



TRATOK

VERSION 2.0 · OCTOBER 2026

WHITEPAPER

The World's Travel Token

Travel is a US\$11.6 trillion industry that still runs on rails built for middlemen. Tratok rebuilt those rails from the ground up, with its own token, bridge, oracles, AI and translation. The result is one ecosystem where travellers book the whole trip and connect with the people in it, providers keep 98.5% of every booking and are paid within 24 hours, and anyone can verify the bookings, the reviews and the reserves. It is live today.

1.5%

Flat provider fee per booking

24 h

Provider payout time

< 1 min

Most refunds, from request to wallet

1 to 3 s

Booking settlement on BNB Smart Chain

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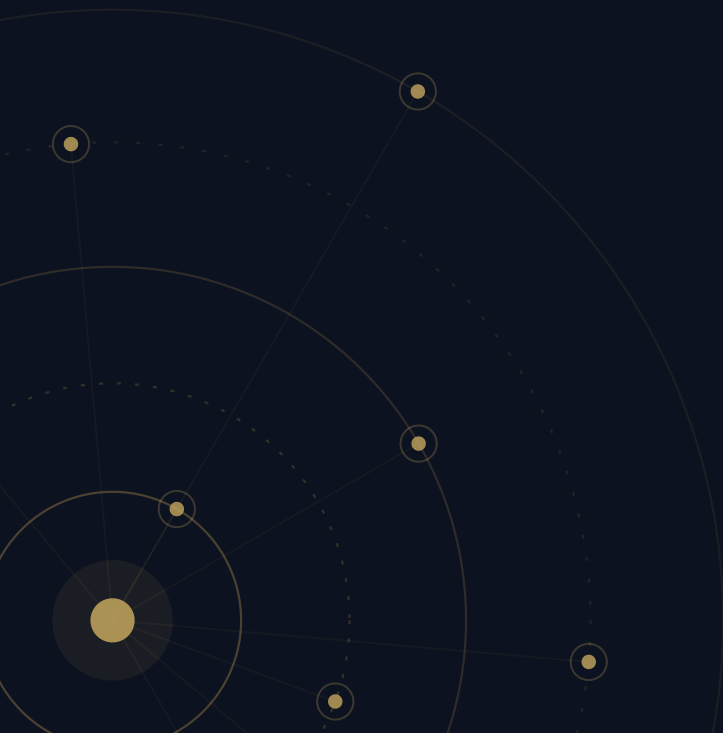
01

PART 1

The case for Tratok

Why travel needs new rails, and what makes Tratok different.

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01

Tratok in one minute

Travel and tourism is one of the largest industries on earth, and one of the least modernised where it matters most: how a trip is sold, paid for and trusted. Intermediaries take a commission on every night, providers wait weeks to be paid, prices grow at checkout and nobody can be sure a review is real.

Tratok answers this from first principles. It is a complete travel ecosystem with its own token, its own blockchain bridge, its own oracles, its own AI and its own translation engine. Because Tradok owns every critical layer, it can do what a commission-based platform cannot: charge a flat 1.5%, settle bookings in seconds, return most refunds in under a minute and let anyone verify its reserves at any moment.

This paper explains what Tradok is, how it works, what is already live, and why we believe it can become the rail the world's travel runs on.

WHAT MAKES TRATOK DIFFERENT



It owns its rails

Token, bridge, oracles, settlement, wallet, AI and translation are all built in-house. No outside vendor sits on the critical path of a booking.



Economics others cannot copy

A flat 1.5% per booking. A platform that lives on commission cannot follow without giving up the model that pays for it.



Trust you can verify

Bookings settle on chain, reviews require a completed booking, reserves are proven live and company wallets carry public names.



The whole trip, and the people in it

Stays, flights, cars, activities and dining, with Tara, the wallet, a social feed, chat and voice and video calls, in one account.



Every side of travel

Travellers, providers, venue staff, companies, developers and contributors each have a platform, all on the same token.



Live, not promised

The fifth generation opened on 1 August 2026, and was tested with real guests, venues and payments in October 2026.

THE RULE BEHIND EVERY DECISION

Relevant

It solves documented problems in one of the world's largest industries.

Adoptable

It works like any good travel app. Nobody needs to understand blockchain to use it.

Mutually beneficial

The traveller, the provider and Tradok all gain from the same booking.

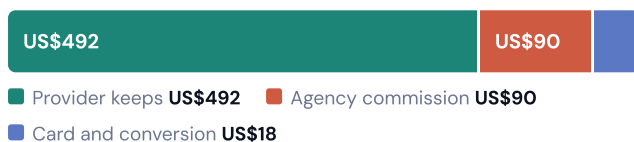
02

Travel runs on borrowed rails

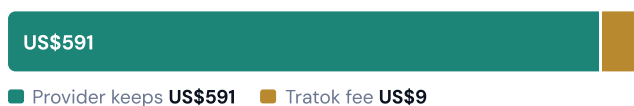
Travel and tourism added a record US\$11.6 trillion to the world economy in 2025, 9.8% of global GDP, and supported 366 million jobs, about one in nine worldwide ¹. International arrivals reached about 1.52 billion ², and the sector is forecast to reach US\$12 trillion in 2026 ¹. Yet the rails that carry all this value were built for intermediaries, and the people at either end of every trip pay for it.

WHERE A US\$600 BOOKING GOES

Typical agency booking



Tratok



Example: agency commission 15%, card and conversion costs 3%. Agencies set commission per contract.

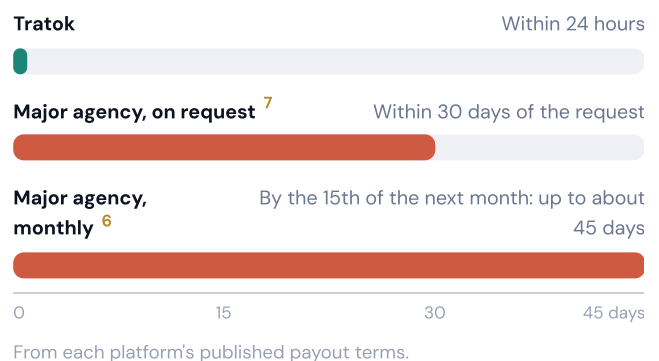
A commission on every night

Online travel agencies set their commission per contract and do not publish it. Booking Holdings' 2025 accounts imply revenue of about 14% of the bookings it handles ³, and in 2025 Switzerland's Price Supervisor ordered Booking.com to cut its Swiss hotel commissions by almost a quarter ⁴. In Europe, online agencies took 29.9% of hotel bookings in 2025, and two groups hold about 85% of that market ⁵.

The price that grows at checkout

Hidden fees became common enough that regulators stepped in. Since May 2025 the US Federal Trade Commission has required hotels and booking sites to show the total price up front ⁸, and since April 2025 the United Kingdom has banned drip pricing outright ⁹.

HOW LONG A HOTEL WAITS TO BE PAID



Waiting to be paid

On the big platforms' own terms, a hotel on a monthly schedule is paid by the 15th of the month after the guest checks out ⁶, and another major agency pays within 30 days of the hotel's payment request ⁷. For a small business, that gap is working capital it does not have.

Card costs on every booking

At one major payment provider's standard list prices, a foreign card with currency conversion costs a merchant more than 5% of the payment ¹⁰. The traveller often pays a conversion margin on top.

Reviews that are hard to trust

Tripadvisor stopped 2.7 million fraudulent reviews in 2024, including 214,000 written by AI ¹¹. Google blocked or removed more than 292 million policy-violating reviews on Maps in 2025 ¹².

Points that lose value

The seven largest hotel groups owed their members about US\$11.6 billion in unredeemed points at the end of 2025 ¹³. Award charts change, points expire, and the value is set by the programme, not by the member.

None of this is a law of nature. It is what happens when the rails belong to the middleman. Tratok was built so that they belong to the people who travel and the businesses who host them.

03

The Tratok difference

Many companies have tried to fix travel with a better website. Tratok fixed it by rebuilding the infrastructure underneath, and by remembering what travel is for. Six decisions, made from the start, set it apart.

01 Own every critical layer

Most platforms rent the parts that matter most: payment processing, oracle networks, translation services, AI models. Every rented layer adds cost, delay and a dependency someone else controls. Tratok built its own: the TRAT token on two chains, the bridge between them, the GHOST oracles, the settlement contracts, the wallet and ledger, Tara's AI and the translation engine.

