

MiCA White Paper

AmericanFortress Token (AF)

AmericanFortress Ltd, British Virgin Islands

Version 2.0 | 6 October 2026

Prepared for the EEA under Title II of Regulation (EU) 2023/1114, Annex I and the other-crypto-asset template in Commission Implementing Regulation (EU) 2024/2984. Primary purpose: public offer and admission to trading.

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01 Date of notification

2026-10-06

02 Statement in accordance with Article 6(3) of Regulation (EU) 2023/1114

This crypto-asset white paper has not been approved by any competent authority in any Member State of the European Economic Area. AmericanFortress Ltd, as offeror and person seeking admission to trading, is solely responsible for the content of this crypto-asset white paper.

03 Compliance statement in accordance with Article 6(6) of Regulation (EU) 2023/1114

This crypto-asset white paper complies with Title II of Regulation (EU) 2023/1114 and, to the best of the knowledge of the management body of AmericanFortress Ltd, the information presented in it is fair, clear and not misleading and the crypto-asset white paper makes no omission likely to affect its import.

04 Statement in accordance with Article 6(5), points (a), (b), (c), of Regulation (EU) 2023/1114

The crypto-asset referred to in this white paper may lose its value in part or in full, may not always be transferable and may not be liquid.

05 Statement in accordance with Article 6(5), point (d), of Regulation (EU) 2023/1114

The crypto-asset may not be exchangeable against the relevant good or service, especially in the case of failure or discontinuation of the crypto-asset project. AF functionality is planned and may be unavailable at launch. This warning is included conservatively for its utility-like functions.

06 Statement in accordance with Article 6(5), points (e) and (f), of Regulation (EU) 2023/1114

The crypto-asset referred to in this white paper is not covered by the investor compensation schemes under Directive 97/9/EC or the deposit guarantee schemes under Directive 2014/49/EU.

Summary**07 Warning in accordance with Article 6(7), second subparagraph, of Regulation (EU) 2023/1114**

This summary should be read as an introduction to the crypto-asset white paper. A prospective holder should base any decision to purchase AF on the content of this crypto-asset white paper as a whole and not on the summary alone. The offer to the public does not constitute an offer or solicitation to purchase financial instruments. Any such offer or solicitation can be made only through a prospectus or other offer document under applicable national law. This crypto-asset white paper does not constitute a prospectus under Regulation (EU) 2017/1129 or another offer document under Union or national law.

08 Characteristics of the crypto-asset

AmericanFortress Token (AF) is a fungible ERC-20 crypto-asset with a maximum original supply of 10,000,000,000 AF. The canonical Ethereum contract is 0x48D7D152Cb996610773CB8be14CD0913172895B1. The full supply was minted once to a 3-of-5 Safe multisignature wallet. Initial bridged deployments are planned on Arbitrum and OG. AF is intended for FortressName reservations, token locking, signaling, paymaster or tolling services and infrastructure participation. It grants no equity, debt, dividend, profit participation, reserve claim or fiat redemption right. AF is treated as an other crypto-asset under Title II MiCAR. It is not designed to track an official currency or other reference value. AF balances and transfers remain publicly visible. Optional Confidentiality Machine and SafeSend services are separate from the token. Utilities may not be available at the 4 November 2026 launch. Production services are expected later in November or December 2026, without a guaranteed delivery date.

09 Further information about utility tokens

AF has planned access and service functions. Its classification is not based exclusively on the narrow utility-token definition in Article 3(1)(9) MiCAR, because the disclosed model includes open protocol, signaling, paymaster and infrastructure functions across an ecosystem of implementers. A holder does not acquire a general claim to goods or services from the issuer, nor a guaranteed price or availability of services. The technical whitepaper states that name-

level KYC/AML credentials do not require holding or locking AF. The optional Confidentiality Machine and SafeSend services do not require AF utility and do not contribute revenue to AF token mechanics. No utility availability is assured at TGE.

10 Key information about the offer to the public or admission to trading

Issuer, offeror and person seeking admission to trading: AmericanFortress Ltd, BVI company no. 2218594, LEI 254900W0QHPFGBDAT959, wholly owned by MatterFi Inc. Home Member State for the proposed notification: Liechtenstein. Territorial scope: all 30 EEA states. Intended TGE and admission: 4 November 2026 on OKX through OKX Europe Limited. Indicative initial listing price: USD 0.0075 per AF. This implies an arithmetic fully diluted valuation of USD 75,000,000 at the maximum supply, not issuer proceeds or a guaranteed market value. 1,860,000,000 AF (18.60%) schedules as unlocked at TGE, including 1,500,000,000 AF of market-making inventory. Liquidity allocations remain subject to exchange feedback. Publication is intended at <https://americanfortress.io/documents/AmericanFortress-MiCA-Whitepaper.pdf> after the statutory notification period and before commencement.

Part A - Information about offeror or person seeking admission to trading

A.1 Name

AmericanFortress Ltd

A.2 Legal form

BVI Business Company limited by shares under the BVI Business Companies Act, 2004, as amended.

A.3 Registered address

Registered address

c/o Coverdale Trust Services Limited, 4th Floor, Water's Edge Building, Meridian Plaza, Road Town, Tortola, VG1110, British Virgin Islands

Country

British Virgin Islands

Sub-division

Tortola

A.4 Head office

Head office

c/o Coverdale Trust Services Limited, 4th Floor, Water's Edge Building, Meridian Plaza, Road Town, Tortola, VG1110, British Virgin Islands

Country

British Virgin Islands

Sub-division

Tortola

A.5 Registration date

2026-09-21

A.6 Legal entity identifier

254900W0QHPFGBDAT959

A.7 Another identifier required pursuant to applicable national law

BVI company registration number 2218594

A.8 Contact telephone number

+971 58 513 3461

A.9 E-mail address

jakub@americanfortress.io

A.10 Response time (days)

20

A.11 Parent company

MatterFi Inc., United States. Holder of all 50,000 issued shares, representing 100% of the issued share capital.

