PODIUM Coin White Paper

A rewards and store-credit token for users of RPM

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1. Abstract

Motorsport fans are among the most engaged and most global audiences in sport, yet the sites that serve them rely on card processors, one-way loyalty points and creator programs that pay little. PODIUM Coin ("PODIUM") is a utility and rewards token for RPM (the "Platform"), a motorsport store, video marketplace and creator community.

PODIUM is designed for three jobs:

1. **Spend:** pay for merchandise, video, and live-event access on the Platform.
2. **Reward:** recognize loyal customers and credit creators for quality contributions.
3. **Participate:** give the community a voice in programming and perks.

PODIUM launches as a **closed-loop** credit: usable inside the Platform, not transferable, and not tradable. Transferability is a later phase that will only begin after independent security audits and written legal review in each target jurisdiction.

PODIUM is a utility and rewards instrument. It is not an investment, a security, a share of The Chief Automotive Foundation, or a promise of profit, and nothing in this paper describes it as one.

2. The Problem and the Opportunity

For fans and customers

- Loyalty points are opaque, expire arbitrarily and work in only one place.
- International fans pay currency-conversion and cross-border card fees.
- Many fans live in regions where card access and traditional banking are limited.

For creators

- Podcasts, sketch shows, commentary and fan-made content generate attention but little direct reward.
- No real platform that specializes in small races, car shows, race training, car repair or education.
- View-count payouts are easy to manipulate and often reward volume over quality.

For the Platform

- Card processing typically costs 3–4% per order, plus chargebacks and settlement delays.

- Generic discount codes do nothing to build community or repeat engagement.

PODIUM addresses these with one shared credit that customers earn, spend and (later) help govern with, and that creators can be paid in.

3. How PODIUM Works

3.1 Product overview

Component	Description
PODIUM Wallet	A RPM account balance of PODIUM. Phase 1 is an internal, non-transferable ledger.
Store & Marketplace	Merchandise, race tickets, long-form programming, live events purchasable with PODIUM on RPM.
SHIFT	The conversion of currency into PODIUM, with a capped store-spend bonus.
Loyalty Tiers	Status levels unlocked by locking PODIUM for a minimum period.
Creator Rewards	Quality-weighted PODIUM for UGC, podcasts and original programming.
Driver & Team Collectibles	Licensed digital collectibles (NFTs) created with the rights holders.
Fan Council	Community voting on programming and perks.

3.2 Store Rate

In Phase 1, PODIUM is spent in the RPM store at a published **Store Rate** (1 PODIUM = USD [0.__] of purchasing value). RPM may change the Store Rate prospectively with at least [30] days' notice, and will never apply a change to an order already placed. PODIUM is not pegged to any currency and is not a stablecoin. Once transferability exists, any market price may differ from the Store Rate.

4. SHIFT: Converting Currency to PODIUM - “the Exchange”

4.1 Mechanics

- A customer **SHIFT**s funds into PODIUM through a licensed payment provider (see Section 13).
- The customer receives PODIUM at the Store Rate for the full amount paid ("Base PODIUM").
- The customer also receives a **Shift Bonus** of up to 20% of the amount paid ("Bonus PODIUM"), subject to the rules below.

Example: A customer SHIFTs USD 20 and receives USD 20 of Base PODIUM plus USD 4 of Bonus PODIUM, a total of USD 24 of store purchasing power, subject to the caps in 4.2.

4.2 Bonus rules and caps

1. **Store-spend only.** Bonus PODIUM can be used only to purchase goods and services on the RPM platform. It cannot be withdrawn, refunded, transferred, gifted or converted to cash or any other currency.
2. **Non-redeemable.** In no circumstance is Bonus PODIUM convertible to fiat. If an order paid partly with Bonus PODIUM is refunded, Bonus PODIUM returns to the customer's balance and not to cash.
3. **Per-transaction cap.** The Shift Bonus is limited to USD [__] per SHIFT. (tbd)
4. **Monthly and annual caps.** Bonus PODIUM is limited to USD [**] per account per calendar month and USD [**] per account per year. (tbd)
5. **Expiry.** Unused Bonus PODIUM expires 12 months after issue, with advance notice.
6. **Spend order.** Bonus PODIUM is applied first at checkout, so it is used before Base PODIUM.
7. **Program control.** The bonus rate may be reduced, paused or ended by The Chief Automotive Foundation with notice. It is a promotional discount and a marketing cost, not a yield and not a guaranteed return.
8. **Eligibility.** Accounts must pass verification (Section 13), and The Chief Automotive Foundation may withhold the bonus from accounts flagged for abuse.

