

## *Terminology and Classification Guide*

# Voucher-Based Peer-to-Peer Transactions vs. Investment Language

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### 1. Why terminology matters

Misclassification of transactional terms can lead to incorrect legal, tax, and accounting conclusions.

This guide defines neutral technical terms as used in system logs, accounting records, and blockchain data.

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### 2. Voucher (correct term)

**Voucher** refers to:

- a transferable accounting unit,
- exchanged between users,
- without issuer redemption obligation.

A voucher does **not** represent:

- equity,
  - debt,
  - investment contract,
  - promise of return.
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### 3. Deposit (technical meaning)

A **deposit** represents:

- a user-initiated request to purchase vouchers from another user.

It does not represent:

- capital contribution to the platform,
  - investment into a managed pool,
  - guaranteed yield.
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#### 4. Withdrawal (technical meaning)

A **withdrawal** represents:

- a user-initiated request to sell vouchers to another user.

It does not represent:

- payout,
  - dividend,
  - redemption by the platform.
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#### 5. Platform role

The platform acted as:

- transaction interface,
- matching engine,
- record-keeping system.

The platform did **not** act as:

- investor,
  - fund manager,
  - liquidity guarantor.
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#### 6. Non-authoritative language (to avoid)

The following expressions do **not** reflect system reality:

- “investment”
- “guaranteed return”
- “profit payout”
- “capital growth”
- “platform obligation”

Such language originated primarily from third-party promoters and informal user communication, not from system design.

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## **7. Accounting & tax relevance**

For classification purposes:

- transactions reflect peer-to-peer exchanges,
  - not platform-issued financial instruments.
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### ***Disclaimer***

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