A.12 Members of the management body

Identity

Sebastien Audy

Business address

c/o Coverdale Trust Services Limited, 4th Floor, Water's Edge Building, Meridian Plaza, Road Town, Tortola, VG1110, British Virgin Islands

Function

Director

Identity

Pancho Vanhees

Business address

c/o Coverdale Trust Services Limited, 4th Floor, Water's Edge Building, Meridian Plaza, Road Town, Tortola, VG1110, British Virgin Islands

Function

Director

Member #3

Identity

Johan Ditz Lemche

Business address

c/o Coverdale Trust Services Limited, 4th Floor, Water's Edge Building, Meridian Plaza, Road Town, Tortola, VG1110, British Virgin Islands

Function

Director

A.13 Business activity

AmericanFortress Ltd assumes responsibility as issuer, offeror and person seeking admission to trading for AF. It coordinates the token launch, treasury administration, exchange admission and the commercial development of the AmericanFortress Protocol. The protocol is intended to support human-readable payment names, privacy-preserving signaling, wallet integrations and optional compliance credentials. Hosted automation, infrastructure services and

associated commercial policies are planned. The company is not represented by this notification as an authorised EEA crypto-asset service provider. Any regulated service requires a separate lawful basis.

A.14 Parent company business activity

MatterFi Inc. develops digital-asset wallet and security technology and enterprise integration software. Its historical role includes development of the AmericanFortress brand, protocol and SDK. It is now the sole shareholder of AmericanFortress Ltd. Parent ownership does not grant AF holders shares in either company or a right to parent support.

A.15 Newly established

True

A.16 Financial condition for the past three years

Not applicable. AmericanFortress Ltd was incorporated on 21 September 2026 and has no three-year operating history.

A.17 Financial condition since registration

The company is newly incorporated. The corporate records evidence 50,000 issued no-par-value shares held by MatterFi Inc. They do not establish the amount of paid-in cash, present assets, liabilities, net assets, revenue, cash flow or liquidity. No opening balance sheet, management accounts, funding agreement or audited financial statements have been supplied for the period since incorporation. No statement of solvency or adequacy of capital is made on that basis. Project execution depends on available corporate funding, personnel, technical delivery and contractual counterparties. Parent ownership is not a funding guarantee. AF holders have no claim to corporate assets, income or liquidation proceeds.

Part B - Information about issuer, if different from offeror or person seeking admission to trading

Disclosure field	Information
B.1 Issuer different from offeror/applicant	False. AmericanFortress Ltd assumes all three capacities.
B.2 Name	Not applicable.
B.3 Legal form	Not applicable.
B.4 Registered address	Not applicable.
Registered address	Not applicable.
Country	Not applicable.
Sub-division	Not applicable.
B.5 Head office	Not applicable.
Head office	Not applicable.
Country	Not applicable.
Sub-division	Not applicable.
B.6 Registration date	Not applicable.
B.7 Legal entity identifier	Not applicable.
B.8 Another identifier required pursuant to applicable national law	Not applicable.
B.9 Parent company	Not applicable.
B.10 Members of the management body	Not applicable.
Identity	Not applicable.
Business address	Not applicable.

Function	Not applicable.
B.11 Business activity	Not applicable.
B.12 Parent company business activity	Not applicable.

Part C - Information about the operator of the trading platform in cases where it draws up the crypto-asset white paper and information about other persons drawing the crypto-asset white paper pursuant to Article 6(1), second subparagraph, of Regulation (EU) 2023/1114

Disclosure field	Information
C.1 Name	Not applicable.
C.2 Legal form	Not applicable.
C.3 Registered address	Not applicable.
Registered address	Not applicable.
Country	Not applicable.
Sub-division	Not applicable.
C.4 Head office	Not applicable.
Head office	Not applicable.
Country	Not applicable.
Sub-division	Not applicable.
C.5 Registration date	Not applicable.
C.6 Legal entity identifier	Not applicable.
C.7 Another identifier required pursuant to applicable national law	Not applicable.
C.8 Parent company	Not applicable.
C.9 Reason for crypto-asset white paper preparation	Not applicable.
C.10 Members of the management body	Not applicable.
Identity	Not applicable.
Business address	Not applicable.
Function	Not applicable.
C.11 Operator business activity	Not applicable.
C.12 Parent company business activity	Not applicable.
C.13 Other persons drawing up the crypto-asset white paper according to Article 6(1), second subparagraph, of Regulation (EU) 2023/1114	Not applicable.
C.14 Reason for drawing the white paper by persons referred to in Article 6(1), second subparagraph, of Regulation (EU) 2023/1114	Not applicable.

Part D - Information about other token project

D.1 Crypto-asset project name

AmericanFortress Protocol (AFP)

D.2 Crypto-asset name

AmericanFortress Token

D.3 Abbreviation

AF

D.4 Crypto-asset project description

AFP is intended to let users direct payments to a human-readable FortressName. Wallets use a public paycode, key derivation and encrypted signaling to derive recipient addresses specific to a relationship. Multimodal signaling uses off-chain, on-chain and recovery pathways. The intended result is easier payment addressing with reduced public linkage between a name and transaction relationships. The ordinary transaction still settles on its underlying blockchain. Recipient-aware proofs can establish sender continuity without exposing broader wallet activity. Optional SafeSend, built on the Confidentiality Machine, uses shielded transaction state and selective proof or disclosure features. These are separate protocol services. AF itself is transparent and has no inherent anonymisation function. Technical claims describe intended design and are not a guarantee of privacy, successful implementation or regulatory acceptance.

D.5 Details of all natural or legal persons involved in implementation of crypto-asset project

Type of person

Other person involved in implementation

Name of person

AmericanFortress Ltd

Business address of person

c/o Coverdale Trust Services Limited, 4th Floor, Water's Edge Building, Meridian Plaza, Road Town, Tortola, VG1110, British Virgin Islands

Domicile of company

British Virgin Islands

Type of person

Development team

Name of person

MatterFi Inc.

Business address of person

30 N Gould St, Ste 20466, Sheridan, WY 82801, United States

Domicile of company

United States

Person #3

Type of person

Crypto-asset service provider

Name of person

OKX Europe Limited

Business address

Piazzetta Business Plaza, Office Number 4, Floor 2, Ghar il-Lembi Street, Sliema, SLM1562, Malta

Domicile of company

Malta

Person #4

Type of person

Development team

Name of person

Michal "Mehow" Pospieszalski

Business address

30 N Gould St, Ste 20466, Sheridan, WY 82801, United States

Domicile of company

Not applicable / not reported.