4.3 SHIFT out (later phase)

In Phase 1, there is no cash-out of PODIUM. Unused Base PODIUM may be refunded to the original payment method under the Consumer Terms (Section 14), where law or policy requires. Any conversion of PODIUM to fiat or another asset ("SHIFT out") will launch only in Phase 3, will apply to Base PODIUM only, and will carry no bonus.

5. Loyalty Tiers

Members lock PODIUM for a minimum of [30] days to qualify for a tier. Locking is not a purchase and the tokens return to the member's balance on unlock, which deactivates the tier.

Tier	PODIUM locked	Store discount	Perks (illustrative)
Rookie	50	5%	Member-only offers
Qualifier	250	10%	Early product access
Podium	1000	15%	Priority live-event access
Pole	2500	20%	Exclusive programming
Champion	5,000 + qualifying collectible	25%	Top-tier events and experiences

Activity requirement. Idle holding earns nothing on its own. A tier's recurring PODIUM benefit is paid only to members who also complete qualifying activity in that quarter, such as minimum store spend of USD $50 (can be adjusted) or community tasks. This keeps rewards linked to real participation and avoids anything resembling interest.

6. Creator and Community Rewards

6.1 Fixed reward budget

Creator rewards are paid from a **fixed monthly Reward Pool** set in advance by The Chief Automotive Foundation and published (Section 11). The pool is divided among eligible contributors by quality-weighted score. Rewards are therefore not a fixed price per view. If activity rises, each unit earns less, so cost stays predictable and abuse is less profitable.

6.2 Fan Score

Content is scored on quality as well as reach. Inputs may include verified unique viewers, watch time and completion, comment quality, community ratings, repeat engagement and moderation outcomes. This follows the community-curation approach used in other creator-economy projects, adapted to motorsport media.

6.3 Anti-bot and anti-manipulation protections

The Platform uses layered controls against fake views, likes and comments:

- **Verified unique viewers only.** Views count only from distinct verified accounts. Repeat views by the same account, device or network count once within a time window.
- **Bot and fraud detection.** Automated traffic, view farms, incentivized engagement rings, scripted comments, duplicate devices, VPN and proxy abuse patterns and velocity spikes are filtered using automated and manual review.
- **Quality weighting.** Watch time, completion, comment substance and community ratings outweigh raw counts. Likes alone earn nothing.
- **Caps.** Per-content, per-creator, per-account and per-day reward caps apply, plus a hard monthly ceiling on total creator PODIUM. Specific cap values are published in the Rewards Schedule: USD [**] equivalent per piece of content, [**] PODIUM per creator per month, and [__]% of the Reward Pool to any single creator. (tbd)
- **Delayed payout and review.** Rewards are held for [14–30] days before vesting so fraud can be detected. Suspicious activity triggers a hold and review.
- **Identity checks.** Creators who earn above a threshold complete identity verification (Section 13).
- **Penalties.** Manipulation results in forfeiture of rewards, clawback of paid rewards, and suspension or permanent ban (Section 6.4).

The Chief Automotive Foundation's determination of eligible activity is final, subject to the dispute process in the Consumer Terms.

6.4 Reward vesting and clawbacks

Creator and community rewards vest on a schedule rather than being paid out in full at once. Rewards earned in a month vest after the review window in 6.3, and larger awards vest in installments over [3–6] months. If fraud, rights violations or policy breaches are found, The Chief Automotive Foundation may reverse unvested rewards and claw back vested rewards from the creator's balance and future earnings. Creators accept these terms before earning.

6.5 Creator revenue share

Beyond PODIUM rewards, creators of podcasts, sketch material and original programming may participate in a revenue share on sales of their content, merchandise or event access. The share percentages, the settlement schedule and the form of payment (PODIUM, stablecoin or fiat through a licensed provider) are set in each creator agreement and in the published Creator Terms. Revenue-share terms are separate from, and not tied to, the price or availability of PODIUM.

