



BRTH BRL Stablecoin

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1. Abstract

BRTH is a fiat-backed stablecoin pegged 1:1 to the Brazilian Real (BRL), deployed on the Polygon network. Each BRTH token is backed by one Brazilian Real held in reserve by the issuer. Built on

the ERC-20 standard using OpenZeppelin's audited smart contract framework, BRTH enables fast, low-cost BRL-denominated transactions on-chain. The token serves as a bridge between traditional Brazilian finance and the decentralized finance (DeFi) ecosystem, providing a stable, transparent, and accessible on-chain representation of the Brazilian Real.

2. Introduction

Brazil has the largest economy in Latin America and one of the fastest-growing cryptocurrency adoption rates in the region. As DeFi protocols expand globally, there is a growing need for stable, fiat-referenced digital assets denominated in local currencies. While USD-pegged stablecoins (USDT, USDC) dominate the market, they expose Brazilian users and businesses to unnecessary foreign exchange risk when transacting in their domestic currency.

BRTH addresses this gap by providing a BRL-denominated stablecoin on Polygon, a high-throughput, low-cost EVM-compatible blockchain. By maintaining a 1:1 peg with the Brazilian Real through fiat reserves, BRTH enables:

- On-chain BRL payments without currency conversion
 - DeFi participation using a familiar unit of account
 - Low-cost cross-border remittances in BRL
 - Treasury management for Brazilian businesses operating on-chain
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3. BRTH Overview

Name	BRTH BRL STABLECOIN
Symbol	BRTH
Standard	ERC-20

Network	Polygon (Chain ID: 137)
Decimals	18
Peg	1 BRTH = 1 BRL
Backing	Fiat-backed (1:1 BRL reserves)
Contract	<code>0x38fd02Dc840F099772392f2DFe3A3BEE9Aab3AB7</code>
Deployment Date	October 29, 2025

Use Cases

- **Payments:** Fast, low-cost BRL payments on-chain with sub-second finality on Polygon.
- **DeFi:** Use BRTH as collateral, liquidity, or trading pair in decentralized finance protocols.
- **Remittances:** Send BRL-denominated value across borders without traditional banking intermediaries.
- **Treasury Management:** On-chain BRL treasury for businesses and DAOs operating in the Brazilian market.
- **On-ramp / Off-ramp:** Clients can convert BRL to BRTH (on-ramp) and BRTH back to BRL (off-ramp) directly through tokenhaus.com.br, the issuer's platform.

4. Peg Mechanism & Reserves

4.1 Fiat-Backed Model

BRTH operates on a full-reserve, fiat-backed model. Every BRTH token in circulation is backed by exactly 1 Brazilian Real (BRL) held in reserve by the issuer, Develop Ltda (operating as TokenHaus). This ensures that the total supply of BRTH never exceeds the total BRL reserves held.

4.2 Minting Process (On-ramp)

When new BRTH tokens need to be issued:

1. The client deposits BRL through tokenhaus.com.br
2. The BRL is received and held in reserve by the issuer
3. The contract owner mints an equivalent amount of BRTH to the client's wallet address
4. A `TokensMinted` event is emitted on-chain for transparency

4.3 Redemption Process (Off-ramp)

When a holder wants to redeem BRTH for BRL:

1. The client initiates a redemption request through tokenhaus.com.br
2. The BRTH tokens are burned (removed from circulation)
3. The equivalent BRL is released from reserves to the client
4. A `TokensBurned` event is emitted on-chain for transparency

4.4 Reserve Management

Reserves are managed by Develop Ltda under the TokenHaus brand. The on-chain supply of BRTH is publicly verifiable at any time through the Polygon blockchain, ensuring that the total minted supply can be audited against reported reserves.

5. Technical Architecture

5.1 Network: Polygon

BRTH is deployed on the Polygon PoS network for the following reasons:

- **Low transaction fees:** Fractions of a cent per transaction, making microtransactions viable.
- **Fast finality:** Sub-second block times enable near-instant transfers.
- **EVM compatibility:** Full compatibility with Ethereum tooling, wallets, and DeFi protocols.
- **Ecosystem:** Access to Uniswap, Aave, QuickSwap, and other major DeFi protocols on Polygon.

5.2 Smart Contract

Contract	BRTokenHaus.sol
Solidity Version	0.8.20
Framework	OpenZeppelin Contracts v5.4.0
License	MIT
Contract Version	1.0.0

The contract inherits from four OpenZeppelin base contracts:

- **ERC20:** Standard fungible token implementation.
- **ERC20Burnable:** Allows any token holder to burn their tokens.
- **ERC20Pausable:** Enables the owner to pause all token transfers in an emergency.
- **Ownable:** Restricts administrative functions (mint, pause) to the contract owner.

5.3 Contract Functions

FUNCTION	ACCESS	DESCRIPTION
<code>mint(address, uint256)</code>	Owner only	Mint new tokens to a specified address
<code>burn(uint256)</code>	Any holder	Burn caller's tokens
<code>pause()</code>	Owner only	Pause all token transfers
<code>unpause()</code>	Owner only	Resume token transfers
<code>recoverERC20(address, uint256)</code>	Owner only	Recover accidentally sent ERC20 tokens
<code>version()</code>	Public	Returns contract version ("1.0.0")

5.4 Verification

The contract source code is fully verified and publicly readable on:

- [PolygonScan](#) (verified via Etherscan V2 API)
 - [Sourcify](#) (independent full match verification)
 - [GitHub](#) (public source code repository)
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6. Tokenomics

6.1 Supply Model

BRTH has no maximum supply cap. New tokens are minted exclusively when BRL is deposited into reserves, and tokens are burned when BRL is redeemed. This ensures that the circulating supply always reflects the actual BRL reserves held by the issuer.