Person #5

Type of person

Development team

Name of person

Chris Odom

Business address

30 N Gould St, Ste 20466, Sheridan, WY 82801, United States

Domicile of company

Not applicable / not reported.

Person #6

Type of person

Other person involved in implementation

Name of person

Jakub Zurawinski

Business address

c/o Coverdale Trust Services Limited, 4th Floor, Water's Edge Building, Meridian Plaza, Road Town, Tortola, VG1110, British Virgin Islands

Domicile of company

Not applicable / not reported.

D.6 Utility token classification

False

D.7 Key features of goods or services for utility token projects

AF is intended to support name reservations, locking during active reservations, wallet signaling, sponsored execution or paymaster tolling and infrastructure participation. Hosted services may automate token acquisition, locking and use for customers. Services may be delayed or discontinued and will be subject to their actual contractual and technical terms. Name-level KYC/AML credentials may be obtained without holding or locking AF. Confidentiality Machine and SafeSend are separate services whose revenues do not feed the AF token model.

D.8 Plans for the token

Description of past milestones

The AmericanFortress project previously used MatterFi Inc. as the entity responsible for the 2025 MiCA whitepaper. The latest technical specification is v3.2 dated 30 September 2026. AmericanFortress Ltd was incorporated on 21 September 2026. AmericanFortress Ltd. deployed the Ethereum token contract, one-time minting of the full supply and transfer to a 3-of-5 Safe. The new responsible entity, revised tokenomics, initial chains and admission arrangements are disclosed in this new notification. Corporate substitution is not a 1:1 token migration or replacement mint.

Description of future milestones

The intended next milestone is TGE and admission to trading on 4 November 2026. Production services are expected later in November or December 2026. Usability may be entirely unavailable at TGE. Subsequent work is intended to include name reservation and signaling services, hosted and user-directed access, wallet or enterprise integrations, paymaster services and governance tooling. Availability of Confidentiality Machine and SafeSend depends on separate implementation. Milestones are plans and may change. Material changes require assessment under Article 12 MiCAR.

D.9 Resource allocation

Maximum original supply: 10,000,000,000 AF. Allocation under v3.2:

Private Round 1: 335,000,000 AF (3.35% of supply).

Equity investor token kicker: 174,166,666.67 AF (1.74% of supply).

Exchange listings and launchpool: 250,000,000 AF (2.50% of supply).

Liquidity and market making (CEX): 1,000,000,000 AF (10.00% of supply).

Liquidity and market making (DEX): 500,000,000 AF (5.00% of supply).

Team, advisors and engineering: 1,500,000,000 AF (15.00% of supply).

Marketing: 1,000,000,000 AF (10.00% of supply).

Community and user incentives: 2,000,000,000 AF (20.00% of supply).

Treasury: 3,240,833,333.33 AF (32.41% of supply).

Percentages are rounded to two decimals. Private Round 1 represents early token purchasers. The equity investor token kicker is a non-cash allocation to equity investors, including its reserve. AF does not itself represent equity. The token kicker and treasury quantities are shown to two decimal places.

Vesting, measured from TGE:

Private Round 1: 0% unlocked at TGE, 12 months cliff, 100% linear over 24 months after cliff.

Equity investor token kicker: 0% unlocked at TGE, 12 months cliff, 100% linear over 24 months after cliff.

Exchange listings and launchpool: 100% unlocked at TGE, None cliff, No vesting.

Liquidity and market making (CEX): 100% unlocked at TGE, None cliff, No vesting.

Liquidity and market making (DEX): 100% unlocked at TGE, None cliff, No vesting.

Team, advisors and engineering: 0% unlocked at TGE, 12 months cliff, 100% linear over 24 months after cliff.

Marketing: 6% unlocked at TGE, None cliff, 94% linear over 18 months.

Community and user incentives: 2.5% unlocked at TGE, None cliff, 97.5% linear over 48 months.

Treasury: 0% unlocked at TGE, 12 months cliff, 100% linear over 36 months after cliff.

Under this schedule, 1,860,000,000 AF (18.60%) is initially unlocked. This includes 1,500,000,000 AF of CEX/DEX market-making inventory, 250,000,000 AF for exchange listings/launchpool and 110,000,000 AF for marketing/community. Excluding market-making inventory, the unlocked amount is 360,000,000 AF (3.60%).

Excluding market-making and exchange-listing allocations, it is 110,000,000 AF (1.10%). Unlocked inventory is not synonymous with sold tokens or actual freely circulating supply.

Liquidity allocations may change after subject to trading venue requirements. Rounded displayed percentages sum to 100.00%, and disclosed quantities sum to 10 billion AF.

Allocation	AF quantity	Supply %
Private Round 1	335,000,000	3.35%
Equity investor token kicker	174,166,666.67	1.74%

Exchange listings and launchpool		250,000,000	2.50%
Liquidity and market making (CEX)		1,000,000,000	10.00%
Liquidity and market making (DEX)		500,000,000	5.00%
Team, advisors and engineering		1,500,000,000	15.00%
Marketing		1,000,000,000	10.00%
Community and user incentives		2,000,000,000	20.00%
Treasury		3,240,833,333.33	32.41%
Allocation	TGE unlock	Cliff	Vesting
Private Round 1	0%	12 months	100% linear over 24 months after cliff
Equity investor token kicker	0%	12 months	100% linear over 24 months after cliff
Exchange listings and launchpool	100%	None	No vesting
Liquidity and market making (CEX)	100%	None	No vesting
Liquidity and market making (DEX)	100%	None	No vesting
Team, advisors and engineering	0%	12 months	100% linear over 24 months after cliff
Marketing	6%	None	94% linear over 18 months
Community and user incentives	2.5%	None	97.5% linear over 48 months
Treasury	0%	12 months	100% linear over 36 months after cliff

D.10 Planned use of collected funds or other tokens

Any proceeds actually received by AmericanFortress Ltd from a primary sale are intended for protocol and SDK development, integrations, security reviews, operational infrastructure, regulatory compliance, ecosystem growth, lawful liquidity arrangements and general project expenses. Trading on a secondary venue does not by itself raise funds for the issuer. Treasury, market-making inventory and non-cash equity-investor allocations are not subscription proceeds. No fixed spending percentages or dedicated reserve backing AF are represented.