7. Driver, Race, Track and Team Collectibles (NFTs)

7.1 Rights and licensing

Collectibles are created only with the written permission of the rights holders:

- **Driver, races, tracks and team collectibles** are created by or in partnership with those who grant RPM a written license covering name, image, likeness, signature, voice and related marks for the specific collectible and its stated term.
- **Series, team and sponsor marks.** Where a collectible uses the trademarks, logos, liveries or footage of a racing series, team, circuit or sponsor, The Chief Automotive Foundation will first obtain a license from that owner. Without it, the item will not be issued. Fan-created items will be noted as “inspired by” but not-officially licensed items. RPM store will act similarly to online stores like ETSY.
- **UGC-based collectibles.** Where a collectible incorporates user-generated content, the creator grants The Chief Automotive Foundation a license, and any third-party content in it must also be cleared.
- **Scope disclosed per collection.** Each collection publishes who the licensor is, the licensed rights, permitted uses, territory and term, and the revenue share to drivers, teams and creators.
- **What a holder gets.** Holding a collectible grants the personal rights described in its terms, such as display and access benefits. It does not transfer copyright, trademark or publicity rights, and it carries no right to commercial use unless stated.

7.2 Use and positioning

Collectibles are offered for fandom and experiences. They may unlock a top loyalty tier (Section 5), event access or commemorative content. They are not offered as investments, and The Chief Automotive Foundation makes no statement about future value or resale. Any later secondary-market feature will launch only after legal review.

8. Token Design and Economics

8.1 Supply

- **Token:** PODIUM
- **Total supply:** [Amount TBD] PODIUM, fixed and fully minted once, with no ability to mint additional tokens.
- **Contract standards:** Audited open-source libraries (such as OpenZeppelin). No hidden mint, blacklist or upgrade function. Any administrative control (for example a pause for emergencies) is disclosed in the audit report, held by a multi-signature wallet and published.
- **Pegging:** PODIUM is not a stablecoin and is not pegged to any currency.

8.2 Allocation

Category	Share	Purpose
Community and Creator Rewards	40%	Customer rewards, creator rewards, Shift Bonus supply and Fan Council programs
Treasury and Operations	20%	Operations, compliance, audits, partnerships and licensing
Team	15%	Team and advisor compensation, vested
Marketplace and Conversion Reserve	15%	Supplies PODIUM for SHIFT and store settlement
Driver and Partner Programs	10%	Driver, team, series and partner collectibles and programs

No public sale. PODIUM is not sold to the public in an offering and there is no ICO, IDO or token presale. It is acquired by customers through SHIFT and through earned rewards for use on the Platform.

8.3 Vesting and release

Group	Cliff	Vesting after cliff
Team	12 months	36 months, linear monthly
Treasury and Operations	None	Released by published budget, [60] months
Rewards pool	None	Monthly cap per Section 6.1
Reserve	None	Released as SHIFT demand requires, disclosed monthly
Driver and Partner Programs	As contracted	Per partner agreement

8.4 Value sinks and sustainability

A part of marketplace fees is permanently removed from circulation (burned) or locked, as set out in the Emission Plan (Section 12). The Chief Automotive Foundation may also publish a monthly buyback-and-retire report if it elects to buy PODIUM with a portion of net store revenue, as described in Section 11.

No part of this design is a promise of price support. The Chief Automotive Foundation makes no claim that PODIUM will hold a floor price or appreciate.

9. Governance: The Fan Council

Holders of PODIUM may take part in non-binding votes on programming themes, creator spotlights, collectible concepts and member perks.

- **Phase 1:** votes are advisory, run on an off-chain voting tool, with weight tied to a member's tier (not a pure token count) to reduce concentration.
- **Later phases:** specified decisions may become binding when The Chief Automotive Foundation's legal review is complete.
- **Retained control:** The Chief Automotive Foundation retains control of legal compliance, store operations, security, pricing, treasury and safety decisions at all times.
- **Proposals** will be published to the community channels and require a minimum participation level to count.

PODIUM does not confer equity, dividends, profit share or ownership in The Chief Automotive Foundation.

10. Technology

- **Chain:** PODIUM will deploy on a low-cost, EVM-compatible Ethereum Layer 2 network, [such as Base, final selection pending], to keep micro-rewards and small purchases affordable for users. This choice is made for fees and speed, not for any claim about value.
- **Wallets:** Phase 1 uses a Platform-managed ledger. Later phases support self-custody wallets (for example MetaMask or Coinbase Wallet).
- **Contracts:** Token, locking and rewards contracts, built on audited libraries, with every contract open for review.
- **Audits:** Independent audits by a reputable security firm are completed and published *before* any on-chain token goes live or any transfer is enabled. A public bug bounty follows.
- **Key management:** Treasury and administrative keys are held in multi-signature wallets with hardware-based storage, documented procedures and rotation policies.
- **Transparency:** Contract addresses, treasury wallets, allocation and release schedules are published at [URL].

