

1. Introduction

1.1 Overview

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Miracle Cash & More represents a pioneering effort that integrates blockchain technology with a diverse range of financial and real-world asset (RWA) services. Our ecosystem offers users a seamless platform that caters to the multifaceted needs of the modern digital economy.

We provide a comprehensive suite of products, including cryptocurrency trading, decentralized exchanges, digital payments, yield farming, and staking services. Miracle Cash & More ensures that users can manage their digital and physical assets efficiently, securely, and transparently.

At the core of our ecosystem lies the **Phoenic (PNIC) token**, a versatile utility token that underpins the entire platform. The PNIC token facilitates access to various benefits and revenue streams, creating a robust environment where users can engage in a wide range of financial activities. By leveraging blockchain technology, we foster trust, efficiency, and innovation in all transactions.

Our vision is to bridge the gap between traditional finance and the emerging decentralized economy — empowering users with opportunities for growth, investment, and participation in a revolutionary financial landscape.

1.2 Purpose of the Whitepaper

The primary objective of this whitepaper is to deliver a detailed and comprehensive overview of the Miracle Cash & More ecosystem, the role of the Phoenic (PNIC) token, and the innovative revenue-sharing model that supports the platform's growth.

Through this whitepaper, we aim to:

- **Educate and Inform:** Provide clear insights into the structure and benefits of the Miracle Cash & More ecosystem.
- **Highlight PNIC Token Utility:** Explain how the PNIC token facilitates access to financial benefits within the platform.
- **Ensure Transparency:** Demonstrate the sources of revenue and how token holders benefit.
- **Build Trust and Credibility:** Outline the security measures, compliance frameworks, and strategic direction guiding Miracle Cash & More.

We invite you to explore the possibilities of decentralized finance and real-world asset integration through the Miracle Cash & More platform.

1.3 Disclaimer

This Phoenix Token (PNIC) Whitepaper does not constitute investment advice and is published for informational purposes only. The information presented may change as deemed necessary by Miracle Technologies Group for the benefit of the ecosystem and its participants. Token purchasers are solely responsible for their decisions and accept all associated risks. Miracle Technologies Group accepts no responsibility or liability for investment outcomes. Invest responsibly and at your own risk.

2. The Miracle Cash & More Ecosystem

2.1 Overview of the Ecosystem

The Miracle Cash & More ecosystem is meticulously constructed to integrate multiple financial services into a cohesive environment. Every product within the platform is designed to generate value and feed into the broader success of the PNIC token, creating a strong, sustainable system for token holders and platform users alike.

2.2 Key Components

The Miracle Cash & More ecosystem is composed of several key components, each designed to address different aspects of the digital economy. This section provides an overview of the core services and platforms that make up the ecosystem, detailing their functions and contributions. The components are categorized into two main areas:

Financial Services

This category includes platforms that facilitate traditional and digital financial transactions, offering solutions for trading, payments, and financial management.

- **Miracle Exchange:** A global cryptocurrency trading platform.
- **Miracle Pay:** A versatile payment gateway supporting both fiat and digital currencies.
- **Miracle Crypto Cards:** Bridge the gap between digital assets and everyday spending, enabling users to use crypto like traditional money at millions of locations worldwide.

Web3.0 Services

This category encompasses decentralized and blockchain-based services that enhance the functionality and reach of the ecosystem, leveraging the benefits of Web3 technology.

- **Phoenic NFT Node:** Multi-channel revenue sharing program.
- **Pay Node NFT:** Multi-channel revenue sharing program (for more info: <https://bellator.gitbook.io/miracle>)
- **Miracle Swap:** Decentralized exchange for swapping cryptocurrencies.

- **Leveller:** Leveraged trading and yield farming platform for earning rewards.

Each component plays a crucial role in supporting the overall vision of Miracle Cash & More, contributing to a cohesive and innovative financial ecosystem.

3. Phoenix Token (PNIC)

3.1 Token Overview

Phoenix (PNIC) is the native token of the Miracle Cash & More ecosystem. It serves as the backbone of the ecosystem, facilitating the accrual of value through a sustainable revenue-sharing and buy-back & burn model. The token is integral to the ecosystem's operation, enabling holders to benefit directly from the revenue generated by the various products and services offered.

3.2 Token Utility and Revenue Share Model

The primary utility of the PNIC token lies in its ability to accrue value through the ecosystem's revenue-sharing model. Revenue generated from the diverse products within the Miracle Cash & More ecosystem is pooled and distributed to PNIC token holders. This model ensures that the token's value appreciates over time, directly correlating with the success and profitability of the ecosystem's products.