The result: near-zero cost per transaction, booking data in milliseconds, and no outside party that can switch a booking off.

02 A business model on the user's side

Tratok earns a flat 1.5% per booking, the same for a one-room host and a global brand. It never earns more by raising a price or by selling a better position in the results, so its incentive is simple: more bookings, better experiences, lower costs.

Revenue comes from use of the platform, not from the price of the token.

03 Trust by proof, not by promise

Bookings settle on chain. A review can only come from a completed booking, confirmed by the oracle and signed by the guest's wallet. Reserves are shown live on a public solvency page, and company wallets carry human-readable names that anyone can look up.

Anyone can check Tratok without having to ask Tratok.

04 One ecosystem for the whole journey

Search, book, pay, chat, find the way, split costs with friends, pay at the venue, review and earn: one account, one wallet, in your own language. Each part strengthens the others. More travellers bring more providers, more providers bring more choice, and every completed booking adds a verified review for the next traveller.

Travellers, providers, companies, developers and contributors all build on the same token.

05 Social at its core

Booking platforms end the relationship at checkout. On Tratok, every account is a profile in a real network: friends, a feed with stories, Groups and TRATernity clubs, and TRATchat with voice and video calls, all in each person's own language. Search a city and Tratok tells you, at the top of the results, if a friend lives there.

Anonymous star ratings give way to people you know, and to hosts you can actually talk to.

06 🌐 Global from day one

Tratok speaks many languages all the way down: the interface, the booking flow, the wallet and the fine print, with reviews, listings and chats translated the moment they are written. Arabic is a full right-to-left rebuild, and the whole platform is engineered for hotel wifi and roaming data.

A guesthouse that writes in Thai is read in Portuguese, and nobody has to press a button.

TRATOK AGAINST THE WAY TRAVEL WORKS TODAY

	TYPICAL ONLINE TRAVEL PLATFORM	TRATOK
Cost to the provider	A commission set per contract, about 14% of bookings on average at the largest group ³	● A flat 1.5% per booking
Provider payout	Often monthly, or within 30 days of a request ^{6 7}	● Within 24 hours
Refunds	Days or weeks, through processors and banks	● More than 99% automatic, usually in under a minute
The price you see	Can change before checkout completes	● Locked for five minutes at checkout
Who can review	Often anyone with an account	● Only a guest with a completed booking
Talking to your host	A platform inbox, sometimes with a lag	● Chat translated both ways, plus voice and video calls
Rewards	Points the programme can change or expire	● TRAT you own: spend, send or withdraw
Your travel circle	Strangers with usernames, and a review box	● Friends, a feed, stories and groups, and a signal when a friend lives where you are going
Languages	Interface translated, fine print often not	● Interface, wallet, fine print and live content
Reserves	A balance sheet, taken on trust	● A live, on-chain solvency page
Help at 3 a.m.	A chatbot reading the help centre	● Tara, connected to your own trips and wallet

Why incumbents cannot simply copy this

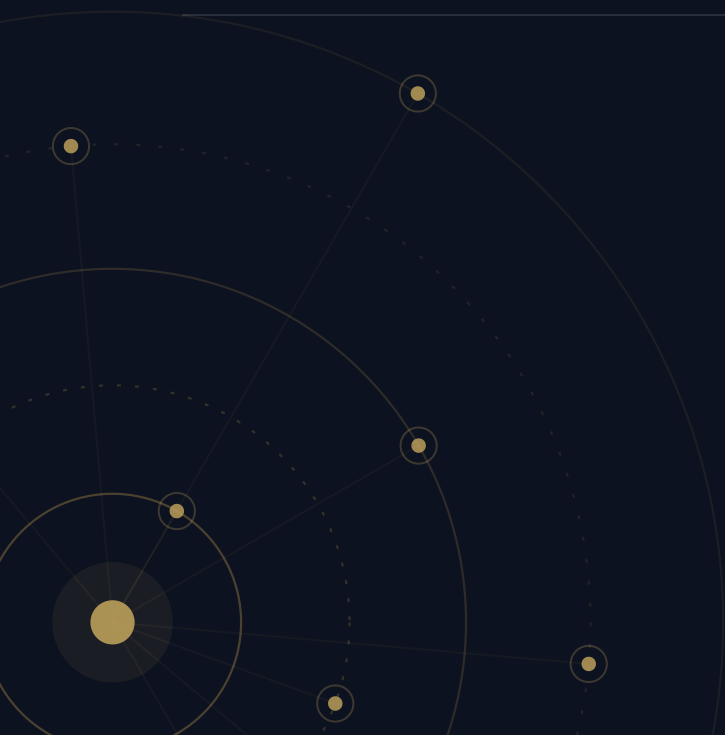
The largest platforms earn most of their revenue from commission on each booking. Moving to a flat fee, paying providers within a day or opening their reserves to public view would mean dismantling the model that pays for them. Tratok carries no such legacy. It was designed from its first line of code around the economics it offers today.

PART 2

The ecosystem

Every platform, every step of a booking, and what each side of travel gains.

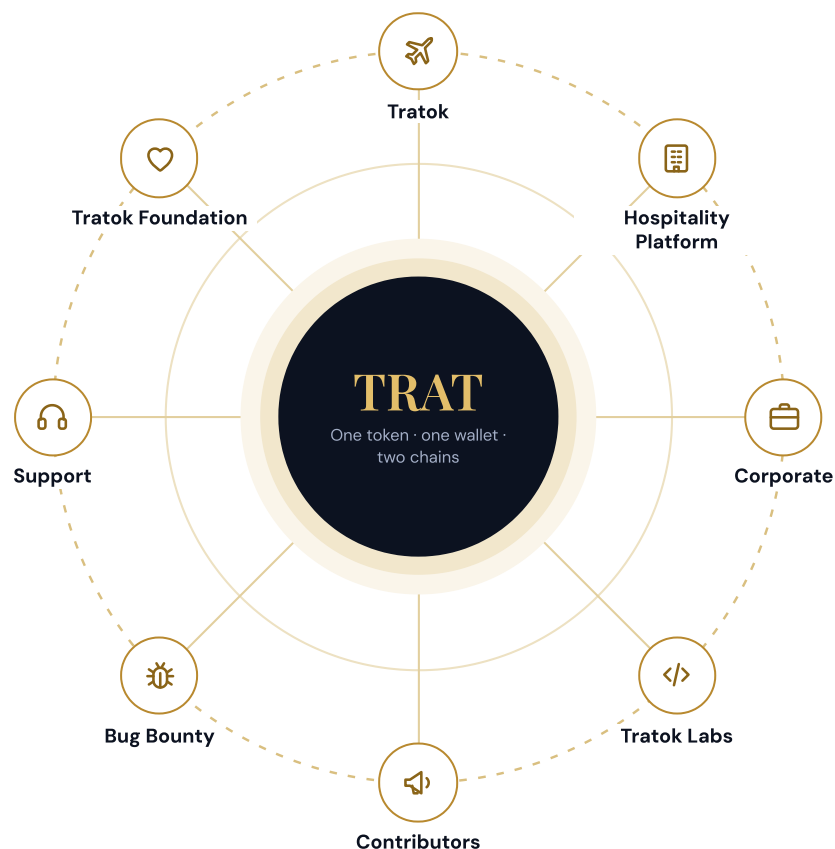
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04

The Tratok ecosystem

Tratok is not one app. It is a connected set of platforms, each built for one group of people, all running on the same token, the same wallet and the same rules. On tratok.net it is called the Tratokverse.



TRAVELLERS

Tratok

Stays, flights, cars, activities and dining, with the wallet, Tara, the feed, chat, calls and groups.

tratok.net

COMPANIES OF EVERY SIZE

Corporate

Free travel management: policy and approvals, concierge booking, on-chain expenses and CO₂ for every trip.

corporate.tratok.net

HOTELS, HOSTS, RESTAURANTS, TOURS

Hospitality Platform

List, price and manage bookings, take contactless payments and see revenue by channel.

hospitality.tratok.net

DEVELOPERS AND PARTNERS

Tratok Labs

Integration modules that drop in like a payment widget, the Tara API and Tratok's translation engine.

developer.tratok.net

THE COMMUNITY

Contributors

Earn TRAT for helping Tratok grow, withdrawn in real time on either chain.

contributors.tratok.com

EVERYONE

Support

One desk for every ticket, in plain states and in your language.

support.tratok.com

OPEN TO ANYONE, NO LOGIN NEEDED

● LIVE

Proof of Solvency

The reserve ratio against users' tokens, live from the chain.

tratok.net/solvency.php

SECURITY RESEARCHERS

Bug Bounty

Rewards for finding weaknesses, with transparent tracking and fast payouts.

bounty.tratok.com

HOST COMMUNITIES

Tratok Foundation

The non-profit arm: grants for communities, responsible tourism, skills, heritage and climate.

tratok.org

LIVE IN THE FIFTH GENERATION

BOOK AND PAY

● **Travel marketplace**

Stays, flights, cars, activities and dining in one account.

