Kuvi.ai Whitepaper

An Intent-Based Agentic Interface for Peer-to-Peer Free Value Transfer | Agentic Finance

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Executive Summary

Overview of Kuvi's Vision

Kuvi is an AI-driven crypto interface that makes digital asset transactions as simple as typing a message or speaking a few words. At Kuvi.ai, this is called "Hooting." With the tagline **"Don't trade, just Hoot!"**, Kuvi delivers text-to-trade functionality that removes the need to navigate multiple dApps, bridges, or complex trading interfaces. A single natural-language prompt initiates buy, sell, or swap operations across chains, and Kuvi's AI handles all routing and execution.

Core Value Proposition

AI-Driven Simplicity
- Interprets plain-language prompts (e.g., "Buy $200 SOL," "Swap tokens for ETH").
- Automatically determines the optimal route—bridges, multi-step swaps, liquidity checks.

Interactive vs. Automated
- **Interactive Trades** execute immediately via a single signature.

- **Automated Trades** run on schedules or triggers, managed by a per-wallet escrow contract that caps downside to pre-deposited assets.

“Don’t Trade, Just Hoot!” Experience

- Both newcomers and experts use familiar text prompts.
- Complex cross-chain strategies become as easy as sending a message.

Key Highlights

1. **Text-to-Trade AI**: One prompt; end-to-end on-chain orchestration.
2. **Self-Custody Security**: “Not your keys, not your coins.”
3. **Customizable Permissions**: User-defined caps on AI-reserved funds.
4. **Multi-Chain Support**: Unified interface; behind-the-scenes bridging.

Introduction & Market Context

The Problem: Complexity in Crypto

- **Overwhelming UX**: Onboarding demands RPC setup, multiple wallets, and DEX interfaces.
- **High Risk of Error**: Gas miscalculations, lost seed phrases, bridging missteps.
- **Lack of Unification**: Users juggle separate apps for swaps, bridges, and portfolio tracking.

Why Text-to-Trade Matters

- **Single Nexus for UI/UX**: Eliminates multiple tabs and manual bridge steps.
- **AI-Optimized Routing**: Automates bridging, rate-finding, and slippage management.
- **Familiar, Text-Based Interaction**: Lowers the barrier for newcomers.

Existing Solutions & Shortfalls

1. **Traditional Self-Custody**: Secure but manual bridging and network switching.
2. **Centralized Exchanges**: User-friendly but custodial; funds can be frozen.
3. **Early AI Tools**: Analytics-only; no execution layer.
4. **Custodial "One-Click" Apps**: Easy but require relinquishing control.

Market Trends & Adoption Signals

- Crypto users exceed **420 million** globally; projected **1 billion** by 2027.
- **60%** of new entrants cite UX complexity as their main barrier.
- AI agents are gaining traction in consumer applications.

Kuvi's Opportunity

By uniting self-custody with text-to-trade AI, Kuvi removes critical friction and serves both novice and experienced participants.

Kuvi’s Platform Architecture

Dynamic Self-Custodial (DSC) Model: The Best of Both Worlds

Kuvi’s DSC Model delivers non-custodial security while enabling AI-driven automations via per-wallet escrow contracts. There are no ERC-20 allowance calls or single “owner” roles.

Interactive Self-Custodial Actions (AI-enabled)
- One-off commands (e.g., “Swap 1 ETH for SOL now”) are constructed by AI and signed directly by the user’s externally owned wallet (EOA).
- A single signature finalizes the transaction; funds remain under self-custody until execution.

Automated Account (AI-enabled)
- Time- or trigger-based automations (e.g., “When BTC drops 5%, buy $100”) deploy a dedicated escrow contract per wallet.
- **deposit(token, amount)**: Assets are transferred into escrow, defining maximum risk exposure.
- **lock(token, amount, tradeId)**: The AI reserves exactly the amount required for a pending trade; locked funds cannot be withdrawn.
- **withdraw(token, amount)**: Any unreserved escrow balance may be withdrawn at any time.
- **executeTrade(tradeId, params)**: Uses reserved tokens to perform bridging, swaps, or transfers; results and refunds return to escrow.
- **release(token, amount, tradeId)**: Frees locked tokens back to the withdrawable balance or settles liquidity advances.

