



Crypto-Asset Whitepaper: \$SAALT

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Table of Contents

1. Mandatory Legal Disclosures (European Union)	1
2. Information about the Offeror (Issuer)	1
3. Summary	2
4. Information about SAALT	3
5. Token \$SAALT	4
6. Tokenomics and Distribution	5
7. Disclosure of Risks	5
8. No Expectation of Profits	8
9. Principal Adverse Impacts on the Climate	8

1. Mandatory Legal Disclosures (European Union)

This crypto-asset white paper has not been approved by any competent authority in any Member State of the European Union. The offeror of the crypto-asset is solely responsible for the content of this crypto-asset white paper.

The management body of SAALT Technologies Ltd. (incorporated in the State of Massachusetts, USA) hereby confirms that this crypto-asset whitepaper complies with Title II of Regulation (EU) 2023/1114 (Markets in Crypto-Assets Regulation, also known as MiCA). To the best of the knowledge of the management body, the information presented in this crypto-asset whitepaper is fair, clear and not misleading, and the crypto-asset whitepaper makes no omission likely to affect its import.

- Risk Warning:** The crypto-asset (\$SAALT) described in this whitepaper may lose its value in part or in full. It may not always be transferable and may not be liquid. It is not covered by the investor compensation schemes or deposit guarantee schemes.

2. Information about the Offeror (Issuer)

- Offeror and Issuer:** SAALT Technologies Ltd.
- Jurisdiction:** USA
- Registered Address:** 77 Sleeper St, Boston, MA, USA
- Website:** <https://saaltfb.com>
- Contact:** info@saaltfb.com

3. Summary

This summary should be read as an introduction to the crypto-asset white paper.

Mandatory Summary Warnings

The prospective purchaser or holder should base any decision to purchase the crypto-asset on the content of the crypto-asset white paper as a whole and not on the summary alone.

The offer to the public of the crypto-asset does not constitute an offer or solicitation to purchase financial instruments and that any such offer or solicitation can be made only by means of a prospectus or other offer documents pursuant to the applicable national law. This crypto-asset white paper does not constitute a prospectus as referred to in Regulation (EU) 2017/1129 of the European Parliament and of the Council or any other offer document pursuant to Union or national law.

This crypto-asset whitepaper shall not be treated as and shall not be deemed to constitute any kind of technical, financial, investment, commodity trading, legal, tax or any other professional advice. Any ideas, forecasts provided in this crypto-asset whitepaper shall be considered as assumptions only, may be subject to change and shall not be considered a comprehensive representation of future standing of the SAALT project and ecosystem.

Information about the Project and the Offeror

SAALT Technologies Ltd. presents SAALT, a blockchain-integrated financial technology platform designed to streamline and secure the operations of small and medium-sized businesses (SMBs), technology providers, and third-party application networks.

The SAALT ecosystem connects business bank accounts, accounting software (e.g., QuickBooks, Xero), and merchant payment platforms (e.g., Stripe, Square, PayPal) directly to an advanced AI underwriting engine. This hybrid infrastructure provides faster underwriting speed, enhanced approval accuracy, and more attractive technological solutions for the SMB sector.

Characteristics of the Crypto-Asset (\$SAALT)

The \$SAALT is a utility token designed to function as the access key to the SAALT platform and related ecosystem. It is not a financial instrument and does not represent equity or a claim on profits.

Type: utility token.

Blockchain: Solana (SPL).

Primary Utility: \$SAALT acts as the utility key for the SAALT ecosystem, granting users tiered access to advanced AI lending tools and API functionalities. Participants who commit tokens to support network operations receive priority access to premium software features, advanced AI models, and early releases within the SAALT platform.

Terms of the Offer

The Offeror is conducting a public presale of \$SAALT to fund the development and rollout of the AI agent suite.

- Total Supply:** 1,000,000,000 \$SAALT.
- Offer Price:** \$1.00 per token.