● **Locked quotes and clear cancellation**

A five-minute price hold at checkout, and refund tiers shown before you book.

● **Wallet**

One balance across two chains, a readable ledger, trip jars and instant, free sends.

● **Contactless payments**

Any staff phone becomes a till, with tips and a rate held for ten minutes.

● **Corporate travel**

Free company accounts with policy, approvals, on-chain expenses and CO₂ per trip.

● LIVE

Tratok right now

A live globe of bookings, venue payments, reviews and new places. Places, never people.

tratok.net/now.php

ON THE TRIP

● **Tara AI concierge**

Searches and books in conversation, by text or voice, with maps, directions and camera translation.

● **Arrival pass and Getting There**

One QR code at the door, and the route to it from wherever you are.

● **Travel tools**

A phrasebook and emergency card that work offline, a packing list and an "I have arrived" message.

● **Push notifications**

Booking updates and incoming calls, even with Tratok closed, with a cap on how often.

CONNECT

- **Social feed and stories**

Posts, photos, likes and comments, and stories that disappear after 24 hours, translated for every reader.

- **Profiles and friends**

A profile and gallery that grow into a travel record; Meet Tratokians; a signal when a friend lives where you are going.

- **TRATchat**

Messages with hosts and friends, translated both ways as they are written.

- **Voice and video calls**

One tap from any chat. No phone numbers swapped, nothing recorded.

- **Groups and Sendable Trips**

Plan together on a shared map, split costs, and send a whole trip as one link.

- **TRATernity**

Members-only clubs where the room votes new members in.

TRUST AND SUPPORT

- **Proof of Solvency**

Live, on-chain proof that reserves exceed users' tokens.

- **One support desk**

Every ticket in one place, in plain states, in your language.

- **Developer platform**

Integration modules and the Tara API, pay as you go with a free tier.

RECENT MILESTONES

May 2026	Passkeys and a refreshed encryption foundation across the ecosystem; plug-and-play integration modules for developers; the Foundation portal opens.
June 2026	Dual-chain testing: BSC settles in 1 to 3 seconds, at about 1/240th of the forecast cost, so every booking moves to BSC.
July 2026	More than 360 upgrades in one weekend, followed by a full professional red-team test.
1 August 2026	The fifth generation opens to the public, with Tara, the wallet, corporate onboarding and TRAT on two chains.
14 August 2026	The live solvency page goes public.
August and September 2026	Contactless payments, Groups, voice and video calls, Tara's maps, voice and camera, and the single support desk go live.
2 October 2026	A live test with real guests, venues and payments in Dubai and Abu Dhabi: 38 improvements logged, 37 fixed on the spot.

05

How a booking works

For the traveller, Tratok feels like any good travel app. Underneath, every step runs on infrastructure Tratok built itself. Each step below shows both sides.



1 Discover

Stays, flights, cars, activities and dining in one search, or ask Tara. Prices show in your currency with the TRAT amount beside them, and if a friend lives where you are going, the results tell you at the top.

WHAT HAPPENS UNDERNEATH:

GHOST, Tratok's oracle, supplies live availability, rates and exchange rates. Because it is native to the platform, these answers return in milliseconds.

2 Lock

At checkout your TRAT total is held for five minutes. Markets move; your number does not.

WHAT HAPPENS UNDERNEATH:

The quote is fixed in TRAT for the hold window, so neither the price nor the token amount can drift while you decide.

3 Pay

Slide to pay from your Tratok wallet, or top up from any external wallet by scanning a QR code, on either chain. Your passkey or authenticator code confirms it.

WHAT HAPPENS UNDERNEATH:

The booking settles on BNB Smart Chain in 1 to 3 seconds, and a smart contract that knows the cancellation policy holds the booking value. If anything interrupts the process, nothing half-happens.

4 Go

Confirmation in seconds, an arrival pass for the door, Getting There directions and a phrasebook. Need to check something? Message or call your host, by voice or video, without swapping phone numbers.

WHAT HAPPENS UNDERNEATH:

Passes and tools are generated from the booking record, and the phrasebook works offline. A call rings wherever your host is on Tratok, or on their phone, and each of you sees the call screen in your own language. Nothing is recorded.

5 Review

Only a guest with a completed booking can review it, with scores by category and photos. Nobody can edit a review afterwards, not the property, not Tratok, not the guest.

WHAT HAPPENS UNDERNEATH:

GHOST confirms check-in and check-out. Only then does the smart contract accept a review signed by the guest's wallet, and the review is recorded permanently.

6 Earn

TRAT rewards land when the booking completes, and listings show what you will earn before you book. The TRAT is yours: spend it, send it or withdraw it.

WHAT HAPPENS UNDERNEATH:

The reward is credited to your wallet the moment the oracle confirms the booking is complete. No programme can devalue it or make it expire.

7

Share

Post the trip to your wall, add stories that disappear after 24 hours, or send the whole plan to friends as one Sendable Trip link that opens for anyone.

WHAT HAPPENS UNDERNEATH:

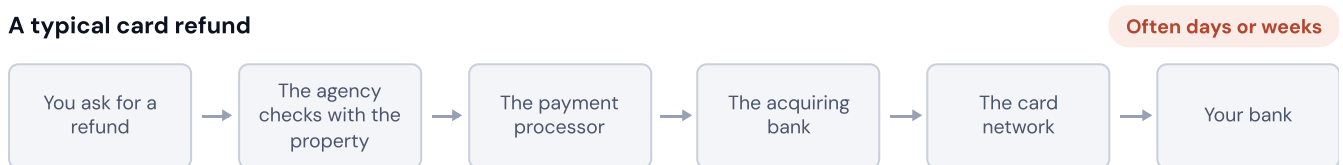
Posts, captions and comments are translated by Tratok's own engine, once per language, and remembered. A traveller in Osaka and one in São Paulo read each other, with the original always one tap away.

And if plans change

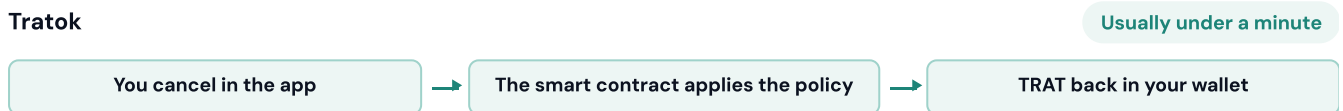
Every listing shows its cancellation tiers before you book. The smart contract applies the policy by itself, so more than 99% of refunds are processed automatically and the TRAT is usually back in your wallet in under a minute. The rare exceptions go to a person and are normally resolved within 24 hours.

A REFUND, TWO WAYS

A typical card refund



Tratok



06

For travellers

Tratok serves two kinds of traveller: people booking their own trips, and companies sending their teams on the road. Both get the same rails: honest prices, rewards that are theirs and help at any hour.

01

Retail travellers

tratok.net

One account for the whole trip, with the price, the rules and the rewards in plain sight, a concierge in your pocket and your people one tap away.

