



© 2025 SGS CREDIT & CAPITAL LTD.
All rights reserved
H-2101 Budapest, Egyetem tér 13-14
TAX Nr. UTR 14271 21171

WHITE PAPAER

Crypto confidence starts with (Tether Academy - Educational USDT) Tether USD Edu

1. Introduction

Tether USD EDU (USDT) is an educational simulation token. It is not affiliated with, endorsed by, or interchangeable with Tether (USDT).

Not for commercial, trading, or financial use.

The Tether USD Educational Token is a non-monetary, blockchain-based stablecoin developed for the sole purpose of education, simulation, and training. It has been created and maintained by SGS CREDIT & CAPITAL LTD., a private company based in Hungary. Deployed on a public mainnet, it offers learners, developers, and institutions a safe and realistic environment to engage with stablecoin mechanics without financial exposure. While modeled after the widely recognized USDT (Tether), this token is strictly educational and does not represent or claim any affility with the original Tether USD (USDT).

2. Purpose and Objectives

The primary goal of the Tether USD Educational Token is to serve as a hands-on learning tool that facilitates understanding of:

- Blockchain-based asset transfers
- Stablecoin design principles
- Wallet interaction (e.g., MetaMask, Trust Wallet)
- Transaction lifecycle (gas fees, confirmations, finality)
- Price stability concepts and oracle simulation
- Introductory decentralized finance (DeFi) mechanics

 This token is ideal for universities, coding bootcamps, crypto onboarding platforms, and self-taught learners seeking practical blockchain experience.

3. Token Characteristics

- Ownership: SGS CREDIT & CAPITAL LTD.
- Logo (different than the real USDT):



- Short Name (visible in wallets; different than the real USDT): TetherUSD (no space between Tether and USD)
- Full Name (visible in explorer; different than the real USDT):
 Tether USD Edu
- Symbol (same with the real USDT check why <u>here</u>): USDT
- Token Contract Address: 0x90dC93Ae037334a8BAef22bFeC0b6102e08f1371
- Type: ERC-20
- Network: ETHEREUM public mainnet
- Total Supply: Fixed and predetermined for educational distribution ONLY - 1,000,000,000 (One Billion) Tokens
- Decimals (simulating real USDT format): 6
- Peg Mechanism: Symbolically pegged to \$1 USD for educational simulation only
- Backing: Backed by real USDT in limited amount just for educational purposes (blocked liquidity tokens in the pool)
- SWAP: NOT POSSIBLE TO BE SWAPPED (more than 50 tokens daily, 250 tokens weekly and 500 tokens monthly)

- TRADE: NOT POSSIBLE TO BE EXCHANGED TO FIAT OR ANY OTHER COIN
- Available Educational Features: using Faucet, Missions, Promotions or Investment (more info at <u>Redeem Gifts</u> page)
- Liquidity Pools: UNISWAP Liquidity Pool with blocked tokens for 6 months and manual refill from the main token wallet address
- Not Available Functions: MINT, BURN, PAUSE or FREEZE

4. Functionality and Use Cases

- A. Educational Transactions: Users can send, receive, and manage Educational USDT in a live blockchain environment using real tools (wallets, explorers, DApps).
- B. DeFi Demonstrations: Instructors can simulate DEX trading, liquidity provision, and smart contract interaction using a no-risk token.
- C. Developer Training: Frontend and backend developers can build and test applications integrating stablecoin logic without using real assets.
- D. User Onboarding: Exchanges or blockchain services can use the token for trial runs, wallet setup, and basic user education.

5. Oracle and Price Simulation

An optional oracle or static reference feed may be provided to simulate price stability against USD (under development). This teaches the concept of maintaining a 1:1 peg through mechanisms such as reserves, algorithmic stability, or collateral. Also we have created one liquidity pool (in Uniswap with very small amount backed by real USDT and manual refill from the token main wallet address - this pool is designed to permit the swap of the tokens but no more than 50 tokens daily, 250 tokens weekly and 500 tokens

monthly and it will be redeemed as rewards points!!!) for maintaining the value over the dexes such as CoinMarket and CoinGeko.

6. Risk Mitigation and Compliance

The Tether USD Educational Token has no monetary value, is listed on exchanges just to maintain the value pegged 1:1, and is not intended for trading or speculation. Its distribution is controlled to prevent misuse, and all related communications clearly stating its educational-only purpose. No claims are made regarding its use as a financial instrument.

7. Under development features

For the full list of features (available and under devlopment) please use this link.

8. Conclusion

As blockchain adoption accelerates globally, the need for accessible, hands-on learning tools becomes increasingly important. The Tether USD Educational Token addresses this need by offering a practical, no-risk alternative for learning the fundamentals of stablecoins and blockchain finance. It bridges the gap between theoretical knowledge and real-world application, empowering learners with the tools they need to thrive in the decentralized economy.