Key Risks

Prospective purchasers and holders should be aware that acquiring \$SAALT involves a high degree of risk. Key risks include:

- Loss of Value:** the token may lose its value in part or in full.
- No Protection:** the token is not covered by EU investor compensation or deposit guarantee schemes.
- Liquidity:** there is no guarantee that the token will be listed on an exchange or that you will be able to sell it.
- Technological Uncertainty:** the project relies on complex AI development which faces technical hurdles, features may differ from those described or may not be fully realised.

4. Information about SAALT

This section contains information about the crypto-asset project (SAALT).

SAALT is a blockchain-integrated financial technology platform designed to streamline and secure the operations of small and medium-sized businesses (SMBs), technology providers, and third-party application networks. By leveraging open banking application programming interfaces (APIs) alongside proprietary AI-driven analytical tools, SAALT accelerates underwriting processes, minimizes human error, and optimizes operational accuracy.

The platform acts as a bridge between traditional business data (such as accounting software, merchant accounts and banking history) and advanced decentralized technologies. Rather than relying on static documentation, SAALT utilizes high-performance metadata and live, authorized data access to facilitate highly efficient, near-instant data processing for business financing and ecosystem interactions.

The SAALT ecosystem is built upon three primary technological pillars, all interconnected via the platform's native digital infrastructure:

- Open Banking APIs:** Secure application programming interfaces that allow SAALT to securely ingest live, authorized financial data for a limited time, streamlining the documentary process and reducing friction for business borrowers.
- Lender AI Tools:** A proprietary artificial intelligence suite designed to reshape the fintech platforms and alternative lenders evaluate borrowers. These tools process live data to mitigate risk, streamline operations, and provide highly accurate risk profiling.
- High-Performance Metadata Engines:** In fintech, speed and precision are paramount. SAALT utilizes high-performance metadata architecture to process vast amounts of API derived data in near real-time, ensuring instant analytical outputs while maintaining strict regulatory compliance.

5. Token \$SAALT

This section contains information about the crypto-asset (\$SAALT).

The \$SAALT token is a functional utility asset native to the SAALT ecosystem. It does not represent equity, debt, a claim on the issuer, or a right to financial dividends. Its sole purpose is to act as the digital access key and transactional medium for the platform's technological suite.

Crypto SaaS Payment & Access Model

To utilize the SAALT suite of tools, including the dashboard, API connections and borrower management systems, B2B clients and referral partners utilize the \$SAALT token.

- Subscription Access:** users consume \$SAALT tokens to pay for monthly or annual SaaS licenses, unlocking global reach and cost efficiency compared to traditional fiat payment rails.

AI & Metadata Processing Fees

The SAALT AI Lender Tools require computational resources and high-performance metadata extraction to function. The \$SAALT token is used as the direct unit of exchange for these computational requests.

- Per-Transaction Utilization:** each time a partner initiates a borrower evaluation, runs an open-banking data pull or requests an AI-generated risk assessment, a micro-transaction of \$SAALT is consumed to process the metadata.

Tiered Ecosystem Access

Network participants can commit \$SAALT to assist in trust confirmation and unlock progressive functional utility. Based on the tier threshold, users gain escalating platform benefits:

- Tier 1 (10M – 20M \$SAALT):** Unlocks premium AI models, advanced platform features and ambassador program eligibility.
- Tier 2 (20M – 100M \$SAALT):** Grants higher service capacity limits and the ability to facilitate larger loan offerings for other ecosystem participants.
- Tier 3 (100M+ \$SAALT):** Provides early access to beta features and new ecosystem initiatives.

Protocol Governance

\$SAALT empowers active participants to guide the platform's direction. Through a decentralized governance structure (such as a DAO), middle-tier token holders (Tier 2) are granted voting rights on organizational matters, ensuring transparent alignment between the community and long-term ecosystem development.

The \$SAALT is designed to be the operational fuel for the SAALT ecosystem. It is built strictly to grant access to our platform, power computational bandwidth and drive our services. \$SAALT is not designed, marketed or offered as a speculative asset or an investment vehicle for financial return. Purchasers should approach the token solely with the intention of using it to unlock and consume the software services our platform provides.

6. Tokenomics and Distribution

This section contains information about the crypto-asset (\$SAALT) and its tokenomics.

