens.

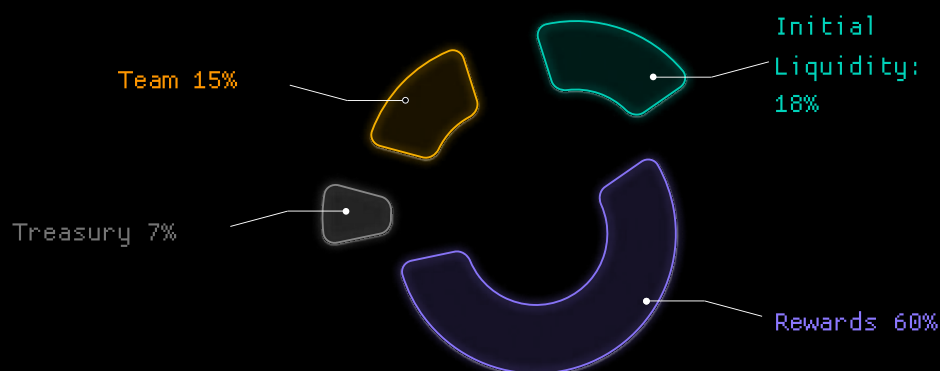
6. Token Utility

The \$BLOCK token delivers practical value through several integrated use cases:

- **Cashback Rewards** - Receive a percentage of card expenditure as \$BLOCK rewards (*up to 10%).
- **Staking & Tiers** - Lock tokens to unlock higher reward tiers and exclusive privileges.
- **Fee Reductions** - Use \$BLOCK to pay for services at a discount; used tokens are burned.
- **Referral Incentives** - Earn enhanced bonuses by inviting new users to join Deblock.
- **Early Access** - Participate in beta programs including new products and features..

7. Tokenomics

The distribution of \$BLOCK reflects a balanced approach between user incentives, operational sustainability, and ecosystem growth:



This structure ensures a continuous reward cycle that aligns long-term user engagement with token value growth. No pre-sale or private sale has been conducted; distribution begins at the Token Generation Event (TGE) via airdrop and liquidity seeding. Team members will follow an extended vesting schedule of 3 years with a 1 year cliff to ensure long term strategic alignment with the token's success.

8. Roadmap

- **Pre-TGE (Q4 2025)** - Partner onboarding with market makers and exchanges, completion of 'Season 1' user metrics.
- **TGE (Q1 2026)** - Token launch on Arbitrum, airdrop to existing users, liquidity pool activation, and staking rollout.
- **Post-TGE (2026-2027)** - Expansion to multi-chain integrations, novel on-chain products, and Web3 partnerships.

9. Technology

\$BLOCK operates on Arbitrum, a Layer-2 scaling protocol for Ethereum using optimistic rollups. Transactions are batched off-chain and finalized on Ethereum, ensuring high throughput, low costs, and robust decentralization. The network inherits Ethereum's security while achieving near-instant finality.

Deblock integrates with multiple industry leading partners to enhance security of its products, and ensures resilience across its stack with frequent penetration testing and annual auditing. In addition to this Deblock deploys novel on-chain threat detection products to mitigate risk across its crypto operations.

10. Compliance

Deblock operates under a governance model that prioritizes transparency, accountability, and regulatory alignment. As a CASP and EMI, Deblock adheres to the highest standards of the EU's **MiCA** regulation, the **PSD2** framework, and AMLD5 compliance requirements. To this end Deblock has published its **\$BLOCK** whitepaper with **ESMA** reflecting its compliance to MiCA standards.



11. Sustainability

Environmental efficiency is a key consideration in Deblock's infrastructure design. By leveraging Ethereum's Proof-of-Stake model through Arbitrum, \$BLOCK's transactions are approximately 99.98% more energy-efficient than legacy Proof-of-Work systems. Arbitrum's estimated annual network energy consumption of under 1,800 kWh underscores this commitment to sustainability.

12. Risk Overview

Participation in the \$BLOCK ecosystem involves certain risks inherent to blockchain technology and digital assets:

- **Market Risk** - Token value may fluctuate with market conditions.
- **Regulatory Risk** - Future legislation could impact operations or token availability.
- **Operational Risk** - Platform or network disruptions could affect accessibility.
- **Cybersecurity Risk** - Despite advanced safeguards, blockchain systems remain potential targets for malicious actors.

Deblock mitigates these risks through comprehensive audits, counterparty due diligence, and adherence to the EU's digital asset supervision framework, with deep horizon scanning to preempt impactful regulatory changes.

13. Conclusion

Deblock represents a new standard in compliant crypto-finance — a bridge between the trust of traditional finance and the freedom of Web3. Through the \$BLOCK token, users become active participants in a transparent, efficient, and rewarding ecosystem. The combination of regulation, technology, and innovation positions Deblock at the forefront of Europe's digital financial transformation.