11. Reserve and Liability Accounting

PODIUM outstanding is treated as a customer obligation, not as revenue, until it is spent.

- **Liability tracking.** The RPM site records all unspent PODIUM (Base and Bonus) as a liability at the Store Rate, and recognizes revenue only when PODIUM is redeemed for goods or services, in line with its accountants' guidance.
- **Funding the bonus.** The Shift Bonus and rewards are budgeted as a marketing expense. Each year The Chief Automotive Foundation sets a bonus and rewards budget, and PODIUM issuance in bonuses is limited to it.
- **Segregation.** Customer funds received through SHIFT are held by or through a licensed provider and are separated from The Chief Automotive Foundation's operating funds to the extent the law requires.
- **Buyback (optional, policy-based).** The Chief Automotive Foundation may direct up to [amount TBD]% of monthly net store revenue to purchase PODIUM from the market once transferability exists, and retire or hold it in the rewards pool. Any buyback is a discretionary policy, not a guarantee, and does not create a price floor.
- **Published reporting.** Monthly or quarterly reports show PODIUM issued, redeemed, expired, burned and outstanding; the Reward Pool used; reserve balances; and the bonus spend against budget. Reports are reviewed by an independent accountant at least [annually].

12. Emission Plan: Faucets and Sinks

PODIUM supply is fixed, but circulation changes as reserved tokens are released. The Chief Automotive Foundation manages circulation with a published plan.

Faucets (PODIUM entering circulation)

- Monthly Reward Pool, with a hard monthly ceiling.
- Shift Bonus issuance, within the annual bonus budget.
- Tier activity rewards.
- Release of vested team, treasury and partner allocations.

Sinks (PODIUM leaving circulation or being locked)

- Store and marketplace purchases.
- Tier locks (minimum [30] days).
- Bonus expiry, returning expired Bonus PODIUM to the rewards allocation.
- Burn of [amount tbd]% of marketplace fees.
- Optional buyback and retire policy (Section 11).

Targets and controls. The Chief Automotive Foundation reviews issuance against redemption each quarter. If issuance outpaces redemption for [two] consecutive quarters, The Chief Automotive Foundation will reduce the Reward Pool and bonus rate. The schedule, ceilings and quarterly review results are published.

13. Licensed On-Ramp and Off-Ramp; Compliance

13.1 Licensed conversion

The Chief Automotive Foundation does not take custody of customer fiat or run its own exchange. SHIFT in, and later SHIFT out, are handled by a licensed payment, e-money or virtual-asset service provider

that holds the required registrations or licenses in the relevant jurisdictions. The Chief Automotive Foundation will name the provider and the jurisdictions covered before launch.

13.2 Regulatory approach

- **Legal review first.** The Chief Automotive Foundation obtains written advice from crypto-specialist counsel in each launch jurisdiction before each phase, particularly before any transferability or SHIFT out.
- **Money transmission and virtual currency rules.** The Chief Automotive Foundation will not offer features that require licenses it does not hold. This includes federal FinCEN and state money-transmitter rules in the US.
- **EU.** If PODIUM is offered in the European Union, The Chief Automotive Foundation will prepare a MiCA-compliant white paper and notification before offering any in-scope crypto-asset.
- **Securities.** PODIUM is designed and marketed as a utility and rewards token with no profit expectation. The Chief Automotive Foundation avoids price claims and investment language and reviews all marketing against this standard.
- **KYC/AML and sanctions.** Account verification, source-of-funds checks as required, transaction monitoring and sanctions screening apply. Higher limits require stronger verification.
- **Tax.** The Chief Automotive Foundation will provide tax-reporting information where required. Rewards may be taxable to recipients, and sales tax and creator-payment reporting rules apply.
- **Geographic availability.** Features may be restricted in some jurisdictions, including those where licensing is not complete.

13.3 Serving customers with limited banking access

The Chief Automotive Foundation aims to serve fans in under-banked regions through supported payment methods and wallet options, within what applicable law and its licensed provider allow. Availability will be listed by country.