3.2.1 Main Benefits for Token Holders

- **Participation in the Ecosystem's Growth:** Token holders can directly benefit from the revenue generated by the ecosystem's diverse products.
- **Access to Revenue Share:** Regular distribution of revenue ensures a steady stream of income for token holders.
- **Potential for Value Appreciation:** As the ecosystem expands and its revenue potential grows, the benefits associated with holding the PNIC token are anticipated to enhance.

4. Ecosystem Products and Revenue Streams

4.1 Financial Services

4.1.1 Miracle Exchange (Trade)

Miracle Exchange is a cutting-edge cryptocurrency trading platform with a strong global presence, ensuring accessibility and support across various regions. The platform is available to users worldwide, providing a robust trading environment that adheres to international regulatory standards. This global reach allows users from diverse geographic locations to engage in cryptocurrency trading with ease and confidence, designed to cater to both novice and experienced traders.

The exchange provides a secure and intuitive interface for buying, selling, and trading a wide array of cryptocurrencies.

Key Features

- **User-Friendly Interface:** The platform offers a simple, easy-to-navigate interface that allows users to execute trades efficiently.
- **Advanced Trading Tools:** For more experienced traders, the exchange provides advanced trading tools such as charting software, technical analysis indicators, and automated trading bots.
- **Security:** Miracle Exchange employs state-of-the-art security measures, including two-factor authentication (2FA), cold storage for the majority of funds, and regular security audits.
- **Liquidity:** The exchange ensures high liquidity, allowing users to execute large trades without significant price slippage.
- **Customer Support:** A dedicated customer support team is available 24/7 to assist users with any issues or queries.

In addition to its online operations, Miracle Exchange has established physical stores in key locations around the world. These physical stores serve as operational hubs where users can access face-to-face support, conduct transactions, and engage with the Miracle Exchange team directly. The physical stores also enhance the platform's credibility and provide users with additional layers of support and convenience.

4.1.2 Miracle Pay

Miracle Pay is an innovative payment platform designed to integrate seamlessly with both traditional financial systems and the evolving digital economy. It serves as a versatile payment gateway that supports transactions in various fiat and cryptocurrencies, providing a flexible and inclusive solution for merchants and consumers. Miracle Pay is engineered to streamline the payment process, enhance security, and offer a range of features that cater to diverse payment needs.

Key Features

- **Multi-Currency Support:** Facilitates transactions in various fiat currencies (USD, EUR, GBP) and major cryptocurrencies (BTC, ETH), ensuring flexible payment options.
- **Seamless Integration:** Easily integrates with existing e-commerce platforms and POS systems, minimizing disruption for merchants.
- **Low Transaction Fees:** Offers competitive fees that reduce transaction costs and improve merchant profit margins.
- **Instant Settlements:** Provides rapid transaction processing, enhancing cash flow and operational efficiency.
- **Advanced Security:** Utilizes end-to-end encryption, SSL technology, and 2FA to protect user information and prevent fraud.
- **Regulatory Compliance:** Adheres to AML and KYC regulations, maintaining high standards of financial integrity.
- **User-Friendly Experience:** Features an intuitive interface for easy transaction management and access to financial reports.
- **Value-Added Services:** Includes tools for fraud detection, customer analytics, and detailed reporting.

- **Global Reach:** Supports cross-border transactions, facilitating international business activities.

Revenue Model

Miracle Pay generates consistent revenue for the Miracle ecosystem through the following channels:

- **Processing Fees**

Each transaction processed through Miracle Pay incurs a fee, paid by merchants. These competitive fees make the platform attractive to businesses while providing consistent income for the ecosystem.

- **Conversion Fees**

Miracle Pay charges a small percentage for converting crypto payments into fiat, leveraging the growing demand for seamless crypto-fiat interoperability.

- **Subscription and Licensing**

Merchants pay for advanced features and support, such as enhanced analytics or premium integration services.

- **Value-Added Services**

Fraud detection tools, detailed analytics, and operational insights are offered as part of a premium suite, generating additional revenue streams.

4.1.3 Miracle Crypto Cards

The **Miracle Crypto Debit Card** is designed to make cryptocurrencies usable in everyday life. It enables users to seamlessly spend their digital assets at merchants worldwide, combining the convenience of traditional debit cards with the flexibility of crypto wallets.