- ✓ **The real price first**
Prices show in your currency with the TRAT amount beside them, and your total is locked for five minutes at checkout.
- ✓ **Tara, a concierge that can act**
Ask in your own words, by text or by voice. Tara searches and books stays and flights inside the conversation, reads menus and signs through your camera, draws routes on a map and finds what is near you. She can prepare a transfer, and only your passkey or authenticator code can complete it.
- ✓ **Cancellation you can read, refunds that run themselves**
Clear tiers before you book, and automatic refunds, usually in under a minute, when you cancel.
- ✓ **Your people, wherever you go**
A profile and gallery that grow into a travel record, friends whose taste you trust, Meet Tratokians, and a feed where travellers from every country read each other in their own language. Search a city and Tratok tells you when a friend lives there.
- ✓ **Travel together**
Groups with a shared map, a gallery and costs split to the hundredth of a TRAT; Sendable Trips that turn a plan into one link; TRATernity clubs where the members vote you in.
- ✓ **One account for the whole trip**
Stays, flights, cars, activities and dining in My Trips, with the arrival pass, Getting There directions, calendar entries, a read-only trip page for family and a PDF of every booking.
- ✓ **Rewards that are yours**
Earned on completed bookings, and on a proper review of a completed stay, and never expiring. Spend them on the next trip, send them to a friend or withdraw them to your own wallet.
- ✓ **Your language, everywhere**
The interface, the wallet and the fine print in your language, including right-to-left Arabic, with reviews, listings and chats translated as they arrive.
- ✓ **Talk, not just type**
TRATchat with hosts and friends, translated both ways, and voice and video calls one tap away. A call reaches the other person wherever they are on Tratok, or on their phone, and nobody has to hand over a number.
- ✓ **Built for the road**
Light enough for airport wifi and roaming data, with a phrasebook and an emergency card that work offline and one tap to tell a friend you have arrived.

“ *The AI concierge saved me hours of trip planning. I did not even realise I was using blockchain. It just worked.* ”

PILOT TESTER, EUROPEAN TOURIST GROUP

02

Corporate travel

corporate.tratok.net

Tratok Corporates is a free travel management platform for companies of every size: one travel policy, one-click approvals, and every booking, expense and kilo of CO₂ on one dashboard.

UP AND RUNNING IN AN AFTERNOON

01

Create a company account

Two minutes: verify your email and the workspace is ready.

02

Set your travel policy

Cabin class, hotel stars, daily caps, how far ahead to book, and the amount above which a manager approves.

03

Invite your travellers

Add people by email as owners, admins, managers or travellers.

04

Book and track

Trips inside policy go straight through; anything over the limit waits for a one-click approval. Every trip lands on the dashboard.

-  **Free for companies**
 No subscription, no seat fees and no setup fee. A company account takes minutes, with no procurement cycle and no contract.
-  **Expenses on the record**
 Travellers log expenses in any currency and approvers sign off. Each record is written to the blockchain, giving finance an audit-ready trail.
-  **CO₂ for every trip**
 Emissions are tracked per booking and rolled up by month and trip type, ready for ESG reporting.
-  **Concierge booking at members-only rates**
 Tratok's concierge books flights, hotels, cars, dining and venues at members-only rates. Self-service booking from Tratok's own inventory is on the way.
-  **One company purse**
 Fund trips from a shared TRAT balance, with limits per trip and per traveller each month.
-  **Perks your team will notice**
 Members-only rates, partner upgrades when available, and TRAT rewards on every business booking, the same rewards as on tratok.net. Reports export in your language.

07

For providers

Hotels, guesthouses, hosts, restaurants, tour operators and activity providers keep more of what they earn, get it sooner, and reach guests in every language.

- ✓ Open to every size**
 From one room to ten thousand: the same fee, the same payout times and the same tools. Individuals and businesses can list, every listing is reviewed before it goes live, and setup takes about twenty minutes.
- ✓ A flat 1.5% per booking**
 The same fee in every category. No commission tiers, no paid visibility programmes.
- ✓ Paid within 24 hours**
 Smart-contract settlement sends your earnings to your wallet within 24 hours, not weeks later.
- ✓ Your prices, your rules**
 Set your own rates and cancellation tiers. Tratok does not ask you to match your prices anywhere else.
- ✓ Reviews you can stand behind**
 Only guests with a completed booking can review you, scored by category with photos, so you learn what to improve. You can reply publicly to any review, and your answer stays with it.
- ✓ Reach guests anywhere, and talk to them**
 Your listing is translated automatically and chats are translated both ways. Answer a question by voice, or give an interested guest a live video tour of the property before they book.
- ✓ Every phone is a till**
 Take payments and tips by QR code from any staff phone, with no terminal to rent. Staff see only the payment screen, and tips go to a team wallet, kept apart from revenue.
- ✓ One dashboard**
 Online and in-person revenue side by side, a live panel of the day's takings, and a tax export. Venue sales systems connect through Tratok's own webhooks.

WHAT YOU KEEP

Booking value US\$600, agency commission 15%, card and conversion costs 3%.

You keep on a typical agency booking	US\$492
You keep on Tratok	US\$591
Difference on this booking	+US\$99
On 100 such bookings	+US\$9,900

Tratok: flat 1.5% fee. Network fees on BSC are typically a fraction of a cent.

“ *We saw a 27% improvement in our margins within the first test cycle. The instant settlement alone changed our cash flow situation dramatically.* ”

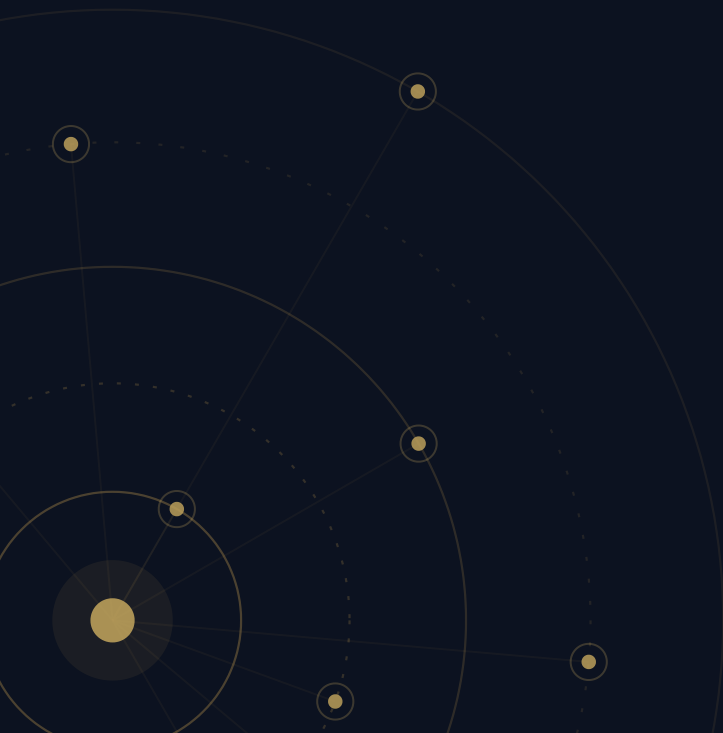
BOUTIQUE HOTEL OPERATOR, UAE PILOT

PART 3

Technology and trust

The infrastructure Tratok built itself, how it is secured, and the token that runs it.

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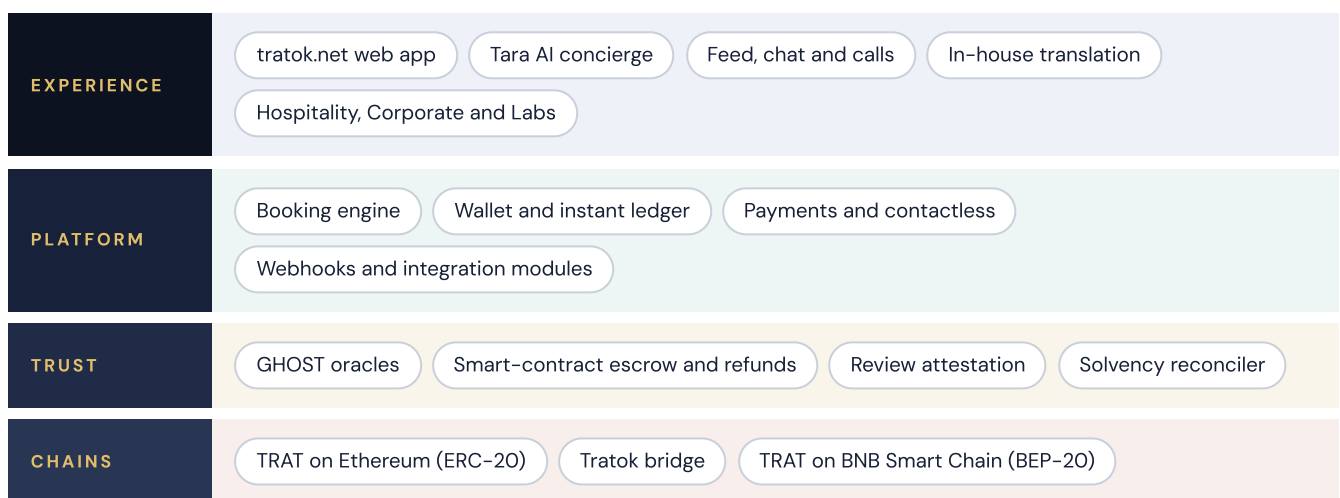


