DAI20

Digital Architecture Index

Technical Whitepaper • Version 1.0

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dai20.com

Sayantan Ghosh •

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Executive Summary

DAI20 — the Digital Architecture Index — is a synthetic index token that tracks the combined market performance of twenty leading assets across two classes: the top 10 NASDAQ-listed companies and the top 10 cryptocurrencies by market capitalisation (excluding stablecoins). Priced at a genesis value of **$100** on 6/27/2026, DAI20 provides a unified instrument for capturing directional exposure to both the technology equity complex and the digital asset ecosystem simultaneously.

A **daily resetting leverage factor (LF=5×)** applied to basket deviations from genesis means a 1% aggregate basket move produces a 5% DAI20 token price move. Three weighting modes (cap-weighted, equal-weight, and 50/50 balanced) give participants flexibility in their macro positioning. The total hard-capped supply is 100,000,000 DAI20 tokens, of which up to 70,000,000 are mineable via a daily compounding schedule. The ICO and exchange listing is targeted for **Q4 2029**.

PARAMETER	VALUE
Token Symbol	DAI20
Genesis Date	6/27/2026, 20:00:00 EST
Genesis Index Value	$100.00
Max Token Supply	100,000,000 DAI20 (hard cap)
Mining Cap	70,000,000 DAI20 (70%)
Foundation Reserve	30,000,000 DAI20 (30%)
Leverage Factor (LF)	5× daily resetting
Price Refresh Interval	Every 30 seconds (live API feeds)
Live Dashboard	dai20.com

1. Index Basket Composition

1.1 NASDAQ-10 Leg

The NASDAQ-10 leg comprises the ten largest NASDAQ-listed companies by market capitalisation at the genesis date. This leg is **fixed at genesis** — constituents do not auto-rotate. Real-time price and market-cap data are sourced via the Bloomberg Market Data API.

#	Symbol	Company	Genesis Price	Genesis Mkt Cap
1	NVDA	NVIDIA Corporation	$192.56	$4.66T
2	AAPL	Apple Inc.	$283.82	$4.17T
3	GOOGL	Alphabet Inc.	$337.43	$4.11T
4	MSFT	Microsoft Corporation	$373.01	$2.77T
5	AMZN	Amazon.com, Inc.	$232.73	$2.50T
6	AVGO	Broadcom Inc.	$365.06	$1.74T
7	META	Meta Platforms, Inc.	$550.29	$1.40T
8	TSLA	Tesla, Inc.	$379.75	$1.43T
9	ASML	ASML Holding N.V.	$1,794.66	$608.9B
10	NFLX	Netflix, Inc.	$73.83	$310.8B

1.2 Crypto-10 Leg

The Crypto-10 leg is **dynamic**: it re-ranks from CoinGecko live market-cap data on every refresh cycle, excluding stablecoins (USDT, USDC, DAI, FDUSD and equivalents). The table below shows the genesis composition.

#	Symbol	Asset	Genesis Price	Genesis Mkt Cap
1	BTC	Bitcoin	$60,543.00	$1.21T
2	ETH	Ethereum	$1,592.60	$192.2B
3	BNB	BNB	$563.63	$76.0B
4	XRP	XRP	$1.064	$66.2B
5	SOL	Solana	$72.67	$42.2B
6	TRX	TRON	$0.3204	$30.4B
7	FIGR_HELOC	Figure Heloc	$1.028	$19.9B

8	HYPE	Hyperliquid	$64.00	$14.2B
9	DOGE	Dogecoin	$0.0758	$11.7B
10	RAIN	Rain	$0.01565	$10.4B

Note: The Crypto-10 re-ranks live on every 30-second refresh. The NASDAQ-10 is fixed at genesis and does not auto-rotate.

2. Token Pricing Methodology

2.1 Core Formula

DAI20 uses a divisor-based index methodology analogous to the S&P 500. At genesis, a divisor is set so the index reads exactly 100.00. A **daily resetting leverage factor (LF=5×)** then magnifies all future basket deviations:

```
DAI20(t) = 100 x ( 1 + LF x ( R(t) - 1 ) ) where LF = 5
```

R(t) is the raw basket ratio at time t relative to genesis (R = 1.000 at genesis). A +1% basket move produces R = 1.010, yielding DAI20 = **105**. A -1% basket move produces R = 0.990, yielding DAI20 = **95**.