14. Anti-Abuse and Consumer Terms

Before launch, The Chief Automotive Foundation will publish plain-language documents covering:

- **Terms of Use** and **PODIUM Terms**, including SHIFT, Bonus PODIUM rules, caps and expiry.
- **Refund policy:** how unspent Base PODIUM and orders are refunded, and how Bonus PODIUM is handled on refunds.
- **Account recovery:** verified procedures for lost access, plus guidance on self-custody risks once wallets are enabled. Phase 1 balances are recoverable through account verification.
- **Privacy Policy:** data collected, purposes, retention, user rights and cross-border transfers, aligned with GDPR, CCPA and similar laws.
- **Anti-abuse policy:** prohibited conduct (bots, multiple accounts, collusion, chargeback fraud, wash engagement), enforcement, appeals and dispute handling.
- **Fraud and security response:** incident reporting, freezes and customer notification.
- **Customer support:** contact channels and response targets.

15. Staged Launch and Roadmap

Each phase ends with a gate. The next phase starts only when the gate is met.

Phase	Scope	Gate to proceed
0. Foundation	Legal structure, counsel engaged, licensed payment partner chosen, rights licenses begun, Terms drafted	Counsel memo; provider agreement
1. Closed-loop launch	Internal PODIUM ledger, SHIFT in with capped bonus, store spend, tiers, creator rewards with anti-fraud controls, advisory Fan Council	Fraud and abuse metrics within targets; accounting controls working
2. Audit and on-chain	Token and locking contracts deployed on the selected Layer 2, independent audits published, bug bounty, wallet linking (no transfers)	Audit sign-off; legal review for on-chain features
3. Limited transferability	Limited transfer, SHIFT out for Base PODIUM through the licensed provider, collectibles with secured rights	Written legal opinions per jurisdiction; licensing complete
4. Broader ecosystem	Wider partners, additional creator programs, expanded governance	Review of Phases 1–3 results

Timeline: [dates to be set by the developers].

16. Team and Advisors

- [Name], [Title]
- [Name], [Title]
- Legal counsel: [Firm]
- Security auditor: [Firm]
- Payment partner: [Provider]

17. Risk Factors

- **Regulatory:** Laws on crypto-assets, rewards, e-money and money transmission are evolving, and a change could limit or end features.
- **Licensing and rights:** Collectibles and branded merchandise depend on licenses from drivers, teams and series that could be denied, limited or withdrawn.

- **Technology and security:** Smart-contract bugs, wallet compromise, or issues on the underlying network could cause loss.
- **Fraud and abuse:** Despite controls, determined actors may attempt to manipulate rewards.
- **Operational:** The Platform may fail to reach the scale needed to sustain rewards and creator programs.
- **Program changes:** Tier thresholds, discount rates, bonus rates, caps and the Store Rate may change with notice.
- **Value and liquidity:** If PODIUM becomes transferable, any market price may be volatile, may fall to zero, and may not match the Store Rate. No market or liquidity is guaranteed.
- **Concentration and governance:** Participation may be low, and advisory votes are not binding.
- **Third-party dependence:** Payment, custody, chain and audit providers may fail or change terms.

18. Legal Disclosure

This white paper is provided for information only. It is not an offer to sell, a solicitation to buy, or a recommendation of any security, token or financial product in any jurisdiction, and it is not a prospectus. It is not legal, tax, financial or investment advice.

PODIUM is a utility and rewards token for use on the Platform. It does not represent equity, debt, ownership, dividends, profit participation or any claim on The Chief Automotive Foundation's assets. The Chief Automotive Foundation makes no representation about PODIUM's price, value or liquidity and does not expect holders to profit from holding it.

This paper contains forward-looking statements about plans and timelines that may change. Features may be modified, paused or discontinued, and may be restricted in certain countries. Persons in jurisdictions where distribution or use would be unlawful should not rely on this paper. Participation may require verification under KYC/AML rules.

The Chief Automotive Foundation will update this paper as plans, laws and approvals change. Where this paper and the Terms of Use differ, the Terms of Use apply.

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Open Items for the Developers

Item	Needed from the team
Company, Platform and legal entity names	Confirm
Store Rate and Bonus caps (per SHIFT, monthly, annual)	Set values
Total supply [X] and tier thresholds and discounts	Model against sales and rewards forecasts
Reward Pool size and creator caps	Set based on budget
Burn percentage, buyback percentage and bonus expiry	Decide with finance and counsel

Item	Needed from the team
Target countries and licensed payment provider	Select; confirm licensing
Layer 2 network	Final selection
Driver, team and series rights holders and licenses	Status and terms
Team, advisor, counsel, auditor names	Fill in
Timeline	Set dates per phase