StabyLink

One wallet.
Every chain.

A self-custody wallet for EVM chains and Solana, with swaps, bridging and GMX perpetual futures in one account — and STBL, the token that powers its ecosystem.

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Before you read

This paper is not an offer to sell any token and is not investment, legal or tax advice. Please read Section 17 — what will not change, what may, and the full legal notice — before relying on anything in it.

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1. Summary

Using decentralised finance today means juggling one wallet to hold assets, another site to swap, a bridge to move between chains, a separate exchange for futures, and native coins on every chain just to pay gas. Each step is a new interface, a new approval and a new chance to sign something you did not mean to.

StabyLink puts those steps in one self-custody application. A user opens one account and can hold, swap, bridge and trade perpetual futures across EVM chains and Solana, paying network fees in whatever token they are already using. Keys are encrypted on the user's device and used only inside an isolated signing window; every signature shows, in plain words, what it does before it can be confirmed.

STBL is the platform's token on BNB Chain: a fixed supply of 1,000,000,000, launched by airdrop and a PancakeSwap listing, with no presale. It is used for staking today, with rewards that decline by 25% a year by default; paying platform fees in STBL is planned.

2. The problem

Fragmentation

Assets, liquidity and tools are spread across chains and applications that do not talk to each other. A user moving USDC from Ethereum to Arbitrum to open a futures position may touch four interfaces and sign a dozen messages.

Key exposure

Most browser wallets keep the key in the same environment as the web pages they serve. A malicious script on the page, a fake confirmation screen or an unreadable signing request is enough to lose funds.

Gas friction

Every chain asks for its own native coin to pay fees. A user holding only USDC on a chain cannot move it at all.

Untrustworthy numbers

Prices and charts often come from a single third-party source that can be wrong, stale or about a different token sharing the same ticker.

3. The product today

Everything in this section is live in the web application at stabylink.com today. Planned work is listed only in Section 13.

FEATURE	WHAT IT DOES
Wallet	Create a wallet with a recovery phrase, import a phrase or private key, or sign in with Google, Apple, an email code or a passkey. Each user gets one ERC-4337 smart account per chain.
Swap	Swap tokens on EVM chains through 0x, with an on-chain fallback that finds Uniswap V2/V3-compatible pools where 0x is unavailable; on Solana through Jupiter. The route and every fee are shown before the user confirms.
Bridge	Move tokens between chains through Across, Relay or LI.FI, whichever quotes.
Perpetual futures	Go long or short on about 100 markets on GMX V2 (Arbitrum), with USDC margin, market, limit and stop orders, take-profit and stop-loss, and margin added or withdrawn on an open position. Positions are held on GMX, not by StabyLink.
Pay gas in tokens	On supported chains the smart account pays network fees in the token being sent or swapped — no native coin needed; the fee is quoted before signing.
Portfolio & activity	Balances, open positions and transaction history across EVM chains and Solana in one place.
Recovery	Export your key at any time, and move every asset out with the browser-only StabyLink Rescue Protocol at recovery.stabylink.com, even without the app (Section 5).
STBL staking	Stake STBL on BNB Chain from inside the application.
Referrals	A user who invites others earns 20% of the platform fee on their sends, swaps and bridges for 365 days, paid on chain into a vault they claim from (Section 7).
Market pages	Public price pages for 39 markets at stabylink.com/markets, built from StabyLink's own price feed.

A mobile application with the same wallet, swaps and futures is in final testing and is expected on Google Play and the App Store in November 2026. Signing in with the same Google, Apple or email account, or the same recovery phrase, will open the same wallet on both.

4. Architecture

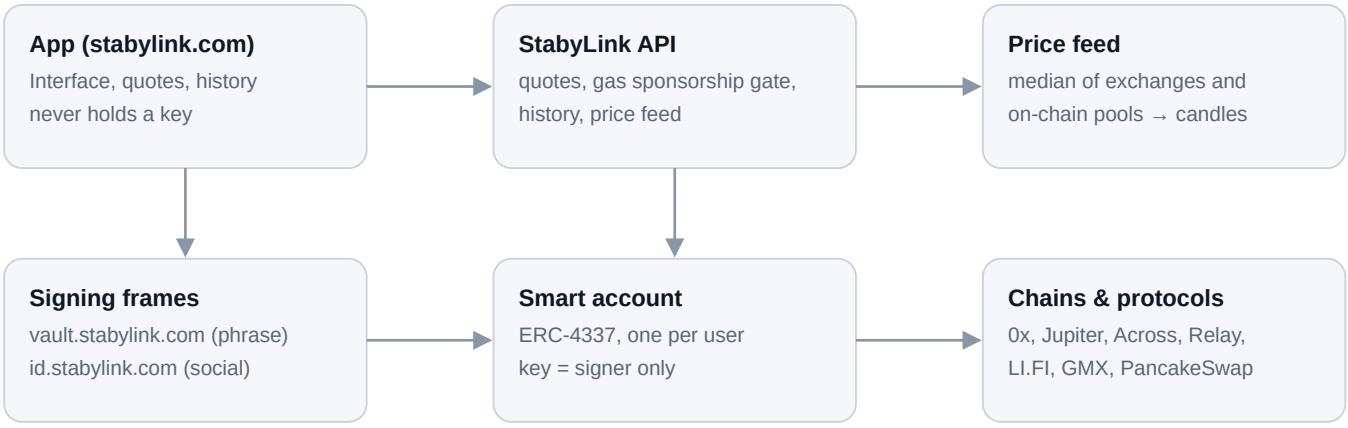


Figure 1. Where each part runs. The key never leaves a signing frame.

Smart accounts

Every user acts through an ERC-4337 smart account. The key the user holds — from a recovery phrase, an imported key or a social login — is only the account's signer. This is what lets a transaction pay its gas in the token it is already moving, and lets several steps (an approval and a swap, say) go out as one operation.