- Token Name:** SAALT
- Ticker:** \$SAALT
- Total Supply:** 1,000,000,000 \$SAALT

Category	Allocation	Lockup / Vesting
Treasury Reserve	24%	6 months
Team & Founders	20%	6 months
Foundation	2%	Performance-based release
Public Sale	20%	Open via DEX/CEX
Ecosystem & Staking	19%	Allocated to fund platform infrastructure, strategic advisory, community outreach, protocol liquidity, and utility-based staking mechanics.

To ensure a seamless user experience, we are strategically aligning the distribution of the \$SAALT with our core product roadmap. Tokens acquired during our early distribution phases will be subject to a lock-up period designed to synchronize their public release with the launch of our active software. Our goal is simple: the moment your tokens become available, our platform's functionality and gateways to accept tokens as a mean of payment should be operational and ready for you to put those tokens to work.

7. Disclosure of Risks

This section contains information about potential risks of purchasing or holding crypto-asset.

Purchasing the crypto-asset (\$SAALT) involves a high degree of risk. Potential purchasers should carefully consider the following risk factors, alongside all other information contained in this whitepaper, before making a decision to acquire \$SAALT.

Risks Relating to the Crypto-Asset (\$SAALT)

- Risk of Loss of Value:** As with any crypto-asset, the value of \$SAALT may fluctuate significantly. Holders may lose their value in part or in full. The market price of \$SAALT is not guaranteed and may be subject to extreme volatility due to market sentiment, regulatory news or broader economic factors.

- Liquidity Risk:** \$SAALT may become illiquid. There is no guarantee that \$SAALT will be listed on any specific centralized or decentralised exchange (CEX/DEX) or that an active secondary market will develop. You may not be able to sell or exchange your tokens when desired.

- Transferability Restrictions:** \$SAALT tokens may not always be transferable between parties or platforms due to technical limitations or regulatory restrictions imposed on specific jurisdictions (e.g., sanctions lists).

- Exchangeability:** \$SAALT may not be exchangeable against the goods or services described in this whitepaper, particularly in the event of a failure, suspension or discontinuation of the SAALT AI project.

- Utility and Functionality:** Functionality of \$SAALT is not conclusively defined at the time of publication of this whitepaper. The Offeror has the right to add or remove functionality of \$SAALT. You shall be aware of the fact that the \$SAALT crypto-asset may not provide token holders with any functionality at all.

- Exclusion of Protection Schemes:**

- The crypto-asset (\$SAALT) is not covered by the investor compensation schemes under Directive 97/9/EC of the European Parliament and of the Council. In the event of a project failure or loss of value, you will not be reimbursed by any EU-backed compensation fund;

- The crypto-asset (\$SAALT) is not covered by the deposit guarantee schemes under Directive 2014/49/EU.

- No Expectations of Yields:** Staking rewards and yields depend entirely on product adoption, network conditions and resources allocated to staking rewards. Staking rewards and yields may be changed, reduced or cancelled at the Offeror's sole discretion to ensure the long-term viability of the project.

Risks Relating to the Project and Technology

- Product Development & Modification:** SAALT's utilities, features and access terms are subject to ongoing development. They may be modified, delayed and suspended or differ materially from what is currently described in this whitepaper.

- Technological Limitations:** It may happen that the then-current technology level does not allow the project to achieve everything stated in this crypto-asset whitepaper. The project's vision relies on complex integrations of AI and blockchain data which may face unforeseen technical barriers or computational limits that prevent full implementation.

- Forecasts and Assumptions:** Any ideas, forecasts provided in this crypto-asset whitepaper shall be considered as assumptions only, may be subject to change and shall not be considered a comprehensive representation of future standing of the product and platform.

- Smart Contract and Operational Risk:** Bugs, exploits, network outages, or operational errors may affect contributions or token distribution. While reasonable audits have been conducted, smart contracts may still contain undiscovered vulnerabilities.

- Custody and User Error:** Wallet mismanagement, phishing, loss of private keys or sending crypto assets to the wrong address are your sole responsibility. The Offeror cannot recover lost funds

Risks Relating to the Issuer and the Development Team

- Dependency on Core Team:** The success of the SAALT project relies heavily on the continued active participation of key technical staff. The loss of key personnel could negatively impact the development of the AI platform and the future value of the crypto-asset.