08

Technology: built in-house, end to end

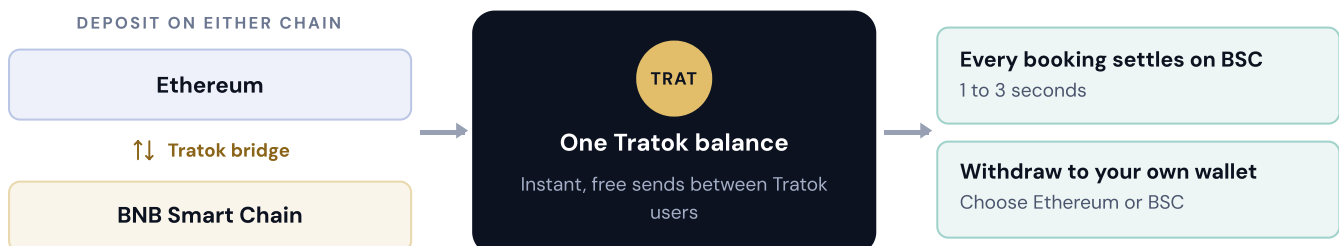
Tratok's critical infrastructure is its own. That is a deliberate choice. In travel, a booking decision happens in seconds and margins are thin, so every rented layer is a cost, a delay and a risk. Owning the stack is what makes a 1.5% fee, settlement in seconds and refunds in under a minute sustainable at scale.

THE TRATOK STACK



Every layer is built and run by Tratok.

TWO CHAINS, ONE BALANCE



Two chains, one balance

TRAT is an ERC-20 token on Ethereum and a BEP-20 token on BNB Smart Chain. Each account has one deposit address that works on both chains, so you can deposit on either, see one balance, and choose a chain only when you withdraw to your own wallet.

The Tratok bridge

TRAT moves between the two chains through Tratok's own bridge contracts, watched by Tratok's own oracle and controlled by multi-signature wallets. The total supply across both chains stays at 100 billion. Bridges have been among the most attacked parts of crypto, so this one is under continuous security attention.

GHOST, Tratok's oracles

Smart contracts cannot see the outside world, so they need an oracle. GHOST is Tratok's own oracle protocol, built for travel: live availability and rates, booking events such as check-in, no-show and cancellation timing, multi-source pricing and exchange rates, and the attestation that a review comes from a completed booking. Native to the platform, it answers in milliseconds, and its cost per query approaches zero at volume. GHOST is under multi-signature governance and has been independently audited.

Settlement in seconds

In Tratok's June 2026 tests across thousands of transactions, BNB Smart Chain settled in 1 to 3 seconds at a median cost of US\$0.004, against 13 to 41 seconds and US\$0.012 on Ethereum. So every booking settles on BSC, whichever chain you deposited on.

An instant, exact ledger

Sends between Tratok users, venue payments and tips are instant ledger transfers, with no chain wait and no network fee. Deposits are credited only after the network confirms them, and every ledger entry is idempotent, so the same event can never be applied twice.

Translation, built in-house

Tratok translates four layers that most platforms leave half done: the interface, the booking flow, the wallet and the fine print. Reviews, listings, feed posts, comments and chats are translated as they are written, each piece once per language and then remembered. Because there is no per-character bill, nothing is rationed, and conversations never leave the platform.

Engineered for the road

Modern compressed images, pages that load only what you look at, and compressed delivery throughout. Tratok is tested on the connections travellers actually have: airport wifi, roaming data and a crowded hotel lobby.

Why not a general-purpose oracle

General oracle networks serve price feeds for every asset on every chain, and do it well. Travel needs something else: answers in milliseconds while a guest waits, near-zero cost at millions of bookings, and primitives such as "guest checked in" that no generic feed offers. Building GHOST removed a third-party dependency, and a per-query fee, from every booking.

Smart-contract escrow

Each booking's value is held by a smart contract that knows the cancellation policy. When a guest cancels within the rules, the contract refunds directly: no bank batches, no disputes queue. That is how more than 99% of refunds complete automatically, and how Tratok runs on a 1.5% fee without a large disputes team.

Tara, on Tratok's own model

Tara reads live account data, not a script, and works in your language by text or voice, with maps, directions, nearby search and camera translation. Every action follows a three-tier rule: reading is instant, actions are staged and shown to you in full, and nothing is sent until you confirm with your passkey or authenticator code.

Real-time communication, built in

TRATchat, voice and video calls and push notifications run inside the platform. A call rings on whichever Tratok page the other person is on, or on their phone with Answer and Decline, and opens as an overlay without leaving the page. No phone numbers change hands, no third-party app is needed, nothing is recorded, and even the ringtones were written in-house.

Open to build on

Tratok Labs offers integration modules that drop into a website or backend the way a payment widget does, the Tara API on a pay-as-you-go plan with a free tier, and Tratok's own translation engine. Venue sales systems connect through Tratok's own webhooks.

HOW A REVIEW IS VERIFIED

**Book**

The booking is recorded on chain.

**Stay**

GHOST confirms check-in and check-out.

**Review**

Signed by the guest's wallet; the contract checks the stay.

**Permanent**

Nobody can edit it afterwards.

HOW TARA ACTS FOR YOU

**Read**

Trips, balance and bookings, instantly. Nothing changes.

**Stage**

Any action is prepared and shown to you in full.

**Confirm**

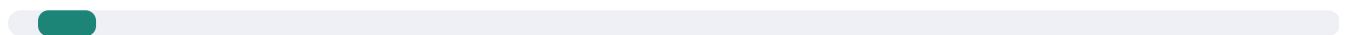
Nothing is sent until your passkey or authenticator code approves it.

MEASURED, NOT MODELLED

SETTLEMENT TIME PER TRANSACTION

BNB Smart Chain

1 to 3 s · median US\$0.004



Ethereum

13 to 41 s · median US\$0.012



0 15 30 45 seconds

1 to 3 s

Settlement on BNB Smart Chain

Median US\$0.004 per transaction

13 to 41 s

Settlement on Ethereum

Median US\$0.012 per transaction

1/240

Cost per transaction

Against what Tratok's forecasts assumed

+700%

Transaction processing efficiency

After the July 2026 upgrade

Tratok's own live on-chain tests, June and July 2026. Results vary with network conditions.

09

Security architecture

Tratok protects users' tokens with the discipline of a financial system: defence in depth, so that no single failure can reach a balance, and independent experts paid to find the gaps first. Crypto's largest losses have rarely come from broken cryptography. They came from keys in the wrong place, reserves left online, signing screens that misled and upgrades nobody re-tested. Tradtok's architecture is designed against exactly those failures.

DEFENCE IN DEPTH: EIGHT LAYERS



Each ring is a separate layer an attacker would have to defeat.

1

Phishing-resistant sign-in

Passkeys on the FIDO2 and WebAuthn standard. The private key never leaves your device and only works on Tradtok's own domain, and no password secret sits on a server. Authenticator-app codes are the alternative.

2

A second check on every transaction

Every send, withdrawal and payment, including anything Tara prepares, needs your passkey or a 6-digit authenticator code. The rule applies to every account.

3

Least-privilege access

Roles are enforced on the server. Venue staff see only the payment screen, never revenue, guests or banking details, and a suspended account loses access instantly.

4

Tamper-proof payment codes

A venue QR code carries no amount and no wallet address, only a single-use reference that expires after ten minutes and can never be paid twice.

5

Hot float, cold reserves

Only a small working float is ever online. The bulk of reserves sits in cold storage, and company wallets are under multi-signature control.

6

A ledger that cannot double-count

Deposits are credited only after network finality, which protects against chain reorganisations. Every ledger entry is idempotent, so a double tap cannot send twice, and a booking either completes in full or not at all.

7

Continuous solvency reconciliation

An automated reconciler checks around the clock that user balances never exceed on-chain holdings, and raises an alert long before a shortfall could reach a withdrawal.