Gas sponsorship

When a user pays gas in a token, StabyLink's API checks the operation before sponsoring it: the sender must be the user's own account, every call in the batch must be one the policy allows, and the fee must cover the gas actually provided plus the platform fee. A reconciliation job matches every sponsored operation against the chain afterwards.

Own price feed

StabyLink does not ask a third party for prices. A dedicated service reads several centralised exchanges and on-chain pools, takes the median and rejects outliers, and publishes a price that becomes the candles every chart, 24-hour change and volume figure is built from.

5. Security model

The application page is treated as untrusted. Keys, recovery phrases and passwords never reach it.

- **Isolated signing.** A phrase-based wallet is unlocked and used only inside `vault.stabylink.com`, a separate origin that the app page cannot read. Social login runs in `id.stabylink.com` the same way. The app receives addresses and signatures, never keys.
- **Encrypted at rest.** The vault is encrypted on the device with AES-256-GCM under a key derived by Argon2id (64 MiB, 3 passes). Decryption and signing happen inside WebAssembly; key material is zeroed after use.
- **Read before you sign.** Each signature is shown inside the signing frame, decoded from the transaction's bytes rather than from the app's description, with a personal security phrase that a fake screen cannot know. The Confirm button stays disabled unless the frame is actually visible.
- **Hardened web app.** An enforced Content Security Policy, origin checks on every write request, and a session cookie bound to the API's own host.

- **App lock.** A local password, and optionally a device passkey, before keys can be revealed or the app reopened.

Creating a wallet

There are three ways to get a wallet, and in each one the secret is created or typed inside a signing frame on its own origin. The app page talks to the frame only over a private message channel and receives two things: addresses and signatures. The figures below show every step; the coloured boxes are where a secret exists.

WHAT	EVER REACHES THE APP PAGE?
Wallet address, smart-account address, Solana address	Yes
A signature, after the user confirms it in the frame	Yes
Recovery phrase, private key, vault password, social login token	No — never

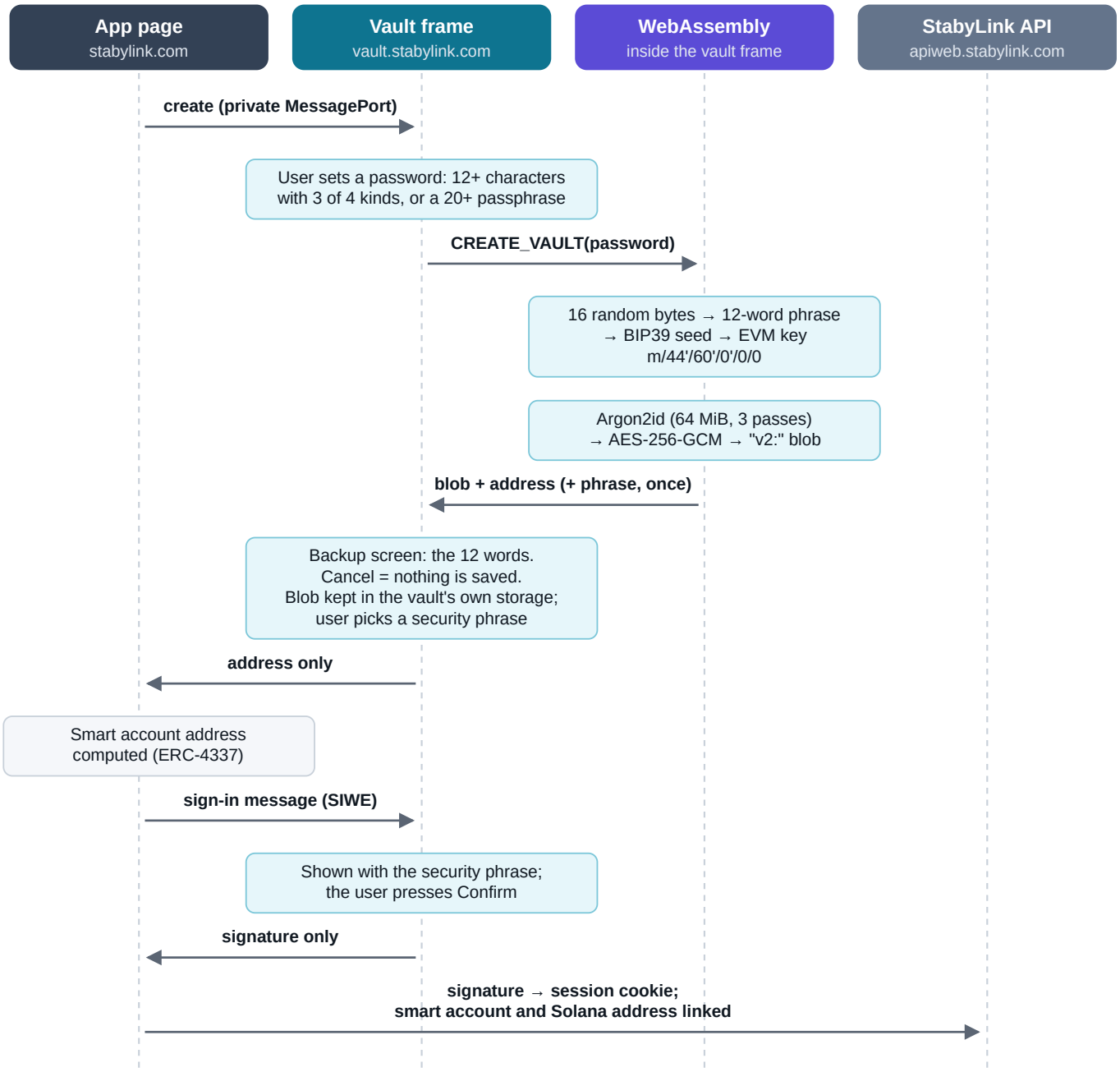


Figure 2. Creating a new wallet with a recovery phrase.

