LUMINOUS CREW

LUMI Token Whitepaper

"A Community Coin Platform Where Consumption Becomes Cooperation"

VERSION 1.2 · 2026

Contract: 0x3CFEA1d440c98aA91F59692112a50999EA97A0Cf

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REVISION HISTORY

v1.2 (2026) — Added founding-team profiles to the summary directory, updated two team LinkedIn references, and aligned all figures with the official website. v1.1 (2026) — Token distribution and roadmap alignment. v1.0 (2026) — Initial release.

Chapter 1. Executive Summary

EXECUTIVE SUMMARY

1.1 Project Introduction

The digital economy is growing rapidly, and blockchain technology is establishing itself as a foundation for new value creation across a wide range of industries beyond finance. Yet while many blockchain projects focus primarily on the technology itself, the challenge of building an ecosystem that is genuinely and continuously used in everyday consumption remains largely unresolved.

LUMINOUS CREW responds to this environment by proposing a new direction: a community coin platform where consumption becomes cooperation. The project's goal is to expand consumption beyond a simple economic act into a process of cooperation in which users, merchants, and the platform grow together. Within this ecosystem, LUMI Token is designed not merely as a digital asset, but as the core medium of value that connects the platform.

This whitepaper has been prepared to explain the project's vision, ecosystem, technical structure, token information, founding team, and future direction. It is not intended as a solicitation for investment.

1.2 Vision and Mission

A community coin platform where consumption becomes cooperation. LUMINOUS CREW's vision is to expand consumption into a new form of cooperation. Today, most consumption ends the moment a product or service is purchased. The project aims to move beyond this one-off structure and build a sustainable ecosystem in which consumption leads to platform participation and community formation. The mission that supports this vision is as follows:

- Connect consumption and community within a single platform
- Create an environment in which users and merchants grow together
- Build a trustworthy service structure based on blockchain
- Expand the practical utility of digital assets
- Build a sustainable platform ecosystem

1.3 Core Values

LUMINOUS CREW operates around four core values. These are not simply brand messaging but fundamental principles that run through service design, ecosystem operations, and technical architecture as a whole.

Core Value	Description
Connection	Connects people to people, users to merchants, and platforms to services
Community	Aims for a sustainable community in which every participant can grow together
Trust	Builds trust through a transparent system and stable operations
Growth	Pursues sustainable development through an environment where the platform and its members grow together

1.4 Project Highlights

Community First — LUMINOUS CREW places people, not technology, at its center. The platform's most important asset is not the blockchain itself but the users and merchants who use it, and every technology serves as a foundation for improving the participants' experience.

Consumption Cooperation — The project views consumption not as a simple transaction but as a new structure of cooperation. The connections formed during consumption expand the relationship between users and merchants, and the platform aims to develop these connections into a sustainable community.

Digital Asset Utility — LUMI Token is the core digital asset that connects the flow of value within the ecosystem. As the platform grows, the scope of the token's utility is intended to expand alongside it.

Scalable Platform — A platform structure that connects diverse components — the user application, digital wallet, payment system, smart contracts, and transaction processing system — provides the foundation for service scalability and ongoing feature enhancement.

1.5 LUMINOUS CREW at a Glance

Item	Details
Project	LUMINOUS CREW Token
Token	LUMI
Blockchain	BNB Smart Chain (BEP-20)
Total Supply	10,000,000,000 LUMI
Decimals	18
Mint	Disabled
Burn	Supported
Vision	A community coin platform where consumption becomes cooperation
Core Values	Connection · Community · Trust · Growth

1.6 Purpose and Scope of the Whitepaper

This whitepaper has been prepared based on the official materials of the LUMINOUS CREW project to explain its vision, technical structure, ecosystem, token information, founding team, and roadmap. This document is not intended as a solicitation for investment; it serves as an official reference for understanding the project's direction and operational structure.

CHAPTER SUMMARY

This chapter introduces LUMINOUS CREW's vision of turning consumption into cooperation, its four core values, and the purpose of this whitepaper as an official project reference.

Chapter 2. Industry Background & Project Philosophy

BACKGROUND & PHILOSOPHY

2.1 The Evolution and Limits of Digital Commerce

The spread of e-commerce and mobile platforms has enabled consumers to access a wide range of products and services regardless of time or place, and online platforms have become core infrastructure of the modern economy. Search has become faster, payment simpler, and delivery quicker.

