

WAGE PROTOCOL™

Self-Executing Payroll on DUAL Network

<p>THE PROBLEM</p> <p>Payroll settlement takes 1-3 days. Tax compliance is fragmented. Gig workers lack instant payments.</p>	<p>WHY DUAL?</p> <p>Sub-second finality. Logic Layer encodes splits trustlessly. Event Bus routes to tax, pension, insurance, employee.</p>	<p>MARKET</p> <p>Payroll: \$15B TAM. Gig economy: \$5B. Target: 100+ platforms x 1M+ employees.</p>
<p>THE SOLUTION</p> <p>Salary tokens with auto-split rules. Sub-second finality. Compliance built-in.</p>	<p>REVENUE MODEL</p> <p>\$2-5/emp/month SaaS + 0.5% processor fee. Y1: \$500K, Y5: \$55M.</p>	<p>TRACTION</p> <p>3 payroll processors interested. CA regulatory preliminary review. DUAL integration approved.</p>
<p>MVP SCOPE</p> <p>1 employer, 50 employees, California, USD stablecoin rails.</p>	<p>TEAM</p> <p>2 engineers, 1 compliance expert, 1 product manager. 12-month runway with \$500K.</p>	<p>ASK</p> <p>\$500K pre-seed. Use of funds: 50% team, 30% dev, 10% compliance, 10% GTM.</p>

5-YEAR FINANCIAL PROJECTION

METRIC	Y1	Y2	Y3	Y4	Y5
Employees Served	50	250	1K	5K	10K
Total Revenue	\$500K	\$2.2M	\$8M	\$25M	\$55M
EBITDA Margin	-40%	+20%	+65%	+80%	+85%
Payroll Volume	\$1.5B	\$8B	\$35B	\$190B	\$400B