The phrase is generated inside WebAssembly from 16 random bytes and shown once, on the frame's backup screen. Only the encrypted blob is stored, in the vault origin's own browser storage: a 16-byte random salt, a 12-byte IV and the AES-256-GCM ciphertext, under a key that Argon2id derives from the password with 64 MiB of memory and 3 passes. That cost is what makes guessing the password of a stolen blob slow. The password, seed and keys live only in WebAssembly memory while the wallet is unlocked, and are overwritten with zeros when it locks.

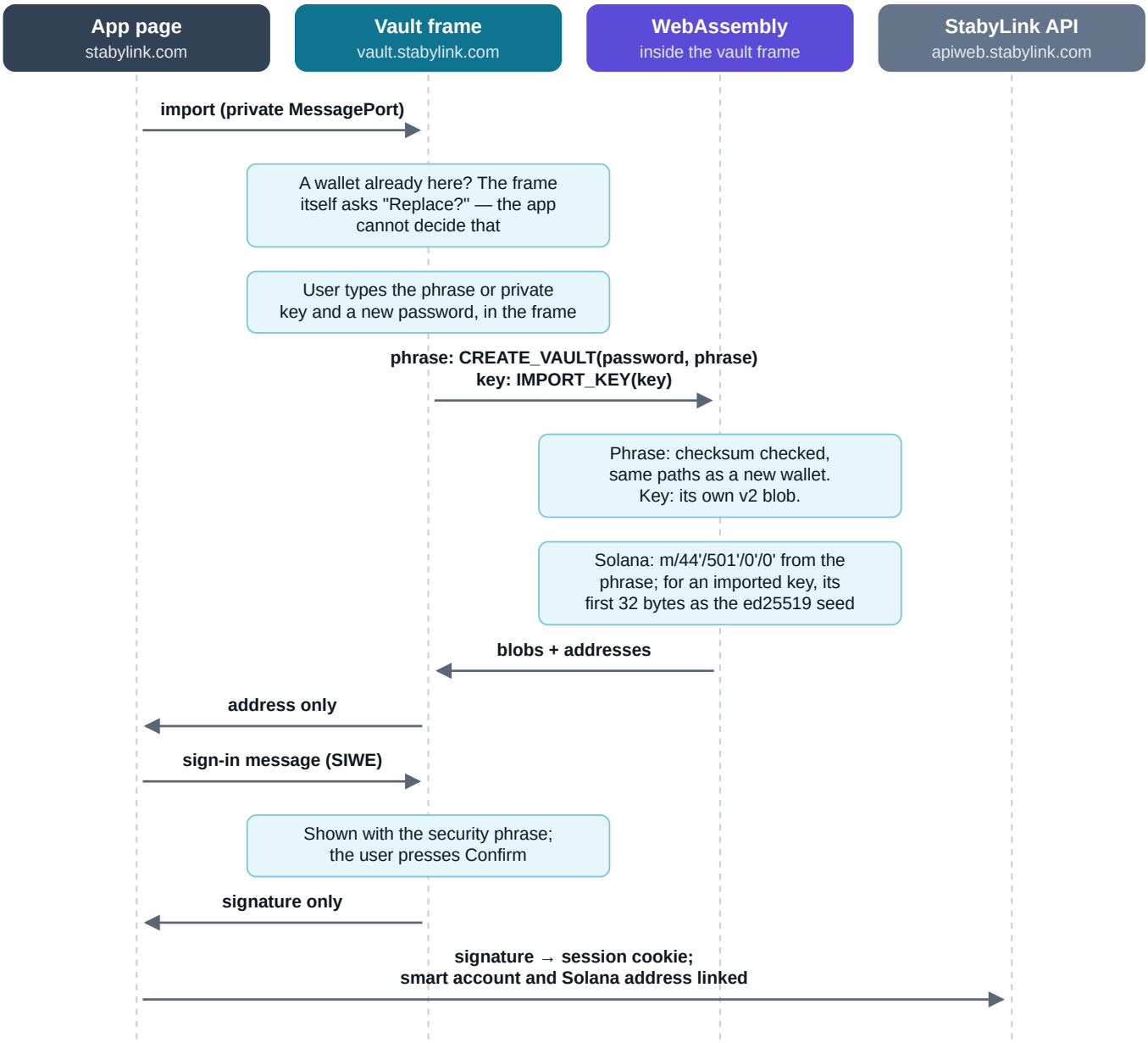


Figure 3. Importing an existing recovery phrase or private key.

An imported phrase gives exactly the addresses it gives in other standard wallets on the EVM path `m/44'/60'/0'/0/0`, and on Solana `m/44'/501'/0'/0'`. If the device already holds a wallet, replacing it has to be confirmed inside the frame; a script on the app page cannot do it silently.