8

Modern cryptography throughout

In May 2026 the primitives protecting sign-in, wallet operations, transaction signing and sessions moved to current financial-industry standards, and password hashing was upgraded for every account.

INDEPENDENT ASSURANCE**Red-team testing**

In July 2026 a professional red team attacked the whole ecosystem, from the wallet and booking flow to Tara, the provider portal and the APIs, as a real adversary would. Every finding was fixed in order of severity and attacked again by the same team, and a further test followed.

Audited contracts and oracles

The smart contracts and the GHOST oracle protocol have been through independent security audits.

A standing bug bounty

bounty.tratok.com rewards outside researchers for finding weaknesses, all year round.

PRIVACY BY DESIGN**Conversations stay inside**

Chats are translated by Tratok's own engine and are never sent to an outside vendor.

Calls without phone numbers

Guests, hosts and friends talk by voice or video without exchanging personal numbers, and calls are never recorded.

Your network, your choice

Friendships are two-sided, and signals such as "a friend lives here" only ever involve people you have connected with.

Location used, never stored

Tara uses your location only to answer the question you asked.

Photos cleaned, then deleted

Photos sent to Tara are stripped of camera data, kept away from the public web, shown only to you and deleted after seven days.

Leave on your own terms

Unsubscribe in one click and delete your account from your settings. Tratok makes sure any TRAT you hold is withdrawn or spent first, so it can never be lost.

TRANSPARENCY ANYONE CAN VERIFY**Live solvency**

tratok.net/solvency.php shows the reserve ratio, live from the chain, with no login.

Named company wallets

Company wallets carry ENS names under tratok.eth. Tratok's disclosure policy covers every company wallet and the wallets of staff with access to confidential company information.

One official channel

Tratok.com confirms what is official, as a defence against impersonators and fake tokens. Tratok never asks for a seed phrase, a private key or a password, and support happens inside the app.

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The TRAT token

TRAT is the token that makes the ecosystem work: the one unit in which travellers pay, providers are settled, rewards are earned and venues take payments, on two chains with one balance. It is a utility token, not an investment, and Tratok makes no promise about its price.

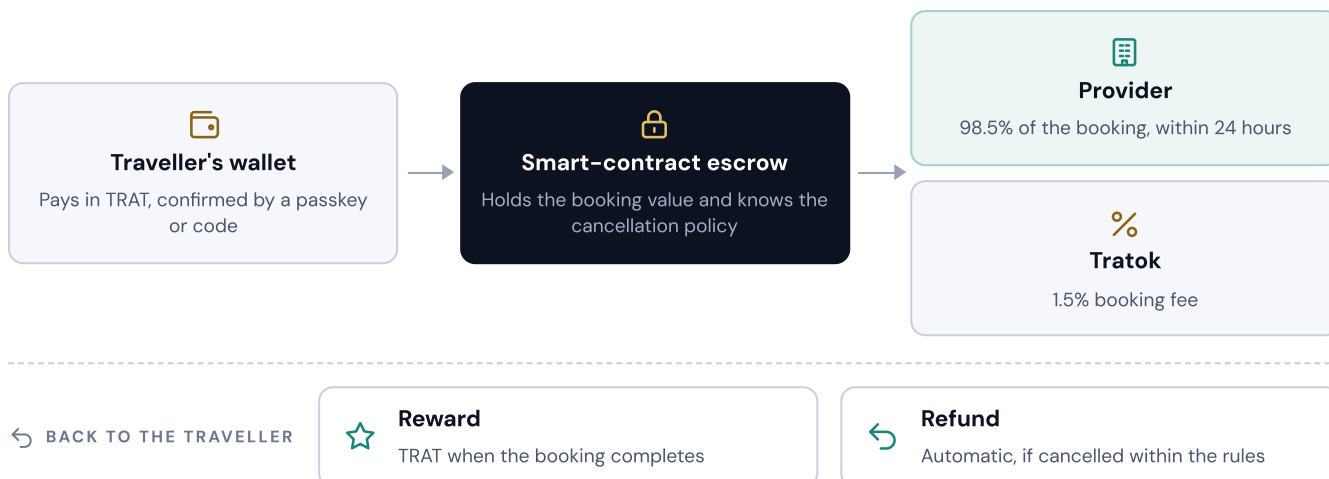
TOKEN FACTS

Networks	Ethereum (ERC-20) and BNB Smart Chain (BEP-20)
Total supply	100,000,000,000 TRAT across both chains
Decimals	5
Settlement chain	BNB Smart Chain
Ethereum contract	0x35bC519E9fe5F04053079e8a0BF2a876D95D2B33
BSC contract	0xdaaab43c2df2588980826e3c8d46828fc0b44bfe

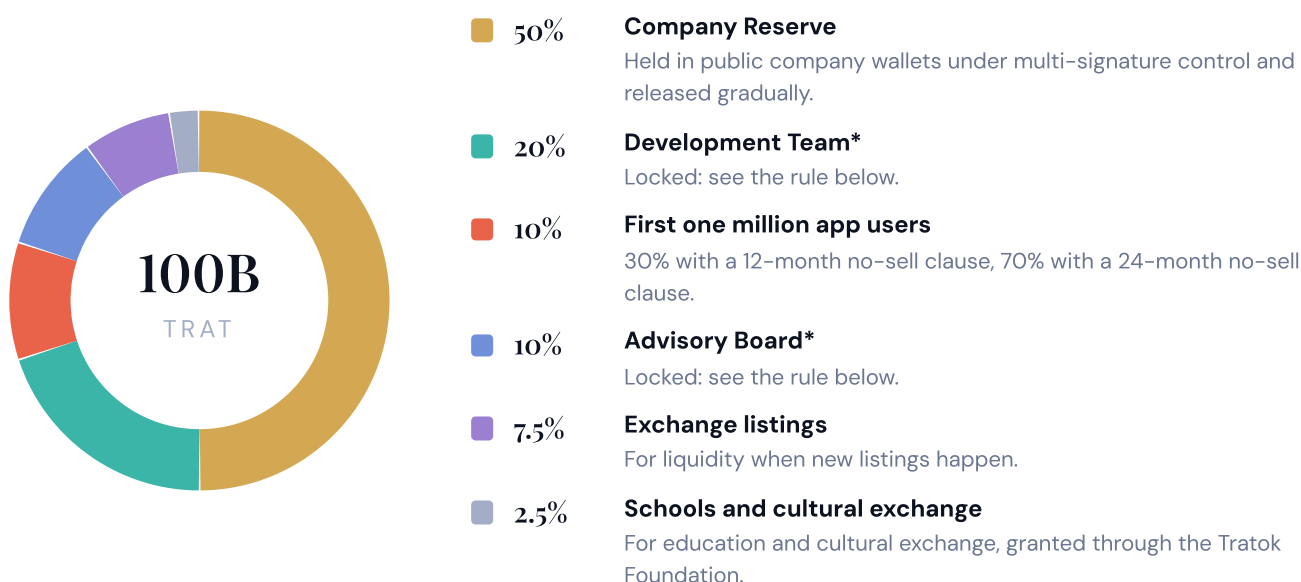
WHAT TRAT DOES

- Pays for bookings across stays, flights, cars, activities and dining
- Rewards travellers on completed bookings and verified reviews
- Pays for contactless payments and tips at venues
- Founds TRATernity clubs
- Settles providers within 24 hours
- Moves instantly and free between Tratok users
- Splits shared costs inside Groups
- Pays contributors for helping Tratok grow

HOW TRAT MOVES THROUGH A BOOKING



DISTRIBUTION



* Team and advisor tokens stay locked until Tratok lists on a top-10 exchange, and for 24 months from that listing. The exact dates will be disclosed when the listing happens, with the escrow contracts published on the blockchain.

Bridge and oracles

TRAT crosses between Ethereum and BNB Smart Chain through Tratok's own bridge, monitored by Tratok's own oracles and controlled by multi-signature wallets. The supply across both chains stays at 100 billion, so moving chains never dilutes holders.

Funding

Tratok never held an ICO and has never raised money from the public. It is privately funded by its founders. Venture capital firms have offered investment; the team declined, to keep the community's ownership undiluted.

