

OFFICIAL PRODUCTION DOCUMENT



RCF COPY TRADING
RCF NYUNGANIRA

BLOCKCHAIN
SECURITY



RCF CATALOGUE

Complete Application Guide

Every button, tab, workflow, screen,
and in-app note — documented
from production code for video guides,
onboarding, and support.

PLATFORM SCOPE

Copy trading

Marketplace

P2P exchanger

RCF Chat

Escrow settlement

SECURE ESCROW
PAYMENTS



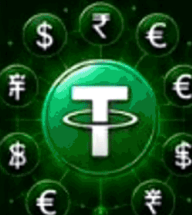
TRADE WITH
CONFIDENCE

DELIVERY
WITHOUT LIMITS



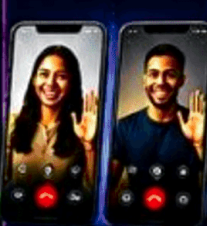
SHIP GLOBALLY.
DELIVER LOCALLY.

178 GLOBAL
CURRENCIES



SPEND LIKE USD
ANYWHERE

COMMUNICATE
INSTANTLY



CHAT, VOICE & VIDEO
IN REAL TIME

RCF MARKETPLACE
YOUR STORE. YOUR WAY.



CREATE, SELL,
GROW TOGETHER.

BUY · SELL · GROW
TOGETHER



OPPORTUNITIES
ARE EVERYWHERE.



WARNING: TRADE ONLY WITH VERIFIED PROFILES

Avoid scams, fake listings, and fraudulent transactions.

Always look for the Verified Badge  before making payments or deliveries.



DECENTRALIZED
NETWORK

ENCRYPTED
TRANSACTIONS

BLOCKCHAIN
SECURITY

SMART
CONTRACTS

TRANSPARENT
& TRUSTED



A Word from the Author & Founder

Zebulon KUZORYIMANA

RCF Founder • Foreword Author

This catalogue is more than a guide — it is the foundation of a movement built on trust, transparency, and global collaboration. I encourage you to read the full content carefully, explore every module, and apply it fully to maximize your experience and success on the RCF Marketplace ecosystem. Together, we rise. **Together in the Sky.**



YOUR TRUST. OUR PRIORITY.



Unverified accounts have limited marketplace access.

COMPLETE KYC TODAY
and build trust, unlock full opportunities.



RCF MARKETPLACE
Together in the Sky

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Link to the RcfCopyTrading (RCF NYUNGANIRA) mission

This catalogue documents the application that implements our response to global trading democratization described in the foreword below: **financial inclusion, financial freedom, mobile access, social copy trading, blockchain**, and **six RCF services** — without holding user funds. See also Appendix A (About Us / VIEW HOW) and Appendix G (Financial Freedom).

Foreword

Global trading panorama — founding text for the RCF catalogue (full text).

Once reserved mainly for financial institutions and market specialists, trading has gradually transformed into a global activity practiced by millions of people. With the rise of digital technology, anyone with a smartphone and an Internet connection can now access international financial markets and trade forex, stocks, crypto-assets, or commodities from almost anywhere.

Online brokerage platforms and mobile applications have greatly simplified learning to trade, investing, and executing transactions. This evolution has made trading, for many, a potential source of income as well as a means of achieving a degree of financial autonomy.

But how many traders does the planet actually have?

In this analysis, we will examine estimates of the number of active traders worldwide, broken down by asset categories, geographic regions, and adoption of digital platforms. We will also address the main factors explaining this rapid growth, including fintech innovation, mobile accessibility, the expansion of decentralized finance, and the emergence of artificial intelligence-based trading tools.

Disclaimer on global estimates

The data presented here is strictly for informational purposes. The figures cited come from industry reports, public sources, and third-party data that may change over time. This information does not constitute investment advice or a financial recommendation in any way.

Trading involves significant risks, including the possibility of losing all or part of the capital invested. It remains essential to conduct your own research and, if necessary, consult a qualified professional before making any financial decision. Past performance never guarantees future results.

Estimated number of traders by category

Worldwide, the number of active traders is estimated at more than 370 million, including both retail and institutional investors. This growth reflects increasingly broad access to online financial markets as well as rising interest in digital investment opportunities. Let us examine this population across the different markets.

Forex market trading

The forex market continues to bring together a vast and diverse community. According to most estimates, the number of active forex traders worldwide ranges between 10 and 15 million.

The appeal of the foreign exchange market rests notably on its permanent 24-hour availability, its strong liquidity, and relatively low barriers to entry.