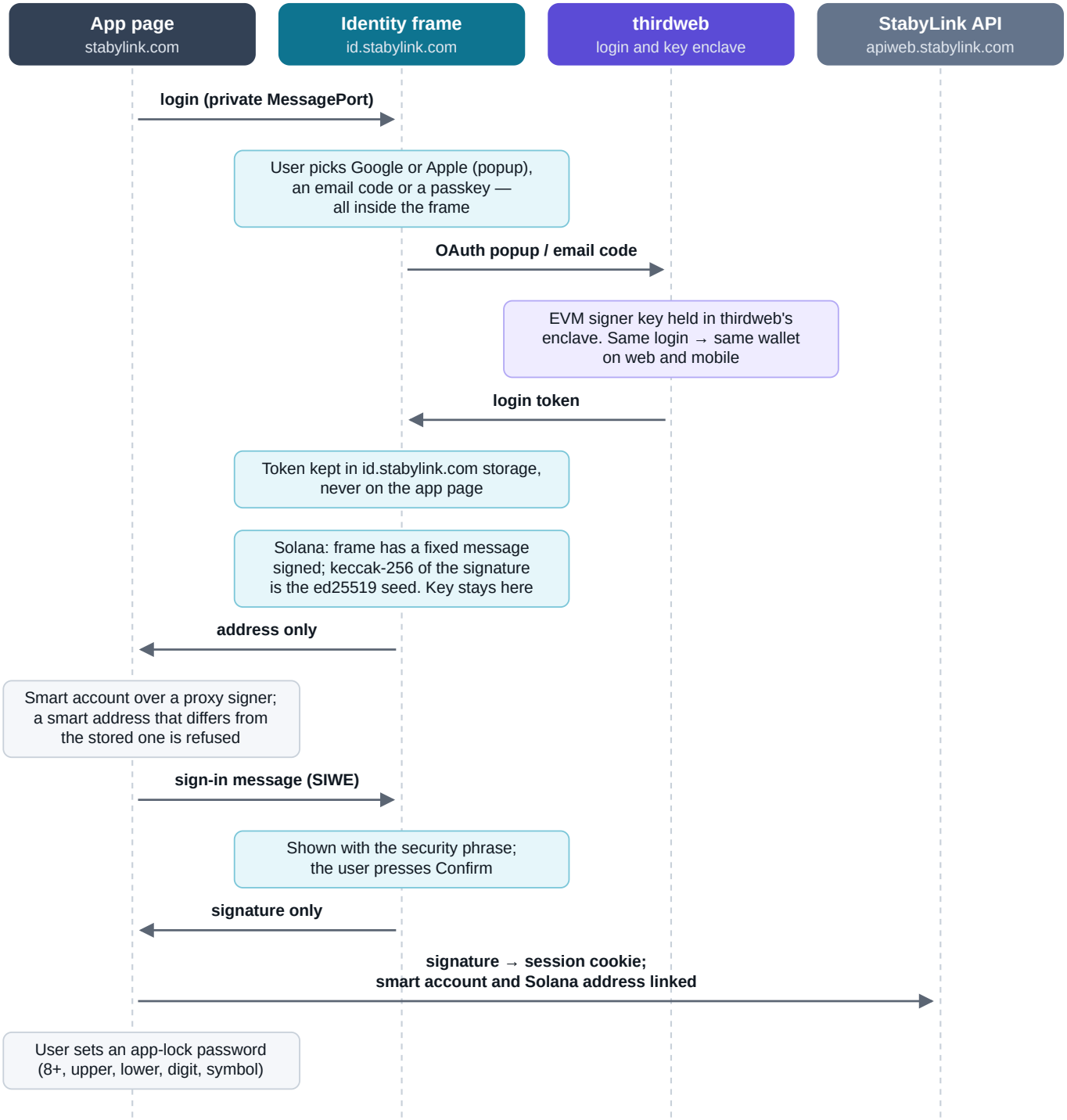


Figure 4. Signing in with Google, Apple, an email code or a passkey.

With social login, the EVM signing key is held by thirdweb's key enclave and is never on the user's device. The login token that lets the frame ask the enclave for a signature is kept in `id.stabylink.com`'s storage, so the app page cannot read it. The Solana key is derived in the frame from a signature of a fixed message and is used there; the same login gives the same addresses on the web and in the mobile app.

Recovery, with or without StabyLink

A user's funds sit in their own smart account on chain, and the key that controls it is theirs. They can always reach those funds, even if StabyLink's application or servers were unavailable.

- **Keep the key.** For a phrase wallet, the 12-word recovery phrase is the key: imported into any standard wallet, it gives the signer that controls the smart account (the funds stay at the smart-account address, not the signer's). A social-login user can export the account's private key from Settings; it is shown inside the signing frame by thirdweb and never passes through the app page.
- **StabyLink Rescue Protocol** (recovery.stabylink.com). A separate tool that runs entirely in the browser, with no backend and no analytics. Given a smart-account address, it scans the supported networks for every token balance and any open GMX position, closes those positions so the collateral returns, re-reads the balances and moves everything to an address the user chooses, in one batched call per chain. The user signs with the account's own key, preferably through a browser wallet so the key never touches the page.
- **Directly on chain.** Any block explorer can call the smart account's `execute` or `executeBatch` function with the same key. No StabyLink software is needed at all.

The destination is checked before anything is signed, and every network is handled separately, so a problem on one chain never holds up the others.

> **What this does not protect against.** Malware on the user's own device, a user typing their recovery phrase into a phishing site, or a compromise of the social-login provider. A lost recovery phrase cannot be recovered by StabyLink.

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6. Networks

NETWORK	USED FOR
Ethereum, Arbitrum, Base, BNB Chain, Polygon, Optimism, Avalanche	Wallet, swaps, bridging; gas paid in tokens where sponsorship is enabled
Arbitrum	GMX V2 perpetual futures
BNB Chain	STBL token and staking
Solana	Wallet and swaps (Jupiter)
Other EVM networks	Added by the user; each is checked against its own RPC before use

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7. Fees

StabyLink's fees are not fixed. They are set by StabyLink, they differ by chain and by operation, and they can change at any time. What does not change is how they are shown: before every operation the application asks the server for a live quote and displays the exact fee, in the token it will be paid in, and the user confirms that amount and nothing else. If the network cost moves before the operation is sent, the user gets a new quote rather than a different charge.

Paid in the token you are using

StabyLink does not ask users to hold USDC, ETH or any other particular coin for fees. When a user sends or swaps a token, the fee is taken in that same token, priced at the moment of the quote, as one more step inside the same

transaction. A user sending USDT pays in USDT; a user swapping a chain's own coin pays in that coin. On Solana, the fee is paid in SOL, USDC or USDT.