Maximum Supply	Unlimited (minted on demand, backed 1:1)
Pre-mine	None
Team Allocation	None
Vesting Schedule	Not applicable
Inflation Mechanism	Minting only when BRL is deposited
Deflation Mechanism	Burning when BRL is redeemed

6.2 Supply Lifecycle

The token supply follows a straightforward lifecycle:

1. **Deposit:** Client deposits BRL via [tokenhaus.com.br](#)
2. **Mint:** Equivalent BRTH is minted to the client's wallet
3. **Circulate:** BRTH is used freely on-chain (transfers, DeFi, payments)

4. **Redeem:** Client requests BRL redemption via tokenhaus.com.br

5. **Burn:** BRTN is burned, BRL is released from reserves

6.3 Transparency

The total supply of BRTN is publicly verifiable on-chain at any time. All mint and burn events are recorded as blockchain events (`TokensMinted` , `TokensBurned`), providing a complete, immutable audit trail of every supply change.

7. Security

7.1 Smart Contract Security

- **OpenZeppelin Framework:** Built entirely on OpenZeppelin Contracts v5.4.0, the most widely audited and battle-tested smart contract library in the Ethereum ecosystem.
- **Owner-Only Minting:** Only the contract owner can mint new tokens, preventing unauthorized issuance.
- **Zero Address Validation:** All critical functions validate against the zero address to prevent accidental token loss.
- **Verified Source Code:** The full contract source code is publicly verified on PolygonScan and Sourcify.

7.2 Emergency Mechanisms

- **Pausable:** The contract owner can pause all token transfers in case of a security incident, exploit, or critical bug. This acts as a circuit breaker to protect users while the issue is resolved.
- **ERC20 Recovery:** If ERC20 tokens are accidentally sent to the contract address, the owner can recover them. The contract prevents recovery of BRTN itself to avoid supply manipulation.

7.3 Future Security Plans

A formal third-party security audit is planned as the project grows. The issuer is committed to obtaining an independent audit from a reputable firm to further validate the contract's security.

8. Liquidity & Trading

8.1 Current Trading

BRTH is currently available for trading on Uniswap V3 on the Polygon network, paired with USDT. Users can swap between BRTH and USDT directly on [Uniswap](#).

8.2 Liquidity Growth

The project follows a phased approach to building liquidity, starting with the initial Uniswap V3 pool and expanding to additional DEXs and eventually centralized exchanges as adoption grows.

8.3 Price Feed Strategy

As liquidity grows, BRTH will progressively obtain price feeds from multiple sources:

1. **CoinGecko API:** The first external price feed, available after CoinGecko listing approval.
2. **On-chain Oracles:** Integration with oracle networks such as DIA, RedStone, and Pyth Network for on-chain price data.
3. **Chainlink:** Long-term goal as trading volume and DeFi demand grow.

9. Roadmap

Phase 0: Foundation

- Contract deployment on Polygon
- Source code verification (PolygonScan + Sourcify)

- Logo and branding assets
- Website launch
- Social media presence
- Initial Uniswap V3 liquidity pool

Phase 1: Initial Listings

- PolygonScan token information update
- Trust Wallet Assets listing
- DEX aggregator indexing (GeckoTerminal, DEXScreener)
- Liquidity growth to \$10K+

Phase 2: Price Aggregators

- CoinGecko listing
- CoinMarketCap listing
- Liquidity growth to \$50K+

Phase 3: DeFi Integration

- DefiLlama TVL tracking
- Oracle integrations (DIA, RedStone, Pyth)
- Uniswap Token Lists inclusion
- Liquidity growth to \$400K+

Phase 4: Long-term Goals

- Regional CEX listings (Brazil)
 - Third-party security audit
 - Chainlink price feed
 - Major exchange listings
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10. Regulatory Considerations

The Brazilian regulatory environment for digital assets is evolving. The Central Bank of Brazil (BCB), through Resolution 521 and related legislation, has established a framework for the classification and regulation of virtual assets, including fiat-referenced stablecoins.

BRTH falls under the classification of a fiat-referenced virtual asset (ativo virtual referenciado em moeda fiduciaria). The issuer is committed to operating in compliance with applicable Brazilian regulations and adapting to the evolving regulatory landscape as it develops.

11. Issuer Information

Issuer	Develop Ltda
Brand	TokenHaus
Platform	tokenhaus.com.br
Website	brth.tokenhaus.com.br
Twitter/X	@BRTH_stablecoin
GitHub	Develop-ltda/brth-contract
PolygonScan	Token Page

12. Disclaimer

This whitepaper is for informational purposes only and does not constitute financial, investment, legal, or tax advice. BRTH tokens are not securities and do not represent ownership, equity, or any claim to profits. The

information contained herein is subject to change without notice. While the issuer makes reasonable efforts to ensure accuracy, no warranty or representation is made regarding the completeness or reliability of the information presented. Users should conduct their own research and consult with qualified professionals before making any decisions related to digital assets. Participation in any activities involving BRTH is at the user's own risk. The regulatory environment for digital assets varies by jurisdiction and is subject to change. Users are responsible for compliance with applicable laws in their respective jurisdictions.