Despite these advances, however, consumption itself largely remains a one-off transaction. Consumers purchase products and use services, but the relationships and engagement formed in the process often do not continue beyond the transaction. LUMINOUS CREW places greater value not on the moment a transaction ends, but on the connection that forms afterward.

2.2 Community as a Sustainable Asset

Community is a key factor that determines a platform's sustainability. While many digital services succeed in acquiring users, they often struggle to sustain long-term engagement and relationships; platforms where users and service providers stay continuously connected, by contrast, generate greater network effects over time.

LUMINOUS CREW defines users and merchants not as simple consumers of a service but as participants who build the ecosystem together, and treats community as one of the project's core assets.

2.3 Blockchain as Underlying Infrastructure

LUMINOUS CREW uses blockchain as underlying infrastructure rather than as the purpose of the service itself. The project's basic direction is that users should be able to use the platform without needing to understand the underlying blockchain technology, while internally, the digital wallet, smart contracts, transaction processing system, and blockchain network are organically connected to support the reliability and transparency of the service.

2.4 Connecting Consumption and Community

The core concept LUMINOUS CREW presents is the connection between consumption and community. The project views consumption as a starting point and seeks to build an environment in which the relationships formed between users and merchants during that process can lead to ongoing participation and cooperation.

2.5 The Meaning of Trust

Trust is one of the most important elements of any digital platform. Users must be able to use the service safely, and merchants must be able to expect a stable operating environment. LUMINOUS CREW's system architecture includes components such as Authentication, Smart Contract, Risk Monitoring, and Settlement Engine, and the project places importance on building a structure that can sustain trust over time.

CHAPTER SUMMARY

LUMINOUS CREW presents a platform model that connects consumption and community, using blockchain as underlying technology rather than the service's purpose, summarized in the four values of Connection, Community, Trust, and Growth.

Chapter 3. Ecosystem & Technology Architecture

ECOSYSTEM & ARCHITECTURE

3.1 Ecosystem Overview

The LUMINOUS CREW ecosystem is designed so that users, merchants, platform services, digital wallets, and blockchain technology are organically connected. LUMI Token is positioned within this ecosystem as the core digital asset connecting the flow of value. The ecosystem is built on three principles:

Principle	Description
Connectivity	Users, merchants, platforms, and technology interact within a single flow, forming the basis for service expansion
Participation	Users are both consumers and community members, while merchants are partners who both provide services and participate in the platform's growth
Sustainability	Prioritizes an environment where the platform and its participants can grow together over short-term user growth

3.2 Key Participants

User — The user is at the center of the ecosystem. Every platform service is designed around the user experience; users access the platform through the User Application, complete authentication, and connect to a variety of services.

Merchant — The merchant is another core participant in the ecosystem. The Merchant Platform serves to connect users and merchants, and both are defined not as parties to a simple transaction, but as participants who remain continuously connected within the platform.

3.3 System Architecture

LUMINOUS CREW's system architecture adopts a structure of five interconnected layers, from the user touchpoint down to external financial integration:

Layer	Key Components	Role
User Layer	User Application, Authentication	The point of interaction between users and the platform
Service Layer	Merchant Platform, Payment Gateway, Digital Wallet	Provides services that connect users and merchants
Processing Layer	Transaction Processing Engine, Price Engine, Settlement Engine, Risk Monitoring	Processes transactions and data flow
Blockchain Layer	Smart Contract, Blockchain Node	Connects the blockchain network with the platform
External Integration Layer	Banking System	Links with external financial systems