Benefits
- Downside capped to escrowed assets.
- Fully reversible until execution.

- All flows are on-chain and auditable.
- No external ERC-20 approvals required.

AI-Driven Operations: “Don’t Trade, Just Hoot!”

1. **NLP Interpretation**: Natural-language prompts map to buy, sell, swap, or bridge intents.
2. **Route Planning**: AI evaluates balances, risk thresholds, gas fees, and liquidity venues.
3. **Execution & Confirmation**: Trades within thresholds execute automatically; larger or complex flows trigger confirmation.
4. **Continuous Learning**: AI refines routing strategies based on historical data and user preferences.

Security & Self-Custody

- **Private Key Control**: Seed phrases are user-generated and user-held; Kuvi never stores them.
- **Escrow-Only Access**: AI may reserve only user-deposited funds within predefined caps.
- **On-Chain Safeguards**: Time-locks, per-trade size limits, and token/chain whitelists.
- **Modular Rules**: Configurable settings such as “auto-reserve up to X” or “require manual approval above Y.”

User Experience Flow

1. **Onboarding & Account Creation**: Seed-phrase generation and optional connection of external wallets.
2. **Text-to-Trade Interaction**: Plain-language prompts initiate AI planning.

3. **Approvals & Confirmations**: AI executes or requests signatures per configured thresholds.
4. **Settlement**: Assets move into or out of escrow; full audit trail via on-chain logs.

Example Workflow: Bridging & Swapping

1. **Prompt Received**: “Swap $200 ETH for MATIC on Polygon.”
2. **Planning & Locking**: AI computes bridge fees and DEX rates, then locks $200 in escrow.
3. **Execution**: Under the user’s auto-approval cap, AI bridges and swaps.
4. **Result**: MATIC is credited to the Polygon escrow; unreserved funds remain withdrawable.

Tokenomics

Total Supply & Distribution

Total supply: **1,000,000,000 KUVI**

1. **Private Rounds (Seed + Strategic)** – 9% (90 M KUVI); TGE unlock 15%, linear 12 months.
2. **Public IDO + Launchpad** – 1% (10 M KUVI); TGE unlock 50%, linear 5 months.
3. **Team & Advisors** – 15% (150 M KUVI); 12 month cliff + 12 month linear.
4. **Ecosystem & Partnerships** – 25% (250 M KUVI); TGE unlock 10%, linear 12 months.
5. **Treasury & Reserve** – 25% (250 M KUVI); TGE unlock 10%, linear 12 months.
6. **Community & Account Kickbacks** – 20% (200 M KUVI); 0% initial, linear 12 months.
7. **Liquidity & Exchanges** – 5% (50 M KUVI); 100% at TGE.

Vesting Mechanics

- **TGE Unlock**: ~10% of total supply unlocked at TGE, with on-chain vesting schedules.
- **Linear Vesting**: Remaining tokens vest over 12 months; team/advisors have a 12 month cliff.

Utility & Use Cases

1. **Fee Discounts**: Up to 50% off AI and transaction fees when paid in KUVI.
2. **AI Feature Access**: Holding or staking KUVI unlocks advanced analytics, priority integrations, and beta features.
3. **Community Incentives**: Referral bonuses, airdrops, and loyalty rewards funded from the Community pool.
4. **Governance Potential**: Future DAO proposals and voting rights for KUVI holders.

Alignment with Kuvi’s Vision

The token model balances liquidity, stakeholder alignment, and long-term growth of Kuvi’s AI-driven text-to-trade ecosystem.

Technical Architecture & Smart Contracts

Overview

Kuvi integrates an AI-powered NLP layer with on-chain escrow contracts. Natural-language intents flow through the AI; resulting transactions execute via per-wallet escrows, preserving non-custodial control and enabling automated flexibility.

AI NLP Engine & Orchestration Layer

1. **Natural Language Parsing**: Converts text prompts into structured trade intents.
2. **Decision & Routing**: Evaluates balances, risk settings, gas costs, and liquidity venues.
3. **Atomic Bundling**: Chains multi-step operations (bridge → swap → deposit) into fail-safe, revert-on-failure sequences.