In regions such as Asia, Africa, and the Middle East, more and more people are turning to platforms offering easy-to-use interfaces, competitive spreads, low initial deposits, and educational resources suited to both beginners and experienced traders.

Stock trading and investing

The stock market represents today the most widespread form of financial participation, with an estimate of 160 to 170 million people actively buying or selling securities through digital brokerage platforms.

Retail access to international stock markets has improved significantly thanks to modern trading tools. Even small investors can now access markets once dominated by large financial institutions.

The popularity of fractional shares, the simplicity of mobile apps, and the emergence of social trading communities have made stock investing a common practice in North America, Europe, and Asia.

Cryptocurrency trading

Although the number of crypto-asset holders runs into the hundreds of millions, truly active traders — that is, those buying and selling frequently — are estimated at between 50 and 100 million, depending on sources and the definition of "active" used.

The main appeal of this market lies in its high volatility as well as its accessibility.

Anyone equipped with a smartphone and connected to the Internet can trade digital assets such as Bitcoin, Ethereum, or Solana at any time, day or night.

The development of crypto-asset-related services has also narrowed the gap between traditional CFD trading and the digital asset universe, enabling a more integrated experience within regulated frameworks.

Futures and options trading

The futures and options segment brings together between 8 and 10 million active participants worldwide.

This category includes both financial institutions and experienced retail investors using derivatives for hedging, speculation, or risk management purposes.

Platforms specializing in this field remain preferred thanks to their advanced charting tools, market depth, and execution speed.

Summary

Taken as a whole, these figures illustrate steady and diversified growth in trading activity across the world. Forex, stocks, crypto-assets, and derivatives have all experienced strong expansion over the past five years.

This growth is largely explained by the democratization of trading through digital platforms. Lower mobile data costs, improved trading applications, and better financial education have enabled millions of new participants to access the markets.

Whether in traditional stock markets or new decentralized finance platforms, trading has moved from a niche activity to a global mass phenomenon. The question then remains: where are these traders located around the world?

Regional breakdown: where are traders concentrated in the world?

Asia

Asia today holds first place in global trading growth, mainly thanks to the widespread adoption of mobile access, advances in fintech, and the rise of low-cost brokers.

China remains the region's largest market, with an estimate of between 60 and 70 million active retail traders spread across stocks, forex, and crypto-assets.

India follows with more than 35 million active traders. Indonesia has approximately 18 million registered investors, while Vietnam records nearly 9.2 million securities accounts.

The continued expansion of trading platforms in this region is helping to make financial markets increasingly accessible and inclusive.

Europe

Europe remains one of the most mature regions for trading and is distinguished by particularly rigorous regulatory oversight. An estimated 50 to 60 million active traders operate there in forex, stocks, and derivatives.

Supervision by European regulators generally ensures high standards for investor protection, transparency, and security of financial operations.

Major brokers established in Europe offer sophisticated tools such as next-generation platforms, competitive spreads, and fast order execution. Thanks to this solid regulatory framework, Europe continues to serve as a reference for secure online trading.

North America

North America combines a strong institutional presence with a rapidly expanding retail sector.

In the United States and Canada, approximately 100 million people hold brokerage accounts, of whom more than 20 million trade actively.

The region benefits from advanced technological infrastructure, high liquidity, and constant innovation, which strengthens its position as a global leader in financial markets.

Africa

Africa is experiencing steady growth in its trading ecosystem, supported by improved Internet connectivity, the rise of fintech, and growing interest in forex and cryptocurrencies.

The continent is estimated to have approximately 1.3 million traders. Nigeria leads with more than 300,000 retail traders, followed by South Africa with approximately 190,000 active daily participants, then Kenya with nearly 90,000.

Although these figures remain lower than those observed in Asia or Europe, they reflect clear growth in participation. As financial education progresses and regulation strengthens, Africa appears as one of the most promising emerging zones for the development of trading.

Middle East

The Middle East is gradually establishing itself as a strategic hub of global trading.

In the first half of 2025, trading volumes in the MENA region reportedly reached approximately \$804.1 billion, with the United Arab Emirates representing nearly 71.7% of that total.

The number of active forex traders in this region varies by source, but a frequently cited estimate is around 970,000 participants. However, this figure remains approximate and depends on the methodologies used.

Saudi Arabia recorded approximately 6.9 million individual investors on its stock market by mid-2025. Furthermore, Dubai and Abu Dhabi are increasingly attracting investment funds and institutional players thanks to the development of their financial infrastructure.