How a fee is made up

OPERATION	FEE	PAID IN
Send, swap or cross-chain transfer, with gas paid in a token	The network gas the operation actually needs, plus a platform fee (currently set at the equivalent of $0.15)	The token being sent or sold
Withdrawing from staking or claiming staking rewards	Network gas plus the platform fee	The token used
Putting STBL into staking	None — StabyLink pays the gas	—
Bridge routed through LI.FI or Across	The platform fee above, plus a percentage taken inside the route by the bridge on StabyLink's behalf (currently 0.30% on LI.FI, 0.20% on Across)	The token being bridged
Perpetual futures (GMX)	A share of position size collected by GMX for StabyLink (currently 0.05%), on top of GMX's own fees	The position's collateral
Futures order execution	GMX's keeper fee; the unused part is refunded by GMX	ETH on Arbitrum

The figures marked "currently" are those in force on 4 October 2026, and are given only to show the order of magnitude. The quote in the application is the only authoritative number.

Swaps themselves carry no hidden percentage: StabyLink adds no fee inside the swap route, so the rate the aggregator quotes is the rate the user receives, and the platform fee is shown as its own line.

Referral program

A user who invites others receives 20% of the platform fee on their invitees' operations, for 365 days. The share comes out of StabyLink's platform fee, never out of the gas payback, so a referred user pays exactly what anyone else pays.

RULE	VALUE
Share	20% of the platform fee — currently $0.03 per operation
Operations that earn	Sends, swaps (including spot market orders) and cross-chain bridges or sends, when gas is paid in a token
Operations that do not	Staking, account deployment, approvals on their own, referral claims, perpetual futures, the LI.FI bridge fee, and anything on Solana
Duration	365 days from the moment the invited user accepts the invitation
Chains	Arbitrum, Base, BNB Chain, Optimism, Polygon, Avalanche and Gnosis. Not Ethereum mainnet, where the extra gas would cost more than the share
Paid in	The token the invited user paid the fee in — the native coin, a stablecoin, or another priced token
Minimum, cap	None, beyond the 365-day window

How a user is linked to a referrer

A referrer's code is their smart-account address, shared as a link (`stabylink.com/?ref=0x…`). Opening the link links nobody: the invited user sees the invitation and accepts it with a tap, which signs a short statement naming both accounts and the time. The link is accepted only before the user's first fee-paying operation, never to oneself, and only once — it cannot be changed or moved to another referrer afterwards. The web and mobile apps share the same record, so a user is linked to the same referrer on both.

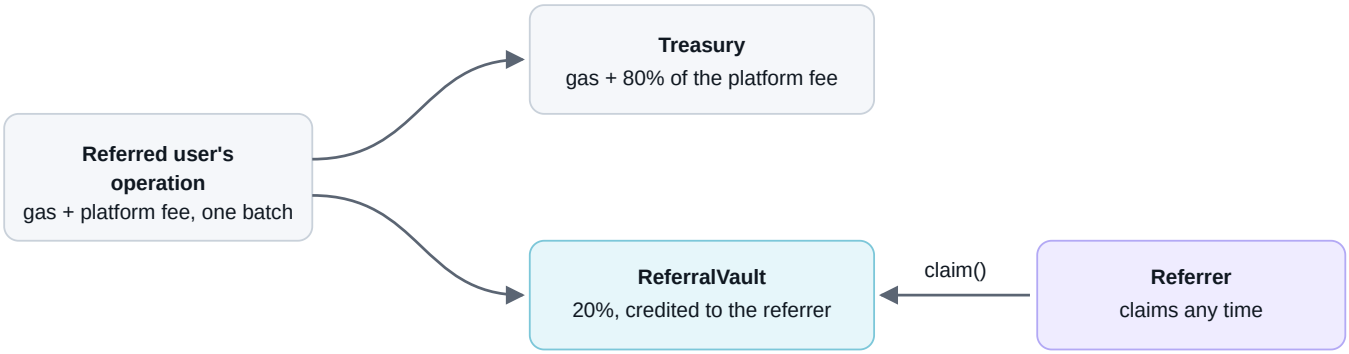


Figure 5. Where the platform fee of a referred user's operation goes.

How the share is paid: ReferralVault

The share travels in the same transaction as the operation: the batch the user signs deposits the referrer's 20% into the `ReferralVault` contract under the referrer's name, and the rest of the fee goes to the treasury. StabyLink's sponsorship gate checks that the deposit is the right size, in the fee's own token, and for the referrer the user actually accepted, before it sponsors the operation.

The vault holds each referrer's balance per token. The referrer withdraws it whenever they like with `claim`, which pays only the caller its own balance; nothing is pushed out automatically. The contract has no upgrade, no pause and no way for its owner to move a referrer's funds — with one exception: a balance that has had no deposit and no claim for 365 days can be swept to the treasury, so funds owed to abandoned accounts are not locked forever. Because the owner can do nothing else, even a stolen owner key could reach only balances that have been abandoned for a year; an active referrer's balance cannot be taken by anyone but that referrer. If the owner key ever had to be replaced, StabyLink would deploy a new vault for new shares, and every balance in the old vault would stay claimable by its referrer. A claim is itself an ordinary gas-in-token operation and pays the usual network gas and platform fee.

PROPERTY	VALUE
Address (every chain)	`0xfd7F92CdA586bC112E5Dd58414cAbafEE30Dd1F1`
Deployed	26 Sep 2026, at the same address on all seven chains (deterministic CREATE2 deployment)
Owner	`0x356140b945B28DC29736a34eA05585690fE2aB27` (treasury), written into the contract at deployment. It cannot be transferred, by design: there is no administrator role that could ever be handed to someone else.
Functions	`deposit`, `depositNative` (anyone); `claim` (a referrer, own balance only); `sweep` (owner, only after 365 days of inactivity)
Events	`Deposited`, `Claimed`, `Swept`
Compiler	Solidity 0.8.28

8. The STBL token

PROPERTY	VALUE
Name / symbol	STBL / STBL
Network	BNB Chain (BEP-20), 18 decimals
Contract	`0x9820DBe26FCF1155997E9fAD3fb248C02Ca6d92C`
Total supply	1,000,000,000 STBL, fixed — the contract has no mint function; holders may burn their own
Deployed	16 Jan 2026, BNB Chain block 75,609,288
Transfer tax	None. No blacklist, no fee on transfer.
Launch	Airdrop to the community, then a direct PancakeSwap listing. No presale, no private sale, no venture allocation.
Main pool	PancakeSwap V2 USDT/STBL, `0x45dDcc312c1EEc933651077a6B157515aE663a6C`

Utility today

Today STBL has one use: it can be staked for STBL rewards (Section 10). It does not carry governance rights, and it is not yet accepted for fees.