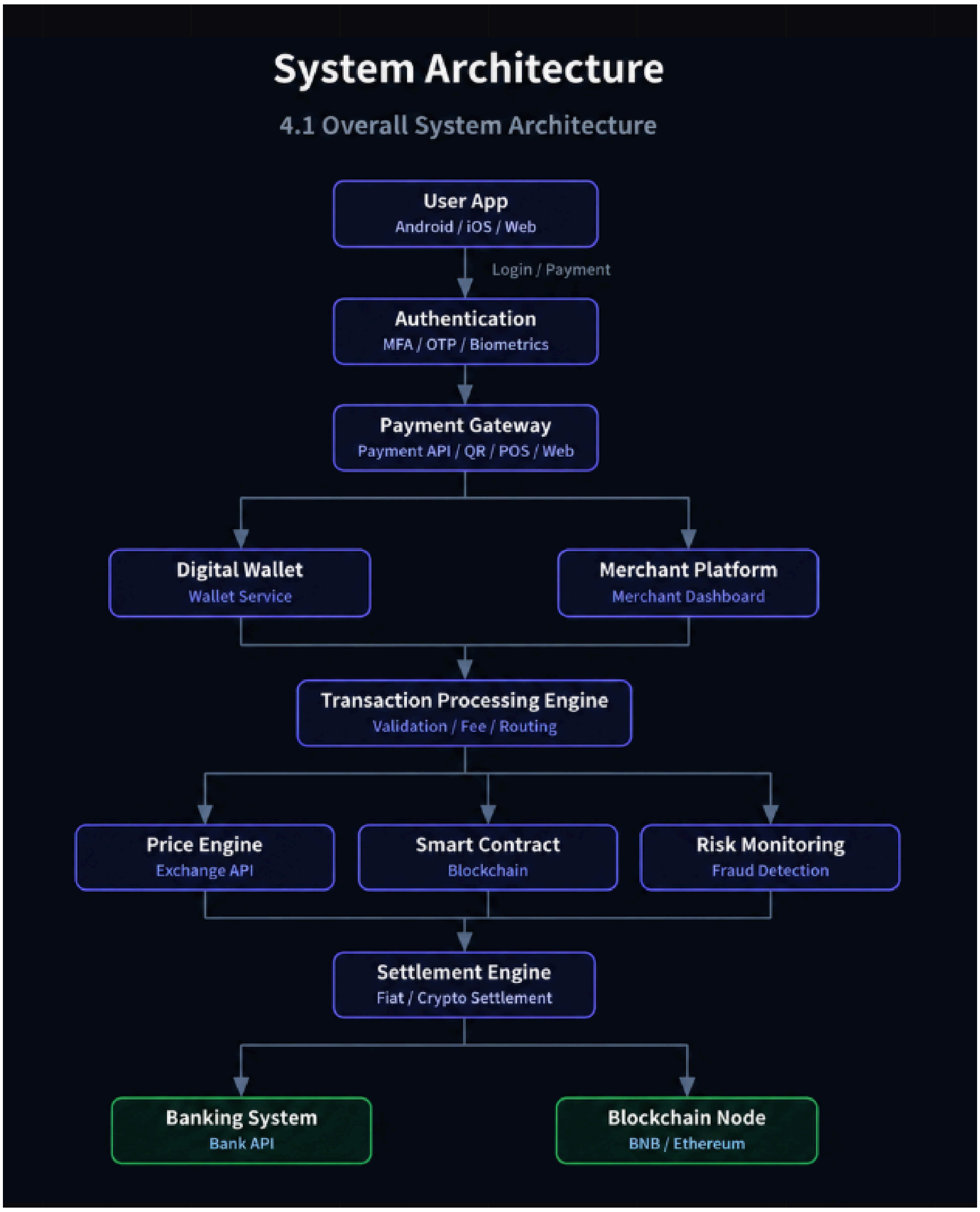

Figure 1. LUMINOUS CREW System Architecture

3.4 Key Components

Each component is connected within the overall ecosystem to support platform operations:

- **Digital Wallet** — manages digital assets within the platform and connects the blockchain network with platform services
- **Payment Gateway** — supports the flow of payments between user-facing services and the transaction processing system
- **Smart Contract** — supports blockchain-based service operations and digital-asset-related functions
- **Transaction Processing Engine** — processes transactions generated within the platform and routes them to the settlement and blockchain layers
- **Price Engine** — handles real-time price processing within the platform
- **Settlement Engine** — supports the settlement process after a transaction is completed and links with the Banking System

- **Risk Monitoring** — works alongside transaction processing to detect anomalies and support stable platform operations
- **Blockchain Node** — the core infrastructure connecting the platform to the BNB Smart Chain (BEP-20) network

Further technical detail on the smart contract logic, authentication methods, and security architecture will be published through the project's official channels as each module is finalized and audited.

3.5 Service and Value Flow

A user logs in and completes authentication through the User App, then requests payment through the Payment Gateway, which connects to the Digital Wallet and the Merchant Platform. The Transaction Processing Engine then validates and routes the transaction; the Price Engine, Smart Contract, and Risk Monitoring support processing in parallel; and settlement is completed through the Settlement Engine to both the Banking System (fiat currency) and the Blockchain Node (BNB/Ethereum).