Part E - Information about offer to public of other tokens or their admission to trading

E.1 Public offering or admission to trading

Admission to trading

E.2 Reasons for public offer or admission to trading

AmericanFortress Ltd seeks admission of AF to trading on OKX through OKX Europe Limited to enable lawful EEA access and secondary-market transactions under MiCAR. For the proposed Liechtenstein home-state designation, an initial public offer by the new BVI entity in Liechtenstein is assumed and must be confirmed under Article 3(1)(33)(c) MiCAR. The prior MatterFi notification does not itself establish that nexus. The company also assumes any offeror responsibility for its own public-offer communications. No completed listing agreement or separate current direct-sale terms have been supplied. Any new primary EEA offer will commence only after lawful publication and completion of its required terms. Exchange admission, minimum liquidity and continuous trading are not guaranteed.

E.3 Fundraising target

Target expressed in currency

Not specified. No current primary-sale target or cap.

Target expressed in units

Not specified. No current primary-sale target or cap.

Target expressed in digital token identifier

Not specified. No current primary-sale target or cap.

E.4 Minimum subscription goals

Goals expressed in currency

Not specified. No current primary-sale target or cap.

Goals expressed in units

Not specified. No current primary-sale target or cap confirmed.

Goals expressed in digital token identifier

Not specified. No current primary-sale target or cap confirmed.

E.5 Maximum subscription goals

Goals expressed in currency

Not specified. No current primary-sale target or cap.

Goals expressed in units

Not specified. No current primary-sale target or cap.

Goals expressed in digital token identifier

Not specified. No current primary-sale target or cap.

E.6 Oversubscription acceptance

False

E.7 Oversubscription allocation

Not applicable to ordinary secondary trading. Any capped primary offer will need an express allocation policy before commencement.

Issue price details

E.8 Issue price

0.0075

E.9 Official currency determining issue price

USD

E.9 Any other tokens determining issue price

Not applicable / not reported.

E.10 Subscription fee

Fee expressed in currency

0

Fee expressed in units

Not applicable / not reported.

Fee expressed in digital token identifier

Not applicable / not reported.

E.11 Offer price determination method

The initial reference listing price is USD 0.0075. After admission, executable prices depend on venue orders, liquidity, spreads and market conditions. The issuer does not promise to transact or redeem at that price. Any primary subscription price must be stated in its final offer terms. The USD 75,000,000 figure is simply 10,000,000,000 multiplied by USD 0.0075 and is neither a fundraising target nor a floor value.

E.12 Total number of offered or traded other tokens

10000000000

E.13 Targeted holders

All types of investors

E.14 Holder restrictions

Retail and professional participants may access AF where lawful and where the venue or any offeror permits participation. Platform verification, sanctions screening, anti-money-laundering controls, supported jurisdictions, wallet/network compatibility and applicable consumer protections may restrict access. Notification for all EEA states does not establish that each venue supports users or services in every such state. The issuer must not market or sell AF in jurisdictions where this is prohibited.

E.15 Reimbursement notice

For a time-limited public offer, information on its outcome is required within 20 working days after the subscription period ends. Where no time limit applies, the number of circulating crypto-assets must be published on an ongoing basis at least monthly. Applicable cancellation, safeguarding and statutory withdrawal refunds remain unaffected.

E.16 Refund mechanism

Where Article 13 MiCAR applies to a retail primary purchase, reimbursement covers all payments received, including relevant charges, through the same means of payment unless expressly agreed otherwise and without an additional reimbursement fee. Refund administration must comply with identity and sanctions obligations without displacing mandatory deadlines. Exchange trade reversals or other refunds follow the relevant venue rules unless mandatory law requires otherwise. No general refund applies merely because the market price falls.

E.17 Refund timeline

An applicable Article 13 reimbursement must occur without undue delay and no later than 14 days after notification of withdrawal. Cancellation of a time-limited offer requires return of collected funds or crypto-assets no later than 25 calendar days after cancellation under Article 10(6). Other refunds follow mandatory law and the applicable disclosed terms.

E.18 Offer phases

First, the token has been deployed and the supply minted to the stated multisignature wallet. Second, the completed whitepaper and explanation are to be notified under AmericanFortress Ltd and then published after the required period. Third, the intended 4 November 2026 TGE/admission enables trading on OKX, subject to venue confirmation. Fourth, project functionality is expected later in November or December. The private-round and equity-investor allocations in v3.2 are distinct from a new EEA public subscription. No additional primary-sale phase is assumed as a confirmed fact.

E.19 Early purchase discount

No early-purchase discount proposed for new EEA public offer.

E.20 Time-limited offer

False

E.21 Subscription period beginning

Not applicable / not reported.

E.22 Subscription period end

Not applicable / not reported.

E.23 Safeguarding arrangements for offered funds or other tokens

For any time-limited primary offer, collected funds or crypto-assets must be monitored and safeguarded through the arrangements required by Article 10(3) MiCAR, with a credit institution or authorised custody provider as applicable. Such arrangements, including provider identity, must be disclosed before that offer begins. Where users purchase on OKX, client funds and assets are handled by the contracting venue or its disclosed payment/custody arrangements under applicable law. The issuer treasury Safe is not represented as a statutory safeguarding account for purchasers.

E.24 Payment methods for other token purchase

Eligible users may use funding methods and trading pairs actually supported by their OKX Europe account and the AF market at launch. These may include supported funds and crypto-assets. Specific cards, wallets, stablecoins or currencies are not promised by the issuer. Any direct primary purchase requires separately disclosed payment instructions.

E.25 Value transfer methods for reimbursement

Statutory reimbursement uses the original payment method unless the retail holder expressly agrees to another method and incurs no additional reimbursement fee. A bank or on-chain refund must use the verified beneficiary or wallet and compatible network. Venue transactions follow the applicable platform rules.