Planned utility

StabyLink plans to accept STBL for platform fees inside its own application. This is a plan, not a commitment; its terms and date are not set.

9. Allocation and vesting

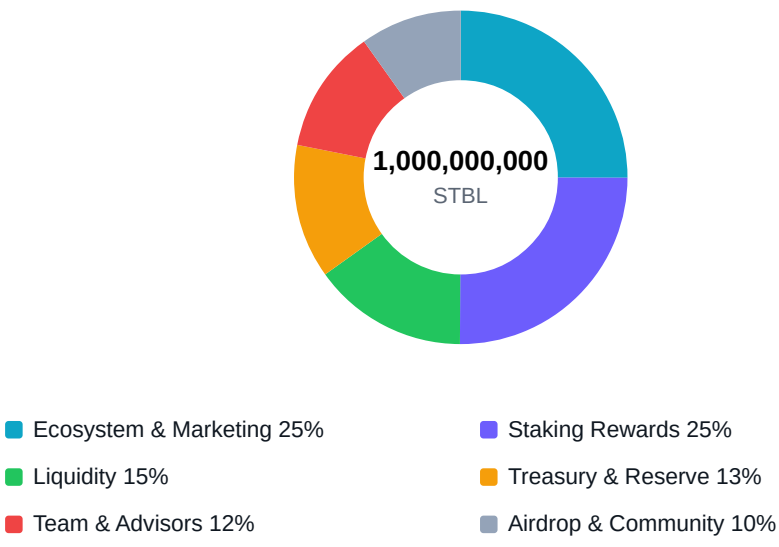


Figure 6. STBL allocation.

The total supply and these six allocations are fixed and will not change. The token contract cannot mint, so no allocation can be enlarged and no new one created. Future versions of this paper may update everything else, but not this table.

ALLOCATION	SHARE	STBL	HOW IT IS HELD AND RELEASED
Airdrop & Community	10%	100,000,000	Liquid; distributed directly to community wallets at launch.
Liquidity	15%	150,000,000	Paired with USDT in the PancakeSwap pool at launch; LP tokens to be locked for two years in `LpTokenLocker` (see below).
Ecosystem & Marketing	25%	250,000,000	MarketingVesting contract: linear over 730 days (24 months), no cliff.
Staking Rewards	25%	250,000,000	StakingReward contract: paid to stakers by the 25% annual-decay emission (Section 10).
Treasury & Reserve	13%	130,000,000	Treasury wallet; moving it to multi-signature control is planned (Section 12).
Team & Advisors	12%	120,000,000	TeamTreasury contract: 90-day cliff, then linear over 730 days.

Purpose of each allocation

Airdrop & Community (10%). To start the network with a wide, decentralised holder base from day one. These tokens reward early users, active community members, bug reporters and people who help spread the word.

Liquidity (15%). To create the token's first trading pool, paired with USDT on PancakeSwap, so that STBL can be bought and sold from the moment of launch. The LP tokens will be locked so that nobody, the team included, can withdraw the liquidity before the unlock date.

Ecosystem & Marketing (25%). To fund the long-term growth of StabyLink: marketing campaigns and advertising, exchange listing fees, partnerships and integrations with other protocols, and ecosystem grants and bounties. The contract releases about 10.4 million STBL a month, so these funds arrive at a steady, predictable pace rather than all at once.

Staking Rewards (25%). Reserved entirely for holders who stake STBL. They are released over time by the staking contract, at the reward rate in force (Section 10). Nobody, the owner included, can take them out of the contract any other way.

Treasury & Reserve (13%). A strategic reserve for long-term stability: exchange listing fees, major partnerships, emergency liquidity and opportunities that cannot be foreseen today.

Team & Advisors (12%). Compensation for the people who build and maintain StabyLink. Nothing can be released during the 90-day cliff; after it, tokens vest linearly over two years. The allocation is fixed at deployment, and sending more STBL to the contract does not speed up the schedule.

Liquidity lock

The pool's LP tokens will be locked in `LpTokenLocker`, StabyLink's own open-source locking contract. It has no administrator: nobody, its deployer included, can withdraw a locked token before the unlock time, and a lock can only

be extended, never shortened. The lock will run until 4 October 2028. It has not been made yet; when it is, this paper will be updated with the locker's address and the lock transaction so that anyone can check it on chain.

Contract addresses (BNB Chain)

CONTRACT	ADDRESS
STBL token	`0x9820DBe26FCF1155997E9fAD3fb248C02Ca6d92C`
MarketingVesting	`0xe0Fc8E68F171A3F12Ac1af336b4CCc429faFD6da`
TeamTreasury	`0x4e6a89ebc651Fe86af29B23D44E793c00bC4c488`
StakingReward	`0x2Cf67B71Cd2DB07fcd266bc5eC7d66150e8b3d45`
Vesting beneficiary	`0xb91A14FA1665d6a3c2e592983E61dA7CeeCd7983`
Treasury wallet (also holds the LP tokens)	`0x4A2520b7B47EC5E457dF28A83B32d7Ee053C4b4F`
Contract owner	`0xEDd64De24428a68F1575a29854A2a5E67B29f704`
USDT/STBL pool	`0x45dDcc312c1EEc933651077a6B157515aE663a6C`

10. Staking

Holders stake STBL in the StakingReward contract and earn STBL continuously, in proportion to their share of the total staked (the Synthetix model). Rewards accrue per second; a stake can be withdrawn and rewards claimed at any time while the contract is not paused.