2.2 Weighting Modes

Mode A: Cap-Weighted (Default)

Each constituent's influence is proportional to its market capitalisation. Larger assets (NVDA, BTC) drive the index more than smaller ones.

```
R(t) = TotalMarketCap(t) / TotalMarketCap(genesis)
```

Mode B: Equal-Weight

All 20 constituents have equal 5% influence. R(t) is the arithmetic mean of each asset's price return since genesis.

```
R(t) = (1/20) x SUM[ Price_i(t) / Price_i(genesis) ] for i in 1..20
```

Mode C: 50/50 Balanced

The NASDAQ-10 leg and Crypto-10 leg each contribute exactly 50% to R(t), regardless of their relative total market caps. Within each leg, constituents are cap-weighted. This mode dampens crypto volatility on the overall index.

```
R(t) = 0.5 x MktCap_NASDAQ(t)/MktCap_NASDAQ(genesis)
+ 0.5 x MktCap_Crypto(t)/MktCap_Crypto(genesis)
```

Concentration Cap & Diversification

To ensure DAI20 remains well-diversified and free from single-asset concentration risk, each individual constituent is subject to a **25% weight cap within its own sector leg**. If any single NASDAQ-10 company or Crypto-10 asset would otherwise exceed 25% of that leg's total market cap weight, its weight is capped at 25% and the excess redistributed proportionally across the remaining constituents in that leg. No single asset can therefore represent more than **12.5% of the overall DAI20 basket** (25% of a 50% leg), preserving the structural diversity that underpins the index's design.

2.3 Worked Example

Assume cap-weighted mode. The basket experiences a +0.50% aggregate market cap increase one day after genesis:

Step	Calculation	Result
Basket ratio	R(t) = 1.00500	
Deviation	R(t) - 1 = 0.00500	
5x amplify (LF)	5 x 0.00500 = 0.02500	
Token price	100 x (1 + 0.02500)	**$102.50**

3. Genesis Mechanism

At genesis, the following values are captured and permanently frozen as the baseline for all future index calculations: prices of all 20 constituent assets, total combined market cap, each leg's market cap, and the index base value of 100.00.

Parameter	Value
Genesis Timestamp	6/27/2026, 20:00:00 EST
Index Base Value	100.00
NASDAQ-10 Genesis Market Cap	$23,687,581,523,388
Crypto-10 Genesis Market Cap	$1,676,934,451,959
Combined Genesis Market Cap	$25,364,515,975,347
NVDA Genesis Price	$192.56
BTC Genesis Price	$60,543.00
ETH Genesis Price	$1,592.60

3.1 Re-Setting Genesis

Genesis may only be re-set by an authorised administrator. Re-setting freezes a new set of baseline prices and market caps, resetting the index to 100.00. The new genesis JSON is baked directly into the HTML at deploy time, ensuring all visitors worldwide share an identical baseline without a backend server.

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4. Token Economics & Mining Schedule

4.1 Supply Structure

Allocation	Tokens	Share	Description
Mining Supply	70,000,000	70%	Released via daily compounding mining schedule
Foundation Reserve	30,000,000	30%	Locked — operations, partnerships, team
Max Total Supply	100,000,000	100%	Hard cap — no further issuance possible

4.2 Mining Schedule

The 70,000,000-token mining supply is released through a compounding daily schedule beginning 1 January 2026. Each day, the cumulative mined total grows by **0.07%** of the prior day's mined total. Mining ceases permanently at the 70,000,000 cap.

```
Mined(t) = min( 12,300,000 x (1.0007)^t , 70,000,000 )
```

Where t is days elapsed since 1 January 2026. At genesis (t = 176), approximately **13.9 million tokens** had been mined, representing 19.9% of the mining cap. Mined tokens are available for staking in the DAI20 liquidity pools (Section 5).

4.3 Projected Mining Milestones

Date	Days (t)	Approx. Mined	% of Mine Cap
1 Jan 2026 (start)	0	12,300,000	17.6%
26 Jun 2026 (genesis)	176	13,921,799	19.9%
1 Jan 2027	365	15,694,584	22.4%
1 Jan 2028	730	20,028,003	28.6%
1 Jan 2029	1,095	25,556,444	36.5%
1 Jan 2030	1,460	32,604,087	46.6%
Cap reached (est.)	~1,820	70,000,000	100.0%

5. Staking & Pool Rewards

DAI20 Early Access Staking offers enhanced annual percentage rewards (APR) to liquidity providers who deposit ETH or BTC into the DAI20 pre-ICO liquidity pools. Access is by **invitation only** and is available exclusively prior to the Q4 2029 ICO listing.