E.26 Right of withdrawal

A retail holder buying directly from the offeror or from a CASP placing AF for the offeror may withdraw without cost or reasons within 14 calendar days of the purchase agreement, where Article 13 applies. This right does not apply where AF has already been admitted to trading before the purchase, as provided by Article 13(4). Ordinary post-admission exchange trading does not automatically carry a fresh 14-day MiCAR withdrawal right. No disclaimer limits mandatory consumer rights.

E.27 Transfer of purchased other tokens

Venue purchases are credited to the purchaser's supported account in accordance with platform settlement. On-chain withdrawals use a verified compatible address and an AF network actually supported by that venue. Canonical AF is on Ethereum. Arbitrum and OG deliveries or withdrawals require verified representations and network-specific support. Direct primary delivery, if offered, will follow disclosed allocation and settlement terms.

E.28 Transfer time schedule

Timing depends on cleared payment, order execution, account checks, venue processing, withdrawal controls, network confirmation and any bridge delay. No fixed instantaneous transfer schedule is guaranteed.

E.29 Purchaser's technical requirements

Platform users need an eligible verified account, secure access credentials and compliance with its rules. Self-custody users need a compatible wallet, control of private keys, the correct network and verified AF address, and enough native network currency for fees. Bridging requires supported software and acceptance of bridge and finality risks. Using a wrong chain or address may cause irreversible loss.

Other token services provider characteristics**E.30 Other token service provider (CASP) name**

OKX Europe Limited

E.31 CASP identifier

54930069NLWEIGLHXU42

E.32 Placement form

Not applicable

Trading platforms characteristics

E.33 Trading platforms name

OKX, operated for the intended EEA admission by OKX Europe Limited, Malta company registration number C88193, registered office Piazzetta Business Plaza, Office Number 4, Floor 2, Ghar il-Lembi Street, Sliema, SLM1562, Malta. Public OKX disclosures state MiCAR authorisation by the MFSA on 27 January 2025. Kraken and Bitvavo are possible later venues and are not represented as confirmed initial admissions.

E.34 Trading platforms market identifier code (MIC)

Not available

E.35 Trading platforms access

Access is through OKX's supported interface and subject to verified account eligibility, its EEA terms, applicable country coverage, sanctions/AML checks and trading rules. Admission, opening time, markets and continued trading remain subject to final venue acceptance.

E.36 Involved costs

Purchasers may incur venue trading fees, spreads, funding or conversion charges, withdrawal fees, network gas, bridge fees and service-specific protocol charges. Native network fees are paid in the relevant network currency. The issuer does not guarantee a fixed total transaction cost. Any issuer fee requires prior disclosure.

E.37 Offer expenses

AmericanFortress Ltd bears or arranges the legal, notification, identification, technical, security, marketing and admission expenses associated with its project responsibilities. No subscription surcharge is assumed other than a charge expressly disclosed in final offer terms. A complete issuer budget has not been supplied.

E.38 Conflicts of interest

Potential conflicts arise from MatterFi's sole ownership, management and early-investor holdings, team and treasury allocations, the non-cash equity-investor token kicker, exchange/launchpool allocations, market-making inventory and related-party development or IP arrangements. Treasury decisions, protocol parameters, buybacks, burns and releases may favour some participants or affect price and liquidity. Liquidity providers may trade for their own account. AF does not grant holders corporate voting or control rights. Interested parties remain subject to applicable market-abuse and conflicts obligations.

E.39 Applicable law

The issuer's corporate existence, organisation and internal affairs are governed by BVI law. The proposed EEA public-offer terms are assumed to select Liechtenstein law, subject to directly applicable MiCAR requirements and mandatory consumer and other national law. Exchange services are governed by the actual contracting venue's terms. Choice of law for token use, bridges and protocol services follows their respective terms.

E.40 Competent court

For issuer public-offer disputes, the proposed contractual forum is the competent courts in Liechtenstein, subject to mandatory jurisdiction rules and consumers' protected forums. BVI corporate matters and venue/service disputes follow the applicable statutory and contractual jurisdiction. No universal exclusive Liechtenstein jurisdiction is assumed.

Part F - Information about other tokens

F.1 Crypto-asset type

OTHR

F.2 Other token functionality

AF is intended to reserve FortressNames by locking tokens during the reservation, support wallet signaling, and pay for or participate in paymaster/tolling and infrastructure services. Hosted services may automate AF operations so end users need not directly manage tokens. These functions are planned and may be unavailable at TGE. AF does not entitle holders to interest, guaranteed yield, revenue distribution or fiat redemption. Verifiable KYC/AML credentials can be obtained or presented without AF holdings or locking. Optional Confidentiality Machine and SafeSend are separate services and their revenues are excluded from AF's token mechanism.

F.3 Planned application of functionalities

Core services are expected for production later in November or December 2026. Implementation is intended to support hosted automation and more direct user interaction, partner wallet integrations, signaling resilience, name-level credentials and permitted infrastructure services. Operational governance may adjust service parameters, including tokens per name. Optional confidentiality functionality is separately dependent on its development. No technical-whitepaper roadmap is a binding assurance of availability.

A description of the characteristics of the other token, including the data necessary for classification of the crypto-asset white paper in the register referred to in Article 109 of Regulation (EU) 2023/1114, as specified in accordance with paragraph 8 of that Article

F.4 Type of crypto-asset white paper

Other crypto-asset token white paper

F.5 Type of submission

New

F.6 Other token characteristics

AF is a transparent fungible ERC-20 on Ethereum. Contract: 0x48D7D152Cb996610773CB8be14CD0913172895B1. The client confirms one-time minting of 10,000,000,000 AF to Safe 0x9ACc0132c6FA178760404Cb3bF5c0a876db3B627, requiring 3 of 5 approvals. The canonical contract has no mint function, pause, blacklist or transfer tax and is not upgradeable. Initial Arbitrum and OG representations are planned. Their contracts, bridges and amounts are not yet supplied. Cross-chain representations must not create additional unbacked economic supply. Any proposed locking or burn mechanism is separate from an ability to mint additional canonical AF.