Exchanges

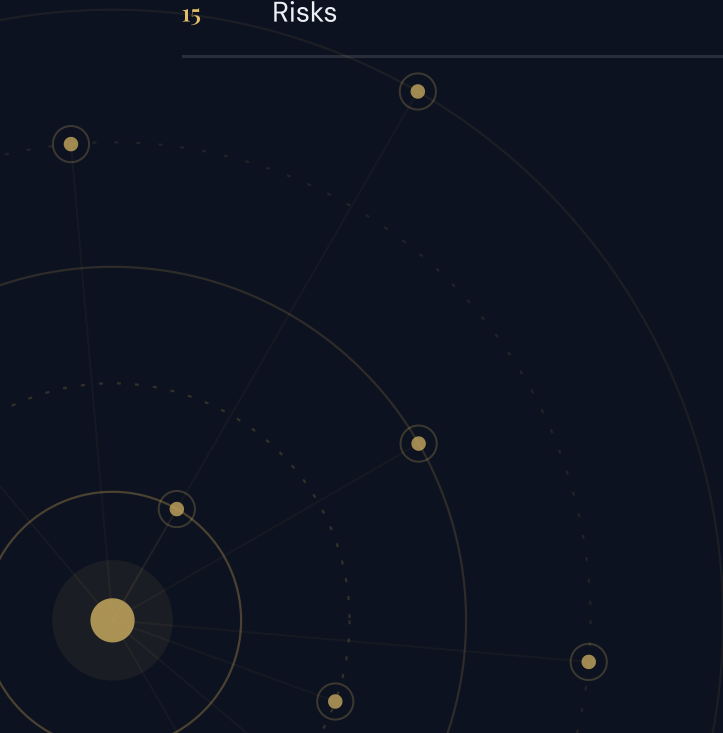
TRAT is not traded on any exchange at the moment. New listings are in progress and will be announced.

PART 4

Impact and outlook

What changes for the world, who is building it, what comes next, and the risks.

11	Impact: when travel keeps its value	27
12	Community	28
13	Roadmap	29
14	Team	30
15	Risks	31



11

Impact: when travel keeps its value

Travel supports one in nine jobs on earth ¹, and about 80% of tourism businesses are micro, small and medium-sized enterprises ¹⁴. When the cost of selling travel falls, the difference does not disappear. It stays with the guesthouse, the tour guide, the family restaurant and the communities around them.

One hotel, ten years

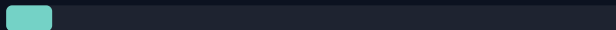
A 50-room independent hotel with US\$5 million of bookings a year, paying 20% in distribution costs, gives up US\$1 million every year. At a flat 1.5%, the same bookings cost US\$75,000.

Distribution costs over ten years at 20%



US\$10M

The same ten years at a flat 1.5%



US\$0.75M

US\$9.25M Kept for renovation, wages and resilience

An illustration, not a forecast.

Small businesses compete on quality

One room or ten thousand, the same fee, payout times and tools. Visibility comes from verified guests, not from commission paid.

Earnings stay local, and arrive sooner

Paid within 24 hours instead of weeks later: working capital that stays in the destination.

No language left behind

A host can write in the language they think in and be read by the whole world. Markets that English-first platforms underserve get an equal shelf.

Travel that connects people

A guest and a host with no language in common can chat, call and read each other's posts. Discovery comes from people you know, not from whoever pays for placement. Travel's oldest promise, meeting the world, is built into the platform.

Honest by design

Reviews from real guests only, and the full price before you confirm: the standard regulators are now demanding ^{8 9}, built in from the start.

The Tratok Foundation

2.5% of all TRAT is set aside for education and cultural exchange, granted through the non-profit Tratok Foundation at tratok.org: host communities, responsible tourism, industry skills, cultural heritage, disaster response and climate accountability, with an independent review committee and every grant recorded on chain.

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Community

Tratok is built with its community, not only for it. Thousands of Tratokians around the world use the platform, help it grow and hold it to account.

Contributors platform

Earn TRAT for simple tasks that raise awareness, such as sharing posts, making videos or translating pages, and withdraw in real time on either chain.

contributors.tratok.com

Ambassador programme

Invite friends and receive bonus TRAT when they join, plus a referral payment every time they complete a booking, for life. The TRAT is yours to spend, send or withdraw.

tratok.net

The Tratok social network

Every member has a profile and gallery, friends and a feed with stories that disappear after 24 hours. Posts, comments and chats are translated for every reader, and members can message, call by voice or video, plan trips in Groups and join TRATernity clubs.

tratok.net

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Roadmap

What is done, what is in progress, and what comes next. Tratok announces dates when things happen, not before.

DONE

- Fifth-generation ecosystem open to the public
- TRAT on Ethereum and BNB Smart Chain, with Tratok's own bridge
- GHOST oracles and settlement on BSC
- Tara AI concierge on Tratok's own model, with voice, maps and camera
- Hospitality Platform and contactless payments
- Social layer: feed and stories, friends, TRATchat, voice and video calls
- Passkeys and a second check on every transaction
- Live solvency page and named company wallets
- Contributors platform with real-time withdrawals
- Corporate platform: policy, approvals, on-chain expenses and CO₂ per trip

IN PROGRESS

- New exchange listings
- Registration under the new 2026 regulations
- Top-ups in traditional currency
- Instant refunds for every venue payment, whatever the venue's sales system
- Self-service corporate booking from Tratok's own inventory
- The Foundation's first grant cycle
- More providers and destinations

PLANNED

- Holder governance: TRAT holders voting on platform decisions
- Carbon offsetting for business travel

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Team

Tratok is guided by people who have led banks and national investment offices, managed hotel portfolios across the region and advised on its economies: experience from the institutions travel and finance depend on, applied to rebuilding them.



Philippe Paillart

CHAIRMAN

Former CEO and Vice Chairman of DBS Bank, Singapore's largest bank, and former Chairman and CEO of Ford Credit and Ford Financial Services. Created Citibank Personal Banking and served on the boards of Citibank Germany, Standard Chartered Bank and Standard Chartered Group. ESCP Paris and Harvard PMD.



Dr. Tariq Bin Hendi

SENIOR ADVISOR

CEO and Board Member of Astra Tech, parent company of Botim, and Chairman of Edelman Middle East. Former Chief Investment Officer at G42 and former Director General of the Abu Dhabi Investment Office. Previously held leadership roles at Emirates NBD, Mubadala, Dubai Holding and Citibank. PhD in Economics, Imperial College London.



Amit Nayak

SENIOR ADVISOR

Vice President of HAMA MEA, the Hospitality Asset Managers Association for the Middle East and Africa, with more than 20 years in hospitality asset management across the UAE, Saudi Arabia and Europe. Formerly led the hospitality division at WASL. Cornell University alumnus and FHS Leadership Award recipient.



Timothy Fox

SENIOR ADVISOR

Economic adviser and financial market analyst with more than 30 years in London, New York and Dubai. Former Chief Economist at a leading UAE bank for more than ten years, previously with Standard Chartered and Credit Suisse. A specialist in GCC economies.



Mohammed Altajir

SENIOR ADVISOR

Manager of FX Analytics and Product Development at Emirates NBD, combining fundamental and technical analysis with big data and AI. Oversees AI and machine learning integration for research, and advises on strategic partnerships across the region.



Rhona Byrne

GENERAL COUNSEL

Experienced solicitor with deep expertise in banking & finance, corporate governance and legal strategy. Held Deputy General Counsel role at Emirates NBD after 11 years of private practice at elite law firms, Linklaters and Clifford Chance, advising on cross-border transactions and regulatory compliance. ENEB MBA candidate 2027.