3.6 Design Principles

Principle	Description
User-Centric Design	Technology supports a natural user experience without requiring users to be conscious of it
Integrated Platform	Each system is not operated independently, but is organically connected within a single platform
Trust-Based Infrastructure	Trust is sustained through the structure of the platform as a whole, not through any single feature
Sustainable Expansion	The technical structure is designed to accommodate future service expansion and ecosystem growth

CHAPTER SUMMARY

LUMINOUS CREW's ecosystem integrates user experience, service operations, transaction processing, and blockchain infrastructure into a single five-layer platform, forming the foundation for the LUMI Token and token economy described next.

Chapter 4. LUMI Token

LUMI TOKEN

4.1 Token Overview

LUMI Token is the core digital asset that constitutes the LUMINOUS CREW ecosystem, connecting users, merchants, platform services, and blockchain infrastructure into a single ecosystem.

Item	Details
Token Name	LUMINOUS CREW Token
Symbol	LUMI
Blockchain	BNB Smart Chain
Token Standard	BEP-20
Decimals	18
Total Supply	10,000,000,000 LUMI
Minting	Disabled
Burn	Supported

4.2 Token Philosophy and Role in the Ecosystem

LUMI Token is intended to be not simply a digital asset, but a medium that connects platform participants. LUMI is issued on the BNB Smart Chain (BEP-20) standard, offering high compatibility with a variety of wallets and blockchain services.

4.3 Supply Policy

Fixed Supply — LUMI Token adopts a structure with a fixed total supply of 10,000,000,000 LUMI, and additional issuance (minting) is not supported.

Burn Policy — LUMI Token supports a burn function as part of its long-term scarcity strategy. Detailed execution mechanics will be published via the project's official channels ahead of activation.

4.4 Token Distribution

The distribution structure of LUMI Token has been designed to support the project's long-term ecosystem operations and sustainable growth strategy, in alignment with the allocation published on the official LUMINOUS CREW website:

Allocation	Ratio
Ecosystem	53%
Private Sale	10%
DeFi Rewards Pool	10%
Partners	2%
Team	5%
Long-term Burn Reserve (for scarcity)	20%
TOTAL	100%

Token distribution follows four principles: **Ecosystem First**, which prioritizes ecosystem growth; **Community Growth**, which considers community activation; **Sustainable Development**, which supports long-term technology development; and **Transparency**, under which the same figures are published consistently across the website and this whitepaper.

4.5 Token Flow

LUMI Token is designed as a digital asset that connects participants and services within the ecosystem: User → LUMINOUS CREW Platform → Merchant / Wallet / Community → LUMI Token → Blockchain Infrastructure. As the platform grows and user participation, service expansion, and the merchant network broaden, this circulatory structure is likewise intended to develop in stages.

4.6 Token Operating Principles

- Clear disclosure of token specifications
- Maintenance of a fixed total supply
- No support for additional issuance
- Operations based on official information
- Platform-centered ecosystem growth

CHAPTER SUMMARY

LUMI Token is the core digital asset of the LUMINOUS CREW ecosystem, with a fixed supply of 10,000,000,000 LUMI on the BEP-20 standard, a burn function, and a token distribution that is consistent across all official project materials.

Chapter 5. Founding Team & Organization

FOUNDING TEAM

LUMINOUS CREW is led by a founding team with combined experience across financial services, blockchain and digital-asset ventures, platform development, and technology operations. Each member's professional background is summarized below and is verifiable through the LinkedIn profile listed.

EUNHO LEE

CEO

- Ulsan University, graduate
- Head of Development Team, AP Technology
- Managing Director, Samho Credit Union
- CEO, On&On
- CEO, Minaerang
- CEO, LUMINOUS CREW

LinkedIn: http://www.linkedin.com/in/eunho-lee-61609a426

BYEONGKWON LIM

CSO

- Sogang University Graduate School of Business (MBA)
- CEO, Mintplex
- Dongnam Bank & Kookmin Bank
- Co-Chair, founding committee — Korea Digital Asset Finance Association
- Chairman, NFT Korea Forum
- CEO, BKL Investment Holdings
- CEO, DK Networks

LinkedIn: https://www.linkedin.com/in/byeongkwon-lim-810bb8425

YEONGGUE YOON

COO

- Konkuk University, graduate
- CEO, Watson Company
- Development Director, FamNote
- General Team Lead, PointWell — Hanwell Group
- Staff, Daum Communications

LinkedIn: https://www.linkedin.com/in/yeonggyu-yoon-800213426

INSANG YOON

CTO

- Hackers Education Group
- Ikina Games
- CTO, Watson Company

LinkedIn: https://www.linkedin.com/in/sangss

CHAPTER SUMMARY

LUMINOUS CREW's founding team brings together experience in financial services, digital-asset ventures, platform operations, and engineering, with each member's background publicly verifiable via LinkedIn.