F.7 Commercial name or trading name

AmericanFortress Token (AF)

F.8 Website of the issuer

<https://americanfortress.io>

F.9 Starting date of offer to the public or admission to trading

2026-11-04

F.10 Publication date

2026-11-04

F.11 Any other services provided by the issuer

The issuer coordinates the project, token treasury and admission arrangements and plans hosted naming, signaling, recovery/automation and infrastructure services. The protocol may also support optional Confidentiality Machine and

SafeSend services. The technical design states that the foundation does not take custody of users' funds in those flows. This statement about design does not establish a CASP exemption. The actual service model and any authorisation obligations must be assessed before EEA operation.

F.12 Language or languages of white paper

English

F.13 Digital token identifier code used to uniquely identify the crypto-asset or each of the several crypto assets to which the white paper relates, where available

Applied for / not yet assigned / verification pending.

F.14 Functionally fungible group digital token identifier, where available

Applied for / not yet assigned / verification pending.

F.15 Voluntary data flag

False

F.16 Personal data flag

True

F.17 LEI eligibility

True

F.18 Home member state

Liechtenstein

F.19 Host Member States

Austria, Belgium, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Norway

Part G - Information on rights and obligations attached to other tokens

G.1 Purchaser rights and obligations

Holders may hold and transfer AF and, when actually available, use its protocol functions under relevant service terms. AF does not confer equity, debt, dividends, profits, liquidation proceeds, a claim on reserves, guaranteed yield, fiat redemption or corporate voting. Holding AF does not itself establish customer identity or completion of KYC. Holders must comply with applicable law and venue/service conditions and bear their own wallet, tax and transaction obligations.

G.2 Exercise of rights and obligations

Rights of technical use are exercised through compatible wallets, the relevant protocol or hosted interface and actual service terms. AF may be locked for a name reservation and used for signaling or infrastructure charges when implemented. The process, required token amount, duration and release conditions must be disclosed for each active service. No locking yield or financial repayment claim is implied.

G.3 Conditions for modifications of rights and obligations

Protocol or treasury governance may change service parameters, permitted infrastructure participation and economic policies. Such changes may affect the amount locked per name, service fees or incentives. They do not permit upgrading or minting under the disclosed immutable canonical AF contract. Material information changes require a modified whitepaper and notice under Article 12 MiCAR. Mandatory statutory rights cannot be waived.

G.4 Future public offers

No further specific EEA primary offer is confirmed beyond any offer accompanying the present launch. Future distributions, treasury sales, launchpool arrangements or additional admissions must comply with the applicable MiCAR duties and current disclosure. Existing allocations are not a promise of a separate future public offering.

G.5 Issuer retained other token

3240833333

G.6 Utility token classification

False

G.7 Key features of goods or services utility tokens

AF is intended to support name reservations, locking during active reservations, wallet signaling, sponsored execution or paymaster tolling and infrastructure participation. Hosted services may automate token acquisition, locking and use for customers. Services may be delayed or discontinued and will be subject to their actual contractual and technical terms. Name-level KYC/AML credentials may be obtained without holding or locking AF. Confidentiality Machine and SafeSend are separate services whose revenues do not feed the AF token model.

G.8 Utility tokens redemption

AF has no fiat or fixed-value redemption right. A name reservation may involve release of locked AF under its disclosed conditions, which is a technical utility process and not guaranteed cash redemption. Protocol purchases for buyback/burn purposes are not an individual holder's put right. Goods or services may be available only under the actual supplier's service terms.

G.9 Non-trading request

False

G.10 Other tokens purchase or sale modalities

Eligible users may buy or sell AF on OKX once admitted and supported. Transactions follow the actual trading pair, order book, execution and custody rules. Other platforms may follow but are not confirmed. Any issuer primary sale requires published terms and applicable MiCAR safeguards. No issuer obligation to buy AF from a holder exists.

G.11 Other tokens transfer restrictions

The client reports no canonical-contract pause, blacklist or transfer tax. Compatible Ethereum addresses may transfer AF under ERC-20 rules. Platform, sanctions, wallet, utility-lock and bridge restrictions may nevertheless apply. Arbitrum/OG representations may have distinct controls that require disclosure. An unsupported chain/address or compromised key may cause permanent loss.

G.12 Supply adjustment protocols

True

G.13 Supply adjustment mechanisms

The original canonical cap is 10 billion AF and no further minting is possible under the client-described token contract. Utility locks reduce freely available balances without reducing total supply. Eligible name-reservation or paymaster revenue may be used for market acquisitions, burns, reserves or incentives under governance/treasury policies. Lifetime-name products may involve burning acquired tokens. The actual burn contract or provably irreversible method has not been supplied. Cross-chain mint/burn or escrow mechanics must merely represent backed transfers of the same economic supply. No rebase, peg or holder redemption mechanism is proposed.

Other token schemes details**G.14 Token value protection schemes**

False

G.15 Token value protection schemes description

No price floor, stable-value reference, reserve backing, capital protection or guaranteed liquidity is provided. Buybacks and burns are contingent protocol-economic measures and are not a contractual obligation to maintain value or buy a holder's tokens. Policies, funding and execution may change or not occur. The listing price is a reference for commencement, not a peg.

G.16 Compensation schemes

False

G.17 Compensation schemes description

AF itself is not covered by a deposit-guarantee or investor-compensation scheme. No separate issuer compensation or token insurance scheme is identified. Any protections for an independently regulated service do not insure AF's market value.

G.18 Applicable law

The issuer's corporate existence, organisation and internal affairs are governed by BVI law. The proposed EEA public-offer terms are assumed to select Liechtenstein law, subject to directly applicable MiCAR requirements and mandatory consumer and other national law. Exchange services are governed by the actual contracting venue's terms. Choice of law for token use, bridges and protocol services follows their respective terms.

G.19 Competent court

For issuer public-offer disputes, the proposed contractual forum is the competent courts in Liechtenstein, subject to mandatory jurisdiction rules and consumers' protected forums. BVI corporate matters and venue/service disputes follow the applicable statutory and contractual jurisdiction. No universal exclusive Liechtenstein jurisdiction is assumed.

Part H – Information on underlying technology**H.1 Distributed ledger technology (DTL)**

Ethereum mainnet is the canonical ledger. Initial bridged deployments are intended on Arbitrum and OG. Arbitrum is an Ethereum rollup environment. OG Chain has its own proof-of-stake/CometBFT consensus and is not described here as an Ethereum rollup.