The Automated Account: Escrow Smart Contract

Each Automated Account is an on-chain escrow contract without an “owner” or allowance mechanism. Core methods include:

1. **deposit(token, amount)**
   Transfers specified tokens into the escrow contract from the user’s EOA.

2. **withdraw(token, amount)**
   Returns any unreserved escrowed tokens to the originating wallet.

3. **lock(token, amount, tradeId)**
   Reserves exactly the amount required for a pending trade; locked funds are withheld from withdrawal.

4. **executeTrade(tradeId, params)**
   Executes bridging, swapping, or transfer logic using reserved tokens. Upon completion or failure, resulting assets or refunds return to escrow.

5. **release(token, amount, tradeId)**
   Frees locked tokens back to the withdrawable balance or settles liquidity advances if liquidity was fronted.

Security & Controls
- Unreserved balances remain fully controlled by the wallet.
- No external ERC-20 approvals; all movements occur within the escrow contract.
- All lock and release events emit on-chain logs, ensuring complete auditability.
- User-defined caps prevent AI from reserving more than preapproved amounts.

The Vault: Self-Custody Mechanics

- The Vault holds primary assets under user-managed private keys; Kuvi never stores them.
- Transfers from Vault to escrow require explicit wallet signatures.
- AI operations are limited strictly to escrowed funds.
- Vault supports hardware wallets and social-recovery modules for enhanced security.

Cross-Chain Interactions & Integrations

- **Bridging Protocols**: LayerZero, Hop, Connext—automatically selected by AI for cost, speed, and reliability.
- **DEX Aggregators**: 1inch, Matcha, and similar services ensure optimal swap rates.

- **Chain Coverage**: EVM networks (Arbitrum, Polygon), Solana; extensible to Cosmos, Polkadot, and beyond.

Security Audits & Best Practices

- Independent audits of escrow contracts, bridging adapters, and orchestration logic, with public reports.
- Ongoing bug bounty program to surface vulnerabilities proactively.
- Real-time monitoring and defensive programming to prevent stranded assets.

User Privacy & Data Handling

- Minimal off-chain storage: prompt text and encrypted session metadata only.
- Exploration of TEEs, secure enclaves, and zero-knowledge proofs for enhanced privacy as demand evolves.

Roadmap & Development Plan

Current Progress & MVP

- **Alpha Prototype**: Basic text-to-trade on one chain; escrow contract factory deployed.
- **Initial Audit & Bug Bounty**: Preliminary security review and public bounty launch.
- **Beta Focus Groups**: Early-adopter testing of NLP accuracy and escrow UX.

Short-Term Goals (0–6 Months)

1. **Public Beta & Token Launch**
    - Broad rollout of text-to-trade and escrow features.
    - KUVI token distribution, initial liquidity provisioning, and fee-discount activation.
2. **Cross-Chain Expansion**
    - Integrate Arbitrum, Polygon, and BNB Chain.
    - Refine AI routing across bridges and DEXs.
3. **Security & UX Enhancements**
    - Follow-up audits and threat modeling.
    - Enhanced onboarding with contextual guidance on escrow settings.

Mid-Term Goals (6–12 Months)

1. **Advanced AI Automations**
    - Event-based triggers (e.g., “If BTC dips 10%, buy $200”).
    - Portfolio analytics and arbitrage recommendations.
2. **Staking & Community Growth**
    - Launch staking programs.
    - Expand language and regional support.
3. **Governance Exploration**
    - Pilot on-chain governance modules.
    - Establish ecosystem grants.

Long-Term Vision (12+ Months)

1. **Enterprise & Institutional Adoption**
    - White-label SDKs for fintech and custodial platforms.
    - Strategic partnerships across DeFi, NFT, and metaverse ecosystems.

2. **Non-EVM & Privacy Enhancements**
    - Integrate Cosmos, Polkadot, and ZK protocols for privacy-preserving transactions.
3. **Progressive Decentralization**
    - Migrate backend components to decentralized infrastructure.
    - Community-driven governance of protocol parameters.

Measuring Success

- **User Growth & Retention**: Vault and escrow creations; DAU/MAU metrics.
- **AI Transaction Volume**: Count and total value of AI-orchestrated trades.
- **Token Utility**: Percentage of fees paid in KUVI; staking participation.
- **Security & Reliability**: Audit cadence; bug severity; system uptime.