Latin America

Latin America is estimated to have between 10 and 15 million active traders in 2025, illustrating continued growth in retail trading in this zone.

Brazil, Mexico, and Argentina are among the main drivers of this expansion, supported by improved financial culture, strong smartphone adoption, and growing use of mobile trading applications.

In Brazil, the number of registered investors is approximately 6 million. In Argentina, more than 20 million investor accounts are recorded, with a growing share actively turning toward forex and crypto-asset markets.

With the gradual spread of financial technologies and improved economic awareness, Latin America is also emerging as a region with strong potential for future trading expansion.

What does the future hold for trading by 2030?

By 2030, the global community of traders is expected to exceed the threshold of 400 million active participants. This growth will be driven mainly by technological innovation, massive adoption of mobile tools, and the emergence of new digital financial ecosystems. Several major trends should shape this transformation.

Rapid expansion in Asia and Africa

Asia and Africa are expected to play a central role in the next phase of global trading expansion. This dynamic is supported by strong smartphone penetration, the continued reduction in mobile data costs, and the democratization of digital payment solutions.

This progress is also fueled by local trading communities as well as the growing influence of financial content creators on platforms such as YouTube (<https://www.youtube.com/>), TikTok (<https://www.tiktok.com/>), and Instagram (<https://www.instagram.com/>), who help spread financial knowledge and guide many users toward mobile trading applications.

Thus, trading is evolving rapidly, moving from a specialized activity to an increasingly common financial behavior, especially among younger generations.

In Asia, this growth is accelerating strongly. Markets such as Malaysia, Indonesia, Thailand, and India have recorded the opening of millions of new retail accounts over the past year. Accounts designed primarily for mobile use are now the main gateway to the markets.

Low-cost trading solutions and app-centric platforms have fostered rapid adoption, particularly among young traders aged 18 to 35, who today represent a growing share of new entrants.

Globally, retail trading volumes in Asia and Africa reportedly grew by 20 to 30% over the past twelve months. Forecasts indicate that this annual growth could remain around 25%, placing these regions among the most dynamic markets in the world.

Integration of artificial intelligence

Artificial intelligence is expected to profoundly transform trading practices by automating strategies, improving risk management, and facilitating the detection of emotional biases.

AI-powered tools already enable advanced data-driven analysis, paving the way for a new generation of traders more guided by quantitative analysis.

In the years ahead, features such as automatic trading journals, predictive analysis, and market sentiment studies could become industry standards.

Tokenization of real-world assets

Tokenized assets are expected to gradually extend beyond the cryptocurrency universe alone. This evolution will make it possible to buy, hold, and trade fractions of real assets such as real estate, art, or commodities through blockchain-based systems.

This innovation will help make traditionally illiquid assets more accessible, divisible, and easily tradable.

Increasingly blurred boundaries between investment and trading

The distinction between traditional long-term investment in stocks or ETFs and active trading in forex, crypto-assets, or other markets will tend to fade gradually.

Multi-asset platforms already allow users to invest in real stocks or ETFs while simultaneously accessing forex and CFDs through a single account.

This evolution marks the emergence of a new generation of financial services where passive investment and active trading coexist within the same digital environment.

A new generation of traders

The trader of 2030 will be highly connected, data-oriented, and tech-savvy. With access to AI-powered bots, decentralized ownership, and multi-asset platforms, they will operate more strategically and efficiently than ever before.

Ultimately, the next decade will profoundly redefine the very notion of trading. The combination of artificial intelligence, decentralized finance, and asset tokenization will not merely broaden access to markets: it will also strengthen the quality of strategies, the personalization of tools, and the diversity of opportunities, paving the way for truly global and interconnected trading.

Conclusion

The global trading landscape has never been as dynamic, accessible, and inclusive. With several hundred million active traders in 2025, financial markets are today more interconnected, more digital, and more data-driven than ever before.

From institutional investors to beginner retail participants, trading has become a global phenomenon enabling individuals from all regions to take part in international capital flows.

However, succeeding in this environment still requires solid knowledge, consistent discipline, rigorous risk management, and good emotional control.

The traders who will thrive will be those capable of combining strategic thinking, effective risk management, and intelligent use of advanced analytical tools.

As artificial intelligence, automation, and mobile platforms continue to transform access to markets and the execution of transactions, trading will cease to be perceived solely as a profession and will establish itself as a modern and essential financial skill.

Continue with this catalogue

After this foreword, [Part 1 — Appendices A–I](#) introduce RCF in full (About, Legal, Learn, Pricing). Then [Part 2](#) — starting with the [Introduction](#) — maps every button, tab, and workflow in the RCF app — aligned with the **modern financial skill**, **discipline**, and **risk management** emphasized in the conclusion above.