Chapter 6. Roadmap & Future Vision

ROADMAP

6.1 A Vision for Sustainable Growth

LUMINOUS CREW aims to build a sustainable ecosystem rather than pursue short-term results, seeking long-term competitiveness through the phased expansion of its services.

6.2 Development Strategy

Strategy	Description
Platform Enhancement	Continuously improve the user experience and increase the stability and completeness of the platform
Ecosystem Expansion	Expand the merchant and user base to strengthen the connectivity of the ecosystem
Community Growth	Treat community as a core asset and build a growth structure based on participation and cooperation
Global Vision	Advance into global markets after maturing services in the domestic market

6.3 Official Roadmap

Schedule	Milestone	Description
Feb 2026	Project Launch	LUMINOUS CREW project officially launched
Jul 2026	LUMI Token Issuance	LUMI Token issued on the BNB Smart Chain (BEP-20)
Oct 30, 2026	Outstanding Products	Continuous launch of key products and services across the ecosystem
Nov 2026	PancakeSwap Listing	Expanding accessibility and liquidity for LUMI Token
Jan 2027	UX/UI & Merchant Upgrade	Improving user experience and upgrading the Merchant Platform
Feb 2027	Offline Merchant Expansion	Extending the platform's scope of use into offline settings
Apr 2027	Open Marketplace	Expanding ecosystem services and participation opportunities
May 2027	Startup Discovery	Expanding the ecosystem by discovering new opportunities for cooperation
Jul 2027	Global Expansion	Phased expansion into global markets

This schedule is aligned with the roadmap published on the official LUMINOUS CREW website, and actual progress should be confirmed through the project's official announcements.

6.4 Long-Term Vision

LUMINOUS CREW's long-term goal is to build an ecosystem in which technology, services, and community develop together, through ongoing platform improvement, an expanding base of participants, and entry into global markets.

CHAPTER SUMMARY

LUMINOUS CREW's roadmap is a phased plan spanning product launches, a PancakeSwap listing, merchant expansion, an open marketplace, startup cooperation, and global expansion, consistent with the official website.

Chapter 7. Risk Factors

RISK FACTORS

7.1 Overview

All blockchain projects and digital platforms may be affected by technical, operational, and market factors. This chapter describes general risk factors to be considered in the course of the project's operations; it does not guarantee or predict any specific outcome.

7.2 Technology and Network Risk

Because LUMI Token operates on the BNB Smart Chain (BEP-20), network congestion, transaction processing delays, and changes in block generation speed on that network may affect the service environment. These factors are not directly within LUMINOUS CREW's control.

7.3 Market Risk

The digital asset market can be highly volatile. The market price of LUMI Token may be affected by supply and demand, the trading environment, liquidity, and overall market conditions, and this whitepaper does not guarantee any increase in the token's price or any investment return.

7.4 Regulatory Risk

Laws and regulations related to blockchain and digital assets vary by country and region and may continue to change. Such changes may affect the project's operations or activities related to the token.

7.5 Operational and Ecosystem Risk

Platform operations may be affected by system maintenance, service updates, infrastructure failures, and issues with external service integrations. The pace of ecosystem growth may vary depending on market conditions, service development, and the level of community participation.

7.6 Information Disclosure and Investment Considerations

This whitepaper contains information current as of the time of writing, and the project's policies or features may change through future official announcements. It does not provide investment solicitation or investment advice. All decisions and responsibility relating to the acquisition or trading of the token rest with each individual participant.

> **CHAPTER SUMMARY**
> LUMINOUS CREW may be affected by technology, market, regulatory, and operational risk factors common to blockchain projects; the project pursues stable operations through transparent disclosure.

Chapter 8. Legal Notice & Disclaimer

LEGAL NOTICE

8.1 Purpose of the Whitepaper

This whitepaper provides reference material for understanding the LUMINOUS CREW project. It is not a document intended to solicit investment, sell financial products, or provide legal, accounting, or tax advice.

8.2 Accuracy and Revision of Information

This whitepaper has been prepared based on official materials disclosed as of the time of writing. When a new version is published, the version number, publication date, revised chapters, and a summary of revisions will be recorded together.

8.3 Intellectual Property

The LUMINOUS CREW name, logo, design, service composition, and the content contained in this whitepaper may be protected under applicable law. Reproducing, modifying, distributing, or repurposing all or part of this whitepaper for commercial purposes without the project's prior consent may be restricted.