Asset	Tier	Minimum Deposit	APR
ETH (Ethereum)	Starter	< 1,000 ETH	**22.35%**
ETH (Ethereum)	Priority	> 1,000 ETH	**26.10%**
BTC (Bitcoin)	Starter	< 5 BTC	**20.90%**
BTC (Bitcoin)	Priority	> 5 BTC	**24.35%**

** Early access is by invite only. APR figures are indicative pre-ICO reward rates and may be revised. Rewards are denominated in DAI20 tokens from the mined supply pool.*

5.1 Reward Mechanics

- Rewards accrue daily, proportional to staked balance and the applicable APR tier.
- Priority tier APR applies to the *entire* balance once the deposit threshold is crossed.
- Staked assets remain in custody during the lock-up period (terms confirmed at invite stage).
- DAI20 token rewards vest at the time of ICO listing (Q4 2029) or on agreed early-release terms.

6. ICO Event Timeline

The DAI20 token launch follows a structured five-phase roadmap from mid-2026 through ICO and exchange listing in Q4 2029. Each phase gates the next, ensuring technical maturity, regulatory preparation, and community readiness prior to listing.

Ph.	Milestone	Date	Status	Key Deliverables
1	Genesis & Whitepaper	Q2 2026	LIVE	Token minted, whitepaper published, index live at dai20.com
2	Seed & Strategic Round	Q4 2026	Upcoming	Institutional investors onboarded, development fund secured, core team scaled
3	Testnet & Oracle Launch	Q2 2027	Planned	On-chain price oracle deployed, smart contract audits complete, testnet trading
4	Public Pre-Sale	Q1 2028	Planned	Community allocation opens, KYC/AML integration, tier-based pricing live
5	ICO & Exchange Listing	Q4 2029	Planned	Listed on major DEX and CEX platforms; full on-chain trading commences

7. Technical Architecture & Data Sources

7.1 Data Pipeline

The DAI20 index price is computed client-side in the visitor's browser using a deterministic JavaScript formula applied to live API data. No intermediary server is required — every visitor independently fetches the same data and arrives at the same index value.

Component	Provider	Data	Refresh	Auth
NASDAQ-10 Prices	Bloomberg	Real-time quotes + market cap	30 sec	Credentialed
Crypto-10 Prices	CoinGecko	Market cap rankings, price, 24h change	30 sec	None (public)
Genesis Baseline	Baked in HTML	Frozen prices & market caps at genesis	Static	N/A
Index Computation	Client browser	Deterministic JS formula	Per refresh	N/A

7.2 Hosting & Delivery

- **Hosting:** Cloudflare Pages — global CDN, zero-downtime deployments, automatic HTTPS.
- **Domain:** dai20.com (GoDaddy registrar, DNS managed by Cloudflare).
- **Single-file architecture:** The entire DAI20 dashboard is a self-contained HTML file with no backend server, database, or framework dependencies.
- **Genesis baking:** The genesis JSON object is embedded in the HTML at deploy time, ensuring all visitors worldwide use an identical baseline.

7.3 Security Model

Admin controls are protected by a passphrase-gated client-side session. The Controls panel is not rendered in the DOM for unauthenticated visitors. Bloomberg market data credentials are managed server-side and never exposed in the client layer. All stock data requests are proxied securely, ensuring full compliance with Bloomberg's data redistribution policies.

8. Risk Disclosures

Investment in DAI20 tokens or participation in the pre-sale carries material risks. Prospective participants should carefully consider the following before taking any action:

Market Risk

The DAI20 token price is directly derived from the market capitalisation of its 20 underlying constituents. The LF=5× leverage factor means token price moves are materially larger than underlying basket moves. Rapid and substantial losses are possible.

Regulatory Risk

A token explicitly priced from a basket of listed equities may be classified as a security or derivative instrument by the SEC (US), SEBI/RBI (India), FCA (UK), and equivalent regulatory bodies. Regulatory status has not been established and may impose significant obligations or restrictions.

Liquidity Risk

Prior to ICO and exchange listing (Q4 2029 target), DAI20 tokens have no established secondary market. Staked assets and token rewards may not be realisable prior to listing. Post-listing liquidity is not guaranteed.

Oracle & Data Risk

Index prices depend on the accuracy and availability of data from Bloomberg and CoinGecko. API outages, data errors, or changes to API terms of service could cause index prices to be incorrect, delayed, or temporarily unavailable.

Smart Contract Risk

The DAI20 smart contract has not yet been deployed or audited. On-chain token mechanics remain subject to design, implementation, and audit findings that may differ from this whitepaper.

No Investment Advice

Nothing in this whitepaper constitutes financial, legal, or investment advice. This document is for informational purposes only. Independent professional advice should be sought before making any investment decision.