Business Model & Go-to-Market Strategy

Revenue Streams

1. **Transaction & AI Fees**: Discounts applied when fees are paid in KUVI.
2. **Premium AI Plans**: Tiered subscriptions for advanced strategy modules.
3. **White-Label Licensing**: SDKs for integration into third-party platforms.
4. **Referral & Partnership Fees**: Revenue shares with DeFi protocols and marketplaces.

Go-to-Market Focus Areas

- **Crypto Newcomers**: Emphasize ease of use (“Don’t Trade, Just Hoot!”) and educational content.

- **DeFi Enthusiasts**: Highlight cross-chain automation and programmable triggers.
- **Enterprise Partners**: Offer white-label solutions and API integrations.

Marketing Channels & Community Building

- Influencer AMAs and thought-leader partnerships on X, YouTube, and Telegram.
- Content marketing, SEO-optimized tutorials, and blog posts.
- Referral and ambassador programs to drive regional adoption.

Adoption Metrics & KPIs

- Vault/Escrow creations; daily and monthly active users.
- Ratio of automated vs. manual trades.
- Share of fees paid in KUVI; staking and reward participation.
- Quarterly transaction fee revenue and partnership volume.

Path to Mainstream Adoption

- Continuous UI/UX enhancements with in-app guidance.
- Localization in high-growth markets (e.g., Southeast Asia, Latin America, Africa).
- Ecosystem expansion via developer APIs, grants, and hackathons.

Founding Team

Dylan Dewdney, CEO / Co-Founder

Dylan brings over **13 years** of crypto experience, having actively supported Ethereum from its genesis and participated in Bitcoin mining as early as 2012/13. A highly accurate analyst of market behavior and social psychology, Dylan has:

- **Raised $10M** for Root Protocol (formerly NFT3) alongside major investors like Animoca Brands, Shima Capital, and Dao5
- Facilitated **$15M+** in funding across various influential Web3 projects
- Been involved at core or strategic levels in projects exceeding **$50M** in raises
- Launched a **$2B FDV** project (Kylin Network) in 2021 on Polkadot
- Spoken alongside luminaries such as **Edward Snowden**
- Served as a co-founder/strategic lead in multiple DeFi and identity-focused endeavors (e.g., Harbour DAO, BEAM, Kylin, Root Protocol)

With an academic background in social theory and a keen sense for market opportunities, Dylan believes **Kuvi's AI-based model** can onboard millions of new crypto participants by removing friction and complexity from everyday transactions.

Jahāngir (Jay) Nasr, CTO / Co-Founder

Jay is a multilingual developer (Persian, German, English, French, basic Arabic) with a diverse technical skill set:

- Past lead developer at **Room24Studios**, working on **MagnetoBro** (Unity/C#)
- Co-founded **Jahulien UG** with prominent German YouTuber Julien Bam (2018)
- Co-founded **Ascrypto GmbH** (2020), offering mining-as-a-service solutions

- Founded **MyGPT (mygpt.link)** in 2023, a Telegram-based personal GPT/ community manager

His expertise spans:

- Crypto (forked LTC), DeFi (smart contracts, liquidity, trading)
- Gaming (Unity, C#), full-stack (TypeScript/JS, Python, Swift, etc.), distributed cloud infrastructure (AWS, GCP)

Jay's blend of **blockchain** and **gaming** development experience is pivotal in ensuring Kuvi's **text-to-trade** custodial model remains robust, scalable, and user-friendly.

Maxim Sindall, Co-Founder and IR

Maxim co-founded **Altura**, contributing to the company's early growth. Since then, he has pursued multiple entrepreneurial ventures:

- **Partner & GM** at **Golden Bakeshop**, supplying bread to **1500+** grocery stores across North America
- **Founder** of **StreamClash**, a platform for activating engagement among passive audiences.

Maxim's operational acumen and knack for scaling revenue streams complement Kuvi's AI-driven vision. He focuses on ensuring Kuvi's custodial product remains appealing to mainstream crypto users and fosters a sustainable revenue model.