H.2 Protocols and technical standards

AF uses ERC-20 interfaces on Ethereum. AFP uses human-readable names, public paycodes, hierarchical key derivation, encrypted signaling and, where implemented, zero-knowledge proofs. Protocol version and wallet compatibility govern interoperability. The client confirms a non-upgradeable canonical token without further mint, pause, blacklist or transfer tax. Destination representations and bridge standards require separate verification.

H.3 Technology used

The public ledger records canonical AF balances, allowances and transfers. AFP addressing and signaling form an application layer around payment settlement. Public paycodes allow counterparties to derive relationship-specific receiving addresses, while encrypted multi-path signals support recognition and recovery. Hosted services may automate token locks, names, recovery and transaction acceleration. The optional Confidentiality Machine/SafeSend can introduce shielded state for AFP-compatible payment assets, with sender-origin proofs and selective disclosure. These features do not make AF token transfers themselves anonymous. Cryptographic privacy and compliance compatibility depend on actual implementation, counterparties and service policies.

H.4 Consensus mechanism

Ethereum uses proof-of-stake validators for consensus and finality. Arbitrum uses a rollup execution/sequencing and dispute/settlement model anchored to Ethereum. The specific Arbitrum deployment must be confirmed. OG Chain

uses proof-of-stake consensus with an optimised CometBFT implementation. AF has no independent consensus layer. Bridge correctness and token-backing controls are additional dependencies beyond each ledger's consensus.

H.5 Incentive mechanisms and applicable fees

Ethereum validators receive protocol incentives and transaction-related remuneration in ETH, with base-fee burning and penalty rules. Arbitrum use involves its execution and settlement/data costs, ordinarily paid in ETH on the relevant Ethereum rollup. OG network validators are incentivised under the OG network and users pay its native gas currency. These native-network staking mechanisms do not give AF holders a staking yield. AF service charges, utility locks and infrastructure incentives are separate planned application-layer mechanisms.

H.6 Use of distributed ledger technology

False

H.7 DLT functionality description

The underlying public ledgers provide transferable balances and cryptographically verifiable transaction records. The issuer does not operate those ledger networks. It may administer application-layer infrastructure, service parameters and treasury keys. Bridge and hosted infrastructure may have additional administrators, failure modes and control rights. Blockchain finality does not establish legal title to corporate assets or guarantee delivery of a protocol service.

Other token audit details

H.8 Audit

False

H.9 Audit outcome

No independently verified report covering the disclosed canonical AF contract, bridge representations, treasury controls, vesting or optional confidentiality components has been supplied. The historical filing refers generally to Team Finance audits. It does not identify a current report, audited address, version, scope, auditor or remediation outcome for these deployments. Those reports must be obtained and linked before any audit assurance is stated.

Part I - Information on risks

I.1 Offer-related risks

Notification is not regulatory approval. Incomplete disclosures, receipt or publication delays, unresolved identifiers, final liquidity changes or venue rejection may prevent the intended timetable. TGE/trading may occur before utilities are available. Launchpool or direct-public-offer terms may differ from ordinary exchange trading. Venue suspensions, narrow country support, unsupported networks or thin order books may impede access. The initial reference price and unlocked supply do not guarantee execution, fair market value or sale proceeds.

I.2 Issuer-related risks

AmericanFortress Ltd is newly incorporated and has no established operating record or supplied financial accounts. It depends on funding, its parent, core developers, directors, IP arrangements and service counterparties. Control of tokens, keys, earlier offer obligations and intercompany rights may require further documentation. Insolvency, conflicts, litigation, IP challenges or regulatory intervention may delay or terminate services. A parent relationship is not a guarantee and AF holders have no claim on either company's assets.

I.3 Other tokens-related risks

AF may lose its entire value and may be illiquid. Treasury, insiders, market makers and earlier allocations create concentration and supply-overhang risks. TGE unlocks and later vesting releases may outpace demand. Market-making inventory is not guaranteed available depth. Buybacks, burns or reserves may be absent or altered and do not assure value. Utility locks may restrict access to tokens. AF has no peg, redemption promise, financial return or compensation protection. Tax treatment varies by jurisdiction.

I.4 Project implementation-related risks

Production may be delayed beyond November/December 2026 or fail. Name reservation, signaling, paymaster tolling, wallet integrations, hosted infrastructure, governance and optional confidentiality services may not work as described or attract users. Credential issuers and commercial partners may withdraw. Unspecified revenue allocation or governance powers may create economic uncertainty. Privacy-service laws, sanctions and platform policies can impede integrations even if AF itself is transparent. Service fees, parameters or compatibility may change adversely.

I.5 Technology-related risks

Token, bridge, vesting, wallet, RPC and application software may contain defects or be attacked. Ethereum, Arbitrum or OG outages, forks, consensus failures, sequencer or bridge delays and governance interventions may freeze or devalue balances. Incorrect cross-chain accounting may create unbacked representations. A 3-of-5 Safe reduces single-key dependence but can still be compromised by collusion, key theft or loss. An immutable token cannot simply be patched. Keys, backups and credentials may be lost or exposed. Zero-knowledge circuit flaws, signaling metadata, proof-verification errors or changing cryptographic assumptions may undermine privacy or source-of-funds assurance. No current audit coverage is established.

I.6 Mitigation measures

The client reports fixed one-time minting, an immutable token contract without pause/blacklist/transfer tax and a 3-of-5 treasury Safe. These controls limit specified risks but do not establish complete security. Planned safeguards include verifying contract/source and Safe owners, obtaining deployment-specific audits, documenting bridge backing and reconciliation, implementing and checking vesting, publishing verified addresses, staged service releases, secure access and incident procedures, venue AML/sanctions controls, conflicts disclosure and Article 12 review of material changes. Planned controls must be confirmed before being represented as implemented.