PARAMETER	VALUE
Reward rate	One rate for the whole pool, shared by all stakers. Set by StabyLink to manage the pool, and readable on chain at any time (`rewardRate`)
Rate at launch	62,500,000 STBL per year
Rate since 5 October 2026	10,000,000 STBL per year
Decay	−25% of the rate in force, once every 365 days (from 1 Jul 2026); anyone can trigger the step once it is due
Rewards accrue	Every second, in proportion to each staker's share of the total staked
Paid from	The reward reserve only — never from other users' stakes

Why the rate can change. The reward rate belongs to the pool, not to each stake: the same number of STBL is paid out every second whether ten holders are staking or ten thousand. While few holders stake, a high rate would hand most of the reserve to those few and empty it early. StabyLink therefore adjusts the rate to manage the pool, lowering it while participation is small and able to raise it as participation grows, so that the 250M reserve lasts for many years. A change applies from the block it is made in: rewards already earned are settled at the old rate first and are never

reduced. The effective yield for any one staker depends on the rate and on how much is staked in total, and is not fixed or promised.

Pause. The contract has a pause, and it is an emergency switch only: it exists so the contract can be stopped if a fault or an attack is ever found, and StabyLink does not use it in normal operation. While it is on, staking, withdrawing and claiming all wait until it is switched off. It moves nothing: the owner cannot withdraw staked STBL or the reward reserve, paused or not.

> Both controls sit with the contract owner: the reward rate can be changed at any time without notice, and while the emergency pause is on, stakes cannot be withdrawn and rewards cannot be claimed. See Section 12.

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11. Revenue

StabyLink earns from the platform fees in Section 7. Today that revenue funds operations and development, and 20% of the gas-sponsorship platform fee on referred users' operations is paid to their referrers through the ReferralVault. Revenue is not shared with STBL holders or stakers.

StabyLink intends to use part of its revenue to buy STBL on the open market and add it to the staking reserve once the reserve's rewards run lower. This is a plan, not a commitment, and it has no fixed size or date.

12. Control and governance

All four STBL contracts — the token, MarketingVesting, TeamTreasury and StakingReward — are owned by one account, `0xEDd64De24428a68F1575a29854A2a5E67B29f704`. It is an ordinary key-held address with an EIP-7702 delegation to MetaMask's EIP7702StatelessDeleGator 1.3.0, which lets it act as an ERC-4337 account; it is controlled by a single key, with no multi-signature and no timelock. The treasury wallet and the wallet holding the pool's LP tokens (the same address) are also single-key. The ReferralVault is the exception: its owner is fixed in the contract and can only sweep balances inactive for a year.

CONTRACT	WHAT THE OWNER CAN DO	WHAT THE OWNER CANNOT DO
STBL token	Recover tokens or BNB sent to the token contract itself by mistake (including STBL sent to the token contract's own address); transfer or renounce ownership.	Mint new STBL, tax, pause or block transfers, or change anyone's balance. Trading was opened once and cannot be closed again; the router and pair settings are frozen with it.
StakingReward	Set the reward rate to any value, including zero, to manage the pool; pause and unpause (an emergency switch: a pause stops staking, withdrawing and claiming until it is lifted, and cannot move anyone's stake); add rewards; recover tokens other than STBL.	Withdraw users' staked STBL. Rewards are paid only from the reserve above the total staked, never from stakes.
Vesting contracts	Change the beneficiary that vested STBL is paid to; trigger a release of what has already vested; recover other tokens or BNB sent by mistake.	Withdraw STBL ahead of the schedule, change the total allocation, the start or the duration.

StabyLink is currently run by a small founding team. Moving contract ownership and the treasury to multi-signature control is planned once the operating entity is registered and partners have joined.

13. Roadmap

Items below are plans. They carry no dates unless a date is stated, and may change.

Done

- STBL token, vesting and staking contracts deployed; airdrop and PancakeSwap listing.
- Web application live: wallet, swaps, bridging, GMX futures, gas paid in tokens, portfolio, staking, referrals.
- Isolated signing frames, readable signatures and app lock.
- Own price feed and public market pages.

Next

- Lock the USDT/STBL pool's LP tokens.
- Register the operating entity; move contract ownership and the treasury to multi-signature control.
- Open-market STBL buybacks into the staking reserve.
- Mobile application on Google Play and the App Store (expected November 2026).
- STBL accepted for platform fees inside the StabyLink application.

- StabyLink's own trading pools and liquidity, so that more trading runs inside the StabyLink ecosystem.

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14. Risks

- **Smart-contract risk.** The STBL contracts have not been audited (Section 15). A bug could lead to loss of funds.
- **Centralised control.** One signer controls the STBL contracts, the treasury and, until it is locked, the pool's liquidity. A lost or compromised key, or a decision by that signer, could affect token holders.
- **Liquidity.** STBL trades in one small pool. Prices can move sharply, and large trades will see heavy slippage.
- **Third-party dependence.** Swaps, bridges, futures and social login rely on 0x, Jupiter, Across, Relay, LI.FI, GMX and thirdweb. An outage, change or exploit at any of them can affect StabyLink users.
- **Futures risk.** Leveraged positions can be liquidated and the margin lost. Orders execute on GMX, at GMX's prices and fees.
- **Key loss.** StabyLink cannot recover a lost recovery phrase or reverse a signed transaction.
- **Regulatory risk.** Rules for self-custody software and tokens differ by country and are changing. StabyLink may have to restrict access in some places.
- **Token value.** STBL may lose all of its value. Staking rewards are paid in STBL and depend on its price.

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15. Audits and contracts

The STBL contracts have **not been independently audited**. Their source is public so that anyone can review it, and it is built on OpenZeppelin's widely used libraries. For every contract below, the code deployed on chain was compared with its published source: the four STBL-economy contracts deployed in July and September were rebuilt from source and match the chain byte for byte (metadata aside), and the token is verified as an exact match on Sourcify.