Core Features and Capabilities

1. Real-Time Crypto-Fiat Conversion

The Miracle Crypto Card ensures that whenever a transaction is made, the equivalent amount of cryptocurrency is converted to fiat in real-time. This eliminates concerns over price volatility for merchants and users alike.

2. **Universal Usability**

Miracle Crypto Cards are accepted at millions of locations worldwide, from online stores to physical outlets, anywhere debit cards are supported.

3. **Integrated Wallet Management**

Users can link their Miracle Crypto Card directly to their Miracle wallet, allowing them to manage multiple cryptocurrencies, monitor balances, and track spending through an intuitive mobile app.

4. **Reward Mechanisms**

The card offers cashback and loyalty rewards in **PNIC tokens**, incentivizing users to adopt and consistently use the card.

5. **Enhanced Security Features**

- **Chip and PIN Protection:** Ensures secure transactions.
- **Freeze/Unfreeze Option:** Users can instantly freeze their card if lost or stolen via the Miracle mobile app.
- **Fraud Monitoring:** Real-time transaction monitoring and alerts.

Revenue Model

Miracle Crypto Cards contribute to the ecosystem's revenue through the following streams:

1. **Transaction Fees**

Each transaction made with the card incurs a nominal fee, shared between Miracle and its payment partners.

2. **Exchange Fees**

Real-time crypto-fiat conversions generate fees, with a percentage of each transaction returned to the Miracle ecosystem.

3. **Annual Fees**

Users pay an annual fee to maintain their Miracle Crypto Cards, ensuring a steady revenue stream.

4. **Cross-Selling Opportunities**

Miracle Crypto Card users are encouraged to explore other Miracle services, such as staking and NFTs, creating a mutually reinforcing ecosystem.

4.2 Web3.0 Services

4.2.1 Phoenix Node NFT

The Phoenix Node NFT represents a pivotal component of the Miracle Cash & More ecosystem, constituting a multi-channel revenue-sharing model designed to benefit its holders via Node NFTs. This innovative model leverages revenue generated from various Web3.0 projects that Miracle Cash either develops or invests in, distributing a portion of this revenue to Phoenix Node NFT holders. This approach aligns with Miracle's mission to create a dynamic and rewarding financial ecosystem within the decentralized finance (DeFi) and real world assets (RWA) spaces.

Key Features

- **Revenue Sharing Model:** Phoenix Node NFT facilitates a multi-channel revenue-sharing system where revenue generated from associated Web3.0 projects is allocated to node holders for passive income. These projects include novel DeFi products such as Miracle Swap and Phoenix Leveller which are integral parts of the ecosystem.
- **Innovative Node System:** At the core of the Phoenix Node NFT product is the Node infrastructure, designed to enhance financial growth and engagement within the DeFi and RWA spaces. Users can easily mint Node NFTs through their Web3.0 wallets and participate in the revenue sharing of ecosystem products .
- **Transparent Reward System:** The Node NFT design incorporates a transparent reward mechanism where the generated ecosystem revenue is converted into passive income for the Node NFT holders. Users can track their performance and rewards through blockchain via their NFTs, ensuring clarity and efficiency in the revenue-sharing process.
- **Dynamic Ecosystem:** The Phoenix Node NFT Ecosystem is designed to be expandable, incorporating new DeFi and RWA applications and technologies in the future to continually enhance user profitability and experience. As Miracle continues to partner with or develop additional Web3.0 initiatives, these projects will contribute to the revenue pool shared with Node NFT holders.
- **Strategic Token Support:** To bolster the value of PNIC token and support investor interests, 20% of the monthly revenue is used to purchase PNIC token. This strategic

buy-back initiative is aimed at stabilizing and growing the token's market value, reinforcing the ecosystem's overall strength and reliability.

By participating in the Phoenic Node NFT ecosystem, users gain access to a robust and evolving Web 3.0 products suite, benefiting from the revenue generated by key Web3.0 projects and the strategic measures implemented to support token value.

4.2.2 Miracle Swap

Miracle Swap is an advanced non-custodial automated market maker (AMM) created for the Avalanche blockchain. It aims to optimize the liquidity provision and user experience. Miracle Swap provides significant advantages over traditional market maker models by leveraging its innovative features and offers a state-of-art DEX experience for the users.

The platform is set to transform the landscape of automated market makers. It addresses the limitations found in existing models and introduces improvements that enhance liquidity provision. Miracle Swap's design focuses on both efficiency and user benefits, positioning it as a leading solution in the market.