Part J - Information on the sustainability indicators in relation to adverse impact on the climate and other environment-related adverse impacts

J.1 Adverse impacts on climate and other environment-related adverse impacts

AF is intended to use Ethereum, Arbitrum and OG, with no independent AF consensus. Proof-of-stake does not eliminate environmental impacts. The numerical figures below are clearly marked historical Ethereum-only fallback estimates from the 2025 MiCA document. They are not a measured AF footprint, a verified 2026 reporting dataset or a complete estimate for the final multi-chain architecture. Arbitrum execution/sequencing and OG's independent network require appropriate coverage. Ethereum settlement must not be counted twice when attributing rollup impacts. Before final notification, replace the fallback with a coherent dataset, reporting period and documented methodology under Delegated Regulation (EU) 2025/422.

Mandatory information on principal adverse impacts on the climate and other environment-related adverse impacts of the consensus mechanism

General information about adverse impacts

S.1 Name

AmericanFortress Ltd

S.2 Relevant legal entity identifier

254900W0QHPFGBDAT959

S.3 Name of the crypto-asset

AmericanFortress Token (AF)

S.4 Consensus mechanism

Ethereum uses proof-of-stake validators for consensus and finality. Arbitrum uses a rollup execution/sequencing and dispute/settlement model anchored to Ethereum. The specific Arbitrum deployment must be confirmed. OG Chain uses proof-of-stake consensus with an optimised CometBFT implementation. AF has no independent consensus layer. Bridge correctness and token-backing controls are additional dependencies beyond each ledger's consensus.

S.5 Incentive mechanisms and applicable fees

Ethereum validators receive protocol incentives and transaction-related remuneration in ETH, with base-fee burning and penalty rules. Arbitrum use involves its execution and settlement/data costs, ordinarily paid in ETH on the relevant Ethereum rollup. OG network validators are incentivised under the OG network and users pay its native gas currency. These native-network staking mechanisms do not give AF holders a staking yield. AF service charges, utility locks and infrastructure incentives are separate planned application-layer mechanisms.

S.6 Beginning of period to which disclosed information relates

2025-01-01

S.7 End of period to which disclosed information relates

2025-12-31

Mandatory key indicator**S.8 Energy consumption**

6490000

Sources and methodologies**S.9 Energy consumption sources and methodologies**

Estimates based on Cambridge CBNSI: bottom-up node/validator telemetry, client requirements and measured hardware profiles, with continuous monitoring and annualization of observed power demand; methodology and daily updates documented by CCAF.

Supplementary information on principal adverse impacts on climate and other environment-related adverse impacts of consensus mechanism**Supplementary key indicators****S.10 Renewable energy consumption**

32%

S.11 Energy intensity

0.0105

S.12 Scope 1 DLT GHG emissions - controlled

0

S.13 Scope 2 DLT GHG emissions - purchased

2800

S.14 GHG intensity

0.0000045

Sources and methodologies

S.15 Key energy sources and methodologies

Historical draft assumptions from the 2025 MiCA filing: around 32% renewable electricity for Ethereum validators and approximately 0.0105 kWh allocated per transaction. These are network-level allocation metrics, not AF-specific measurements. The old narrative uses around 1.7 million transactions/day and mixed observation periods. Update renewable-energy geography, hardware assumptions, transaction count and allocation consistently for all disclosed chains. Nuclear energy must not be counted as renewable electricity.

S.16 Key GHG sources and methodologies

Historical draft figures from the 2025 MiCA filing: 0 tCO₂e Scope 1, approximately 2,800 tCO₂e Scope 2 annually and 0.0045 kgCO₂e per transaction for Ethereum. Zero issuer-owned validators does not by itself establish zero network Scope 1 emissions. Scope boundaries and the source dataset must be verified. The machine-readable GHG-intensity unit is tCO₂e, so 0.0045 kg is encoded as 0.0000045 tCO₂e. Final calculations must cover the applicable Ethereum, Arbitrum and OG architecture before offsets and avoid double counting.

Optional information on principal adverse impacts on the climate and on other environment-related adverse impacts of the consensus mechanism

Optional indicators

S. 17 Energy mix

Not applicable / not reported.

S.18 Energy use reduction

Energy use reduction target (absolute value)

Not applicable / not reported.

Energy use reduction target (percentage)

Not applicable / not reported.

S.19 Carbon intensity (kgCO₂e/kWh)

Not applicable / not reported.

S.20 Scope 3 DLT GHG emissions - value chain

Not applicable / not reported.

S.21 GHG emissions reduction targets or commitments

No issuer-adopted AF consensus-layer emissions-reduction target has been supplied. The issuer does not control the underlying public validator networks.

S.22 Generation of waste electrical and electronic equipment (WEEE)

Not applicable / not reported.

S.23 Non-recycled WEEE ratio

Not applicable / not reported.

S.24 Generation of hazardous waste

Not applicable / not reported.

S.25 Generation of waste (all types)

Not applicable / not reported.

S.26 Non-recycled waste ratio (all types)

Not applicable / not reported.

S.27 Waste intensity (all types)

Not applicable / not reported.

S.28 Waste reduction targets or commitments (all types)

No issuer-adopted network-equipment waste-reduction target has been supplied.

S.29 Impact of use of equipment on natural resources

Validator, sequencer and related network equipment use materials and energy and can create electronic waste. No verified quantitative resource-impact dataset for the final AF architecture has been supplied.

S.30 Natural resources use reduction targets or commitments

No issuer-adopted natural-resource reduction target for the underlying consensus networks has been supplied.

S.31 Water use

Not applicable / not reported.

S.32 Non recycled water ratio

Not applicable / not reported.

Sources and methodologies

S.33 Other energy sources and methodologies

Optional granular energy mix and energy-reduction indicators are not quantitatively reported because no verified final-architecture data have been supplied.

S.34 Other GHG sources and methodologies

No optional carbon-intensity or value-chain emissions estimate is presented. Mandatory and supplementary gross indicators require the dataset verification described in S.9 and S.16.

S.35 Waste sources and methodologies

Optional quantitative waste indicators are not reported because a verified network-level dataset has not been supplied.

S.36 Natural resources sources and methodologies

Optional quantitative resource and water indicators are not reported because a verified network-level dataset has not been supplied.

Publication and source documents

MiCA whitepaper publication URL: <https://americanfortress.io/documents/AmericanFortress-MiCA-Whitepaper.pdf>

Technical whitepaper: <https://americanfortress.io/documents/AmericanFortress-Whitepaper.pdf>