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Risks

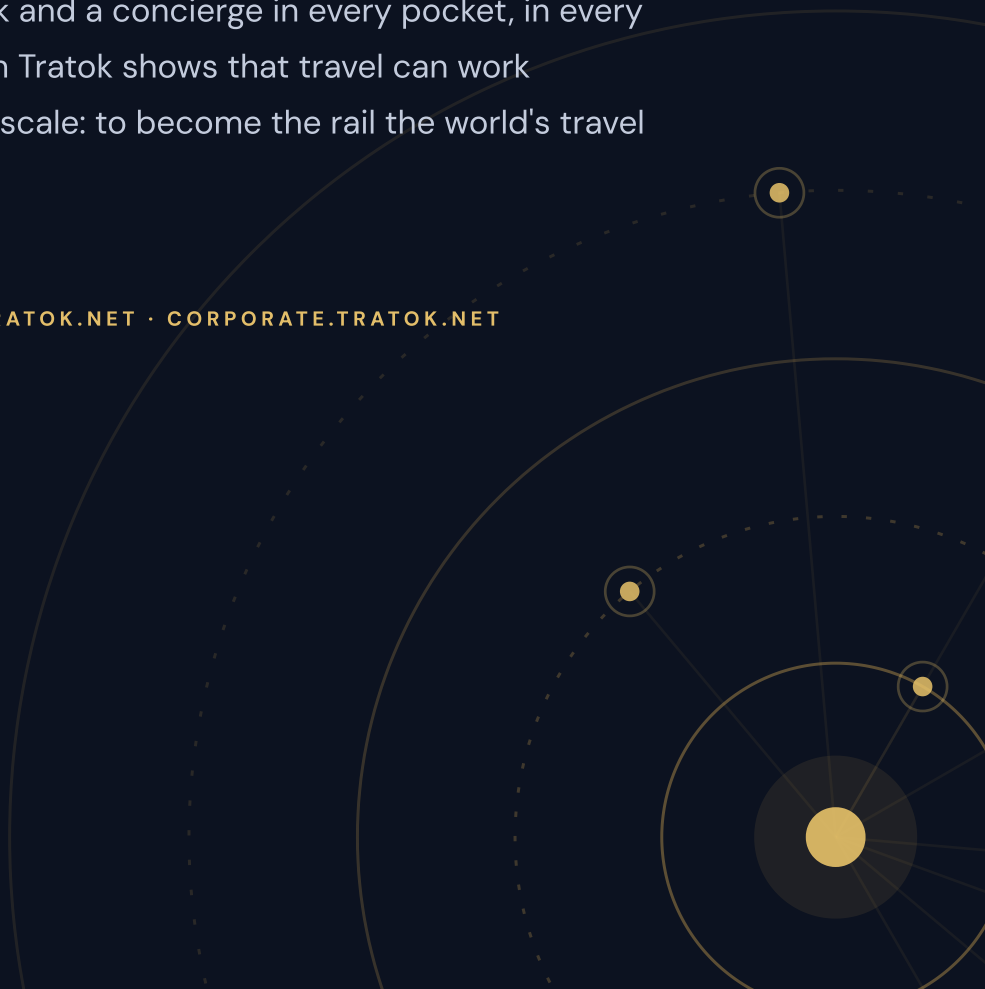
Every serious plan names its risks. These are the main ones, and what is already in place.

Adoption	Travellers and providers are used to the big platforms.	WHAT IS IN PLACE: Joining is free, providers keep more and are paid sooner, and the app works like any good travel app, with no need to understand blockchain.
Technology	Blockchains, bridges and smart contracts can fail or be attacked.	WHAT IS IN PLACE: Defence in depth, independent audits, professional red-team testing, a standing bug bounty, a second check on every transaction, and reserves in cold storage under multi-signature control.
Token value	The value of TRAT can go down as well as up.	WHAT IS IN PLACE: Prices are shown in your currency and locked for five minutes at checkout, and Tratok earns its revenue from booking fees, not from the token's price.
Liquidity	TRAT is not traded on any exchange at the moment.	WHAT IS IN PLACE: New listings are in progress. Inside the ecosystem, TRAT pays for bookings and moves freely between users.
Regulation	Rules for digital assets are changing in many countries.	WHAT IS IN PLACE: Registration under the new 2026 regulations is in progress, with legal opinions and governance in place.
Competition and execution	Large incumbents have scale, and building a full ecosystem is demanding.	WHAT IS IN PLACE: A flat fee, fast payouts and verified reviews are built into Tratok's model, which incumbents cannot copy without dismantling their own. The ecosystem is already live, tested and improving every month.

The rail the world travels on

Travel will keep growing, because people will always want to move, meet and explore. The question is who the system is built for. Tratok's answer is already built and running: a flat fee instead of a commission, settlement in seconds instead of weeks, reviews only from real guests, reserves anyone can check and a concierge in every pocket, in every language. Every booking on Tratok shows that travel can work differently. The aim now is scale: to become the rail the world's travel runs on.

[TRATOK.NET](https://tratok.net) · [HOSPITALITY.TRATOK.NET](https://hospitality.tratok.net) · [CORPORATE.TRATOK.NET](https://corporate.tratok.net)



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Links, terms and sources

USEFUL LINKS

Tratok web app	Proof of Solvency	TRAT on Etherscan
Hospitality Platform	Tratok right now	TRAT on BscScan
Corporate travel	Tratok Foundation	Latest News
Tratok Labs	Support	
Contributors platform	Bug bounty	

TERMS USED IN THIS PAPER

TRAT	Tratok's own token, used to pay, earn and send across the ecosystem.
BSC	BNB Smart Chain, the blockchain where every Tratok booking settles.
TRATchat	Tratok's built-in messaging, translated into each reader's language, with voice and video calls.
Sendable Trip	A whole travel plan as one link that anyone can open, with every item linked to its live listing.
Smart contract	Code on a blockchain that holds tokens and carries out agreed rules, such as a cancellation policy, by itself.
Oracle	A service that feeds outside facts, such as availability, check-in or exchange rates, to smart contracts. Tratok's is called GHOST.
Bridge	Contracts that move a token between two blockchains while keeping its total supply the same.
Passkey	A sign-in key stored on your device and unlocked with your fingerprint, face or PIN. It cannot be phished.
Multi-signature	A wallet that needs several approvals before anything leaves it.
Cold storage	Keys kept offline, out of reach of online attacks.
Red team	Security professionals hired to attack a system the way a real adversary would.
ENS name	A human-readable name for a blockchain address, such as tratok.eth.

SOURCES

- 1 World Travel & Tourism Council, Economic Impact Research, 2025 results and 2026 forecast. wtcc.org/research/economic-impact
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- 4 Swiss Federal Administration, Price Supervisor decision on Booking.com, 21 May 2025. admin.ch/en/newsb/3bBOJ_HlrOi9FEX_Gy48M
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- 6 Booking.com developer documentation, payouts (monthly, weekly and daily schedules). developers.booking.com/connectivity/docs/payouts-by-booking-onboarding-api/understanding-payouts
- 7 Expedia Lodging Agreement, General Terms A.4. api.expediapartnercentral.com/contract/ext/templatepdf?language=2057&version=323
- 8 US Federal Trade Commission, Rule on Unfair or Deceptive Fees, in effect from 12 May 2025. ftc.gov/business-guidance/resources/rule-unfair-or-deceptive-fees-frequently-asked-questions
- 9 UK Competition and Markets Authority, new consumer protection regime in force, April 2025. gov.uk/government/news/cma-to-boost-consumer-and-business-confidence-as-new-consumer-protection-regime-comes-into-force
- 10 Stripe, published pricing for Ireland, accessed October 2026 (3.15% + EUR 0.25 for international cards, plus 2% for currency conversion). stripe.com/ie/pricing
- 11 Tripadvisor Transparency Report 2025. tripadvisor.mediaroom.com/2025-03-18-Tripadvisors-2025-Transparency-Report-reveals-strong-review-submissions-and-improved-fraud-detection
- 12 Google, New ways we're protecting businesses on Maps, 16 April 2026. blog.google/products-and-platforms/products/maps/new-ways-were-protecting-businesses-on-maps/
- 13 Skift analysis of hotel group filings, April 2026. finance.yahoo.com/markets/stocks/articles/7-billion-loyalty-iou-marriott-130000589.html
- 14 UN Tourism figure, as cited by the Secretary-General of the Organisation of Islamic Cooperation at the 12th Islamic Conference of Tourism Ministers, June 2024. oic-oci.org/en/news/4750

IMPORTANT INFORMATION

This whitepaper is published by Tratok Holding Limited to explain how the Tratok ecosystem works. It is not an offer to sell or a solicitation to buy any token or security, and it is not investment, financial, legal or tax advice. TRAT is a utility token for use within the Tratok ecosystem. Its value can go down as well as up, and you should never use money you cannot afford to lose. Statements about Tratok's aims describe intentions, not guarantees. Tratok's own figures, including test results, are as of October 2026 and may vary with network conditions. Figures from third parties belong to their sources, which are listed above. Features may change as the ecosystem develops.



TRATOK

One ecosystem for the whole trip.



VISIT THE ECOSYSTEM

tratok.net