Innovative Features and Solutions

In the realm of AMMs, two predominant models are often discussed: Dynamic Liquidity Market Makers (DLMM) and Concentrated Liquidity Market Makers (CLMM). DLMM models, while offering flexibility, tend to involve complexities that can lead to inefficiencies. On the other hand, CLMM models, such as Uniswap V3, concentrate liquidity within specific price ranges but can suffer from static fee rates and the need for frequent manual adjustments.

Miracle Swap distinguishes itself by tackling these issues with the following innovations:

- **Auto-Compounding:** Miracle Swap introduces an auto-compounding mechanism that reinvests trading fees directly into the liquidity pool. This feature transforms previously idle fees into active liquidity, enhancing the growth potential for liquidity providers (LPs) and increasing the overall trading volume. By automating the reinvestment process,

Miracle Swap ensures that LPs benefit from continuous growth and higher yields without the need for manual intervention.

- **Dynamic Fee Rate:** To address the limitations of static fee models, Miracle Swap employs a dynamic fee algorithm that adjusts based on real-time market conditions. This approach mitigates impermanent loss and simplifies liquidity management for users. The dynamic fee rate ensures that liquidity is efficiently utilized and helps to maintain deeper liquidity pools, which in turn reduces slippage and improves trading efficiency.

Revenue Model

To support the long-term success and development of Miracle Swap, we have implemented a well-defined revenue model:

- **10% Operations:** This portion of revenue is allocated to cover the ongoing operational costs of the platform, ensuring that Miracle Swap operates efficiently and reliably.
- **20% Buy-back & Burn:** A significant share of the revenue is used to purchase and burn Miracle Swap tokens. This buy-back and burn strategy helps to support and enhance the token's market value by reducing the total supply.
- **20% Node NFT Rewards:** This allocation is dedicated to rewarding node holders, incentivizing their active participation and contribution within the Miracle Swap ecosystem.
- **50% Strategic Reserves:** A substantial portion of the revenue is reserved to maintain the platform's financial stability and to fund future development and innovation. This ensures that Miracle Swap can continuously evolve and adapt to the growing needs of the DeFi space.

4.2.3 Leveller

Leveller is a premier decentralized exchange (DEX) set to redefine the cryptocurrency trading experience. It is engineered to provide a seamless, intuitive, and comprehensive environment suitable for both novice and experienced traders.

The platform stands out with its pioneering feature of leveraged trading via smart contracts. This significant advancement offers users exceptional flexibility and new opportunities to refine their trading strategies and maximize returns.

Leveller is set to revolutionize cryptocurrency trading with its innovative approach and focus on accessibility. As our flagship decentralized application (Dapp), it offers unique opportunities for financial growth in the web3 space.

Earning Opportunities with Leveller

Leveller provides two primary avenues for earning:

- **Lending:** Users can deposit assets into the platform, providing liquidity for leveraged trading. In return, lenders earn a predictable annual percentage rate (APR) based on the utilization rate of the lending pool. Higher utilization rates lead to increased returns.
- **Farming:** Traders seeking higher returns can borrow assets from lending pools and employ various strategies. These include long and short farming, delta-neutral positions, and wide or narrow range farming. Each strategy offers distinct levels of risk and reward, allowing users to select the approach that aligns with their trading preferences. Leveller equips users with the tools necessary to navigate these strategies effectively.

Revenue Model

To support the growth and sustainability of Leveller and the broader Miracle ecosystem, we have developed a detailed revenue model. This approach ensures that revenue is allocated effectively to maintain platform operations, facilitate revenue sharing, and drive long-term development. Our goal is to enhance the entire ecosystem and deliver substantial value to all stakeholders.

10% Operations: Allocated to cover the ongoing operational costs of the platform, ensuring efficient and reliable service.

20% Buy-back & Burn: Dedicated to purchasing and burning PNIC tokens, which helps to support and appreciate the token's market value.

20% Node Rewards: Reserved for rewarding node holders, incentivizing their participation and support within the ecosystem.

50% Strategic Reserves: Maintained to ensure the platform's financial stability and to fund future development and innovation.

5. Tokenomics

5.1 Supply Breakdown

The total supply of the PNIC Token is 5,555,000,000 tokens. Below is the detailed breakdown of the token distribution and vesting schedule:

Category	Amount	Percentage	Vesting Schedule
Presale	1,111,000,000	20.00%	Depends on the investor group*
Miracle Estate	1,000,000,000	18.00%	36 Months Cliff, 120 Months Linear
Liquidity (CEX+DEX)	350,000,000	6.30%	180 Months, Linear
Web3.0 Apps	1,000,000,000	18.00%	36 Months, Linear
Marketing	735,000,000	13.23%	24 Months, Linear
Business Development	300,000,000	5.40%	30 Months Linear
Team	500,000,000	9.00%	180 Months Linear
Treasury	559,000,000	10.06%	48 Months Linear
Total	5,555,000,000	100.00%	

* Categories for presale investors are shown below.