CONTRACT	CHAIN, ADDRESS	COMPILER	LIBRARIES	OWNER
STBL token	BNB Chain `0x9820DBe26FCF1155997E9fAD3fb248C02Ca6d92C`	Solidity 0.8.20, optimizer 200	OpenZeppelin 5 (ERC20, Burnable, Ownable)	Owner account (Section 12)
MarketingVesting	BNB Chain `0xe0Fc8E68F171A3F12Ac1af336b4CCc429faFD6da`	Solidity 0.8.28, optimizer 200	OpenZeppelin 5.6.1 (Ownable2Step, ReentrancyGuard, SafeERC20)	Owner account
TeamTreasury	BNB Chain `0x4e6a89ebc651Fe86af29B23D44E793c00bC4c488`	Solidity 0.8.28, optimizer 200	OpenZeppelin 5.6.1 (same)	Owner account
StakingReward	BNB Chain `0x2Cf67B71Cd2DB07fcd266bc5eC7d66150e8b3d45`	Solidity 0.8.28, optimizer 200	OpenZeppelin 5.6.1 (same, plus Pausable)	Owner account
ReferralVault	7 chains (Section 7) `0xfd7F92CdA586bC112E5Dd58414cAbafEE30Dd1F1`	Solidity 0.8.28, optimizer 200	OpenZeppelin 5.6.1 (ReentrancyGuard, SafeERC20)	Treasury, fixed
StabyUniversalViewer	read-only helper the app uses to read balances in one call; holds nothing and has no owner	Solidity 0.8.24	none	none

Vesting contracts

	MARKETINGVESTING	TEAMTREASURY
Allocation	250,000,000 STBL	120,000,000 STBL
Schedule	Linear, 730 days from 1 Jul 2026 to 30 Jun 2028; no cliff	90-day cliff from 1 Jul 2026, then linear for 730 days from 29 Sep 2026 to 28 Sep 2028
Paid to	The beneficiary, `0xb91A14FA1665d6a3c2e592983E61dA7CeeCd7983`. Either the beneficiary or the owner may call `release()`; it always pays the beneficiary.	
Owner functions	`updateBeneficiary`, `emergencyRecoverToken` (any token except STBL), `emergencyRecoverETH`, two-step ownership transfer, `renounceOwnership`	
Events	`TokensReleased`, `BeneficiaryUpdated`, `EmergencyTokenRecovered`, `EmergencyETHRecovered`, ownership events	

StakingReward

WHO	FUNCTIONS
Anyone staking	`stake`, `withdraw`, `claimReward` and `exit` (all four blocked while paused)
Anyone	`triggerDecay` — multiplies the reward rate by 0.75 for each full 365 days since the last decay
Owner	`setRewardRate`, `injectRewards`, `pause`, `unpause`, `emergencyRecoverToken` (not STBL), two-step ownership transfer
Events	`Staked`, `Withdrawn`, `RewardPaid`, `RewardRateUpdated`, `RewardsInjected`, `EmergencyTokenRecovered`

STBL token

A standard ERC-20 with `burn` and `burnFrom`. Before launch only allowlisted addresses could transfer; `openTrading` lifted that once, permanently, and fixed the PancakeSwap router and pair. The owner's remaining functions are listed in Section 12. Events: `Transfer`, `Approval`, `OwnershipTransferred`, `AuthorizationSet`.

The liquidity locker (`LpTokenLocker`, Solidity 0.8.28, no administrator) is covered by automated tests, including one that locks the real pool's LP on a copy of BNB Chain and confirms it cannot be withdrawn early. It is not deployed yet.

Every contract's source code was verified on the block explorer when it was deployed, and the token is also verified on Sourcify:

- STBL token on BscScan
- MarketingVesting on BscScan
- TeamTreasury on BscScan
- StakingReward on BscScan
- ReferralVault on BscScan (and the same address on each chain's explorer)

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16. Contact

PURPOSE	ADDRESS
Support	support@stabylink.com
Legal and compliance	legalteam@stabylink.com
Partnerships	founder@stabylink.com
Developers and security reports	developer@stabylink.com
Marketing	marketing@stabylink.com
Research	research@stabylink.com

Website stabylink.com · X @stabylink · Telegram t.me/stabylink

17. Legal notice

> **What will not change, and what may.**
>
> **Fixed — the STBL tokenomics.** The total supply of 1,000,000,000 STBL, the six allocations and their shares, and the vesting schedules of the marketing and team contracts will not change. Most of this is enforced by the contracts themselves: the token cannot mint, and a vesting contract's total, start and duration cannot be altered after deployment.
>
> **May change — everything else.** The StabyLink application, website and mobile app, their features, the networks and partners they use, and their fees are run by the StabyLink team and may be changed, added to or withdrawn at any time, including by a future operating company.
>
> **This paper may be updated.** It describes StabyLink as of its date. Later versions will be published at stabylink.com with a new version number and date, and the latest version replaces earlier ones.

This document describes the StabyLink application and the STBL token as they exist on the date above. It is not an offer to sell, or a solicitation of an offer to buy, any token, security or other financial instrument, and it is not investment, legal or tax advice. No part of it should be relied on to make a financial decision.

Statements about the future — plans, roadmap items and intended uses of funds — are intentions, not promises. They may change or not happen, and the token may lose all of its value.

StabyLink is self-custodial software: it never holds users' funds or keys, and it does not take deposits in any national currency. The application and the token are not offered to persons or entities subject to sanctions, or resident in jurisdictions where using them is prohibited. Each user is responsible for complying with the laws that apply to them.

Every rule this paper states about the STBL contracts can be checked on BNB Chain against the addresses in Section 9. Balances change daily and are deliberately not given here; read them from the contracts or a block explorer.