Legal Risks

- Jurisdictional Responsibility:** Crypto-asset regulations differ widely around the world and continue to evolve. It is your sole obligation to determine whether your nationality, residency or local rules permit you to purchase, hold or use \$SAALT. The Offeror makes no representation that participation is lawful in your jurisdiction.

- Regulatory Risk:** Policy changes or restrictions may affect access, custody or tradability. The Offeror may geo-block or restrict access to the platform at its discretion to comply with international laws.

- No Offer / No Solicitation:** The sale and presale of \$SAALT does not constitute an offer or solicitation for securities or financial products in any jurisdiction. Access may be restricted where prohibited by law.

General Disclaimers and Nature of Participation

- Not Financial Advice:** Nothing in SAALT website, this crypto-asset whitepaper, presale pages, social channels, emails or communications constitutes financial, investment, tax, accounting or legal advice. Always Do Your Own Research (DYOR) and consult qualified professionals. Never contribute more than you can afford to lose.

- Non-investment Nature:** \$SAALT is offered as a non-investment product. Contributions do not purchase equity, revenue share, profit rights or any expectation of profit derived from our managerial efforts. Any future value is uncertain and not promised.

- Updates to Tokenomics:** The Offeror reserves the right to amend this crypto-asset whitepaper, tokenomics and presale mechanics (including allocations, caps, vesting or distribution methods) if reasonably necessary for security, compliance or operational integrity.

- Third-Party Info:** The Offeror does not control or continuously monitor third-party content, which may include paid placements, opinions, or errors. External links are for convenience only, verify independently before acting. Smart contract addresses, contribution links, announcements and version-controlled documents are valid only if published on our official website and pinned posts on verified social channels. The Offeror is not responsible for actions taken based on screenshots, reposts, direct messages or impersonations.

8. No Expectation of Profits

The crypto-asset (\$SAALT) is not an investment product.

You shall not have any expectation of profit, profit participation or financial return arising from the acquisition, holding, or use of \$SAALT.

- No Managerial Reliance:** The potential future value of \$SAALT is not dependent on the managerial efforts of the Offeror, its founders or affiliates. \$SAALT is designed solely as a utility instrument to access the SAALT platform and its surveillance agents.

- No Equity or Dividends:** Ownership of \$SAALT does not represent any share, equity, interest or participation in the Offeror's legal entity. Ownership of \$SAALT does not grant rights to dividends, revenue shares or voting rights on corporate matters.

- Incidental Value Fluctuations:** Any appreciation in the value of \$SAALT on the secondary market is purely incidental to its utility function and market supply/demand dynamics. The Issuer makes no promise or guarantee that the \$SAALT will increase in value or maintain its initial purchase price.

- Consumable Nature:** \$SAALT is intended to be consumed or utilised within the SAALT AI platform and its surveillance agents. It should not be purchased for speculative purposes.

9. Principal Adverse Impacts on the Climate

This section contains information on the principal adverse impacts on the climate and other environment-related adverse impacts of the consensus mechanism used to issue the crypto-asset (\$SAALT).

The \$SAALT token is intended to operate on the following blockchains that maintain the following consensus mechanism: Solana blockchain – Proof-of-Stake.

PoS/PoS networks consume approximately 99.9% less energy than Proof-of-Work (PoW) networks. The Issuer is committed to monitoring the carbon footprint of its AI compute servers and utilises cloud providers with renewable energy commitments.

Indicator	Metric
Annual Energy Consumption	15,176,916 kWh (Total network annual)
Renewable Energy Share	38.58%
Energy Intensity	0.00703 Wh per transaction (0.00000703 kWh)
GHG Emissions (Scope 1 & 2)	1,250 tCO2e (Estimated validator hardware lifecycle emissions)
GHG Intensity	0.00219 gCO2e per transaction

Methodology: Based on the ESMA Final Draft RTS (2024) for Proof-of-Stake networks.