Presale Investors	Amount	Percentage	Vesting Schedule
Dynamic Zero Price	134,872,927	11.27%	180-240 Months*, monthly distribution. Price capped**
Dynamic Seed	868,072,302	78.92%	180-240 Months*, monthly distribution.

			Price capped**
Dynamic Private	21,681,278	1.97%	120-180 Months*, monthly distribution. Price capped**
Dynamic Exceptions	85,162,175	7.74%	60-120 Months*, monthly distribution. Price capped**
Dynamic Exceptions Senior	1,156,796	0.11%	12-60 Months*, monthly distribution.
Total	1,111,000,000	100.00%	

* Vesting schedule of each presale investor group is referred to on a minimum-maximum basis.

For example: 180-240 months for Dynamic Seed investors mean that locked tokens for this particular group of investors will be unlocked at least in 180 months and at most in 240 months with a monthly distribution schedule, depending on the market price of the PNIC token at that particular release date.

** The price cap is solely for adjusting the vesting schedule and does not negatively impact investors. It ensures that token releases are in line with market conditions to maintain a balanced token ecosystem. Price cap only affects the final duration of the vesting schedule of a particular investor group, which is bound with the minimum-maximum timeline.

For example: Dynamic Private investors will be distributed all their tokens at least in 120 months and at most in 240 months but the price cap of every semi-annually distribution will affect the exact ending of the schedule (still somewhere in between the 120-180 months).

6. Technical Infrastructure

6.1 Blockchain Infrastructure

Avalanche is a high-performance, scalable blockchain platform designed for decentralized applications (dApps) and custom blockchain networks. Known for its low-latency consensus mechanism and high throughput, Avalanche provides a robust infrastructure for deploying and

managing blockchain-based assets. Its unique architecture consists of three interoperable blockchains: the X-Chain (Exchange Chain), the C-Chain (Contract Chain), and the P-Chain (Platform Chain), enabling efficient asset transfers, smart contract execution, and validator coordination.

Avalanche's consensus protocol, known as Avalanche Consensus, offers high-speed transaction processing with sub-second finality, making it an ideal choice for deploying applications that require quick and reliable operations. Additionally, Avalanche's scalability ensures that the network can handle increased transaction volumes without compromising performance.

6.2 Token Standard

PNIC token is deployed on the Avalanche Blockchain, utilizing the Avalanche C-Chain, which is compatible with the Ethereum Virtual Machine (EVM). This compatibility allows PNIC to leverage the same ERC-20 token standard used in Ethereum, facilitating seamless integration with existing DeFi protocols and dApps within the Avalanche ecosystem.

The ERC-20 token standard on Avalanche provides a set of rules for creating fungible tokens, ensuring that PNIC adheres to a widely accepted protocol for interoperability and functionality.

6.3 Ecosystem Integration

The Miracle Cash & More ecosystem products, which includes Miracle Swap and Phoenix Leveller, are also deployed on Avalanche. Both products benefit from Avalanche's high performance and scalability, ensuring efficient and cost-effective operations within the ecosystem.

By leveraging Avalanche's advanced infrastructure and the ERC-20 standard, PNIC token and the associated Web3.0 products are positioned to offer high-speed, secure, and scalable solutions within the growing blockchain ecosystem.

7. Conclusion

The PNIC token is poised to play a pivotal role in shaping the future of the Miracle ecosystem. By enhancing interactions between businesses and consumers within the ecosystem, PNIC token aims to offer numerous benefits to its holders. These benefits include priority access and exclusive discounts to a wide range of events hosted by Miracle ecosystem businesses, ensuring that consumers enjoy both financial returns and enhanced experiences.

For Miracle Technology Group, the goal is to expand user access to the Miracle ecosystem through various channels, fostering deeper engagement and participation. By implementing diverse product lines and leveraging the PNIC token, Miracle Technology Group aims to drive global adoption and growth of the ecosystem, enhancing its reach and impact worldwide.

In summary, the PNIC Token not only enriches user experiences but also strengthens the Miracle ecosystem, creating a dynamic and interconnected environment for businesses and consumers alike.