Part 1 — Introducing RCF

Appendices A–I reproduce the full About, Legal, Learn, Pricing, and infrastructure text from the platform — read these first to understand who RCF is and how the ecosystem works.

Appendix A — Full About Us / VIEW HOW Content

This is the complete text shown on </about-us> and in the homepage **VIEW HOW** modal.

A.1 Non-Custodial Trust Notice (top of page)

We do not control, store, hold, or have access to your money — and we do not even want to.

RcfCopyTrading is not a scam asking for deposits. We do not see how much you hold in Deriv or in your private wallets — only you can view your own balances. Our copy engine accesses profits from RCF-mirrored trades and profit-share settlement only — not your full account balance. That figure is never shown to masters, referrers, or admins.

RCF is an escrow coordinator, not a custodial wallet. Marketplace and P2P use only on-chain USDT BEP20 and BNB on BNB Chain — tied to a specific escrow action (P2P trade or marketplace order). Card checkout and general internal balances are not part of the RCF model.

RCF is a connection and settlement tool between followers and masters — mirroring trades you authorize on your Deriv account with a regulated broker. We connect people and record profit share with seriousness and transparency; Deriv holds trading funds; you stay in control.

Wallet advice: RCF is an escrow coordinator, not a custodial wallet. Keep long-term savings in a decentralized private wallet you control — for example Trust Wallet — where only you hold the keys. Keep your keys secret for your own privacy. Use RCF Escrow, PokePay, Cryptomus, Symlix, Deriv, and other centralized services for utility time only (copy trading, marketplace checkout, P2P, card spend, local cash-out) — then withdraw back to your private wallet. Centralized platforms can impose owner control, policy freezes, or insolvency; self-custody like Trust Wallet keeps what you own under your control.

A.2 Our Vision

99% of world people are poors sharing 1% of world wealth, while 1% of world people are riches sharing 99% of world wealth. Sure, the force of 99% (poors) can make a change, joining hand to hand with one heart, one mind and one vision. Unfortunately, this is impossible due to the untrustworthy and hopeless community we live in, but let's try our best, collaborating without touching each other through the trustworthy blockchain technology. Sure, we can do it. Free platform usage on RCF e-commerce, RCF crypto-fiats exchanger, RCF Chat, RCF global topics assistance(ask Zebulon) + Social CopyTrading automatic profit share: Follower:50%, Master:25%, Support for underprivileged:15%, Referral commission:5%, Platform share:5%. Become a follower and Master at the same time with unlimited masters and followers to extend the profit potential.

RcfCopyTrading — Relational Collaboration Copytrading Family — was founded to make professional-grade copy trading and blockchain-powered financial access available to everyone, everywhere, regardless of trading experience or technical knowledge.

We believe financial markets and modern payment rails should not be reserved for insiders. Through ultra-low latency execution on Deriv, an in-app marketplace and P2P exchange, and trusted partner rails for cash and card spend, we help people earn, move, and use value on their own schedule.

Our vision is a world where any person — in any country, at any skill level — can collaborate without unnecessary barriers: set and rest while masters trade, shop on RCF Market Place, convert USDT BEP20 to local money, and spend through global card networks — with full control of their own accounts at all times.

A.3 You Can View What Is Deriv (expand button)

See **Appendix B** for full Deriv content.

A.4 Platform Stats

- 0.8ms Average WSS Latency
- 99.9% Platform Uptime
- 2026 Founded

A.5 Who We Are — Info Cards

- **Free for followers — fees on masters only:** Follower usage is completely free. Platform service fees apply only when a copy trade closes in profit — counted on the master side, never deducted from the follower profit share. Referral commissions also come from that master-side platform fee.
- **Moderator & facilitator — not a bank:** RCFCopyTrading is not an investment fund, broker, bank, exchange, or payment processor. We educate, connect communities, and surface legal tools so people can participate responsibly in the modern financial ecosystem.
- **Your money stays yours:** We do not see how much you hold in Deriv or private wallets — only you can view yours. The copy engine records profits from RCF-mirrored trades and profit-share settlement only; your balance is never shown to masters, referrers, or admins.
- **Open worldwide:** No regional blocks. If you can open a Deriv account and use supported crypto rails, you can copy trade, use RCF Market Place, and explore our reference services from your country.
- **Collaboration over competition:** RCF stands for Relational Collaboration Copytrading Family. We grow when followers, masters, sellers, and referrers succeed together — with transparent metrics and community chat built in.