8.4 Notice Regarding Forward-Looking Information

This whitepaper contains descriptions of the project's future plans, vision, and direction of development. These describe the goals the project is pursuing and do not imply that any future outcome or schedule will necessarily be realized.

8.5 Not Investment Advice; Limitation of Liability

This whitepaper is not a prospectus for a financial product and does not provide investment solicitation or investment advice. The project does not guarantee the token's price, market value, or any investment return.

8.6 Regulatory Compliance and Official Channels

LUMINOUS CREW respects the applicable laws and regulatory environment of each region in which the project operates. Users are responsible for confirming the relevant laws of their jurisdiction of residence and are encouraged to confirm the latest information through the project's official website and communication channels.

8.7 Final Statement

Based on the vision of "a community coin platform where consumption becomes cooperation," LUMINOUS CREW aims to build an ecosystem in which users, merchants, and the platform grow together.

> **CHAPTER SUMMARY**
> This chapter sets out the whitepaper's legal purpose and limitations: it is reference material only, not investment advice, and the project does not guarantee any financial outcome.

Chapter 9. Brand Identity

BRAND IDENTITY

9.1 The Meaning of LUMINOUS CREW

LUMINOUS carries the meaning of "shining" or "illuminating brightly," while CREW refers to a community of people moving forward together toward a common goal.

9.2 Brand Vision

A community coin platform where consumption becomes cooperation.

9.3 Core Identity

Core Value	Description
Connection	A platform that connects people and services
Community	A participatory ecosystem that grows together
Trust	Sustainable operations built on trust
Growth	Long-term growth of the platform and community

9.4 Visual Identity

LUMINOUS CREW uses a brand identity centered on black and gold, conveying both reliability and a premium image, applied consistently across the website.

9.5 Brand Experience

LUMINOUS CREW aims to create an environment in which users can naturally experience the values of trust, connection, and community throughout the entire process of using the service.

> **CHAPTER SUMMARY**
> LUMINOUS CREW's brand identity — centered on the values of Connection, Community, Trust, and Growth, and a black-and-gold visual language — reflects its vision of consumption becoming cooperation.

Chapter 10. Conclusion

CONCLUSION

10.1 What LUMINOUS CREW Stands For

LUMINOUS CREW is a project that connects users, merchants, and the platform into a single ecosystem, centered on consumption. While the project is built on blockchain technology, it defines the connection between people and community as its most important value.

10.2 A Journey Built Together

The project's growth is not the achievement of the development team alone, but a process built together by users, merchants, and the community.

10.3 Final Vision

A community coin platform where consumption becomes cooperation. LUMI Token, as the core digital asset connecting this ecosystem, grows together with the platform.

> **CHAPTER SUMMARY**
> LUMINOUS CREW seeks to build a sustainable digital community founded on trust and connection, with LUMI Token as the medium linking users, merchants, and the platform.

Appendix A. Technical Specification

APPENDIX A

Item	Value
Project	LUMINOUS CREW
Token	LUMINOUS CREW Token
Symbol	LUMI
Network	BNB Smart Chain
Standard	BEP-20
Total Supply	10,000,000,000
Decimals	18
Mint	Disabled
Burn	Supported
Contract Address	0x3CFEA1d440c98aA91F59692112a50999EA97A0Cf

Appendix B. Core Values

APPENDIX B

Core Value	Description
Connection	A platform that connects people and services
Community	A participatory ecosystem that grows together
Trust	Sustainable operations built on trust
Growth	Long-term growth of the platform and community

Appendix C. Official Roadmap Summary

APPENDIX C

Timeline	Milestone
Feb 2026	Project Launch
Jul 2026	LUMI Token Issuance
Oct 30, 2026	Outstanding Products
Nov 2026	PancakeSwap Listing
Jan 2027	UX/UI & Merchant Upgrade
Feb 2027	Offline Merchant Expansion
Apr 2027	Open Marketplace
May 2027	Startup Discovery
Jul 2027	Global Expansion

Appendix D. Founding Team Directory

APPENDIX D

Name	Role	LinkedIn
EUNHO LEE	CEO	http://www.linkedin.com/in/eunho-lee-61609a426
BYEONGKWON LIM	CSO	https://www.linkedin.com/in/byeongkwon-lim-810bb8425
YEONGGUE YOON	COO	https://www.linkedin.com/in/yeonggyu-yoon-800213426
INSANG YOON	CTO	https://www.linkedin.com/in/sangss