A.6 What We Help You Do

- Discover and copy verified master traders on Deriv
- Trade binary, forex, synthetics — MT4, MT5 & cTrader via RCF ambassadors
- Buy and sell on RCF Market Place with USDT BEP20
- Exchange USDT BEP20 and BNB peer-to-peer inside RCF
- Convert stablecoins to local fiat via Symlix and other P2P rails
- Spend crypto through PokePay, Cryptomus, and Visa networks
- Learn via guides, metrics, chat, and in-app assistant (Ask Zebulon)
- Promote financial inclusion and financial freedom globally

A.7 Our Journey (Timeline)

- **2026 — The beginning:** Founded with a purpose — direct WebSocket bridge to Deriv for minimal delay.
- **2026 — RCF World Wide Market:** RCF Market Place + in-app P2P desk added.

- **2026 — Global expansion:** Zero regional restrictions on the platform itself.
- **2026 — Present:** Growing together — Deriv symbols, marketplace sellers, six reference services for financial freedom.

A.8 Six Services for True Financial Freedom

Full content from Financial Freedom modal — copy trading, RCF Marketplace, RCF P2P, Symlix (USD Visa), PokePay/Cryptomus (crypto-visa cards), Deriv social copy trading. Available at </financial-freedom> and in menu modal.

A.9 The Technology Stack

Our copy engine uses always-on WebSocket workers connected to Deriv, with Redis for fan-out state, encrypted credential storage, and settlement logic that records profit share on winning closes. Marketplace and P2P modules use escrow wallets on BNB Chain for USDT BEP20 and BNB.

- Real-time Deriv copy engine
- Distributed Redis state cache
- AES-256 token encryption
- Marketplace & P2P escrow on BNB Chain
- Geo-distributed deploys (Vercel + Railway worker)

A.10 Built by Traders, for Traders

We aren't only software developers. Our team includes quantitative traders who understand slippage, drawdown, and the psychology of loss panic. That is why we obsess over latency, real-account metrics, and honest financial education — including when and how to withdraw profits into stablecoins and local spend.

Based in Rugombo-Cibitoke, Bujumbura, Burundi, we serve a global community united by collaboration: masters who share strategies, followers who copy with control, sellers on RCF Market Place, and peers who exchange USDT on fair terms.

A.11 How Our Services Work (Platform Guides)

Copy Trading

Followers connect a Deriv account, pick verified masters, and mirror trades in real time. Masters trade on their own accounts; followers keep full custody. Settlement records profit share on winning closes using transparent metrics.

Deriv binary options copy directly through official OAuth into your linked Deriv wallet. **MT4, MT5, and cTrader** activity is routed through **RCF ambassadors** — verified connectors who link your trading platform to RCF settlement on Deriv when you are ready.

Followers: Follower usage is completely free. No platform fee is deducted from your profit share on winning copy trades. There is no subscription. Losing copy trades are never charged.

Masters: On winning trades, profit is shared 50/25/15/5/5 (follower / master / social assistance / referral / platform services). Losing trades are never charged.

Winning-trade split: On winning copy trades only: 50% follower · 25% master · 15% social assistance · 5% referral · 5% platform services. Losing trades are never charged.

Mandatory master: Every registered follower automatically copies the platform master (99% Force / Zebulon). Pause and unfollow are disabled for this master.

When a winning trade settles, your dashboard shows gross profit and each party's net payout side by side.

P2P Exchange

RCF P2P EXCHANGE — Buy and Sell USDT (BEP20) and BNB Securely. RCF is an escrow coordinator, not a custodial wallet. Buyers and sellers match on the order book; fiat moves off-platform while crypto is secured in RCF escrow on BNB Chain.

Steps: Post offer → Seller funds escrow → Buyer sends fiat off-platform → Seller confirms fiat → Escrow releases → Disputes go to admin.

Escrow stays locked until the seller confirms fiat or RCF admin resolves a dispute. Participants cannot cancel trades.

RCF Market Place

RCF MARKET PLACE — E-COMMERCE INTEGRATED. Browse/list → Checkout USDT BEP20/BNB → Escrow locks → Delivery → Buyer confirms → Seller paid (5% platform commission). Digital credentials encrypted. Disputes pause release.

RCF CHAT

Common Group + Inbox, voice/video calls, emoji, media, auto-translation, marketplace messages, P2P trade rooms, Ask Zebulon assistant.

Referrals

Copy invite link with ?ref= code. Cookie attribution for 30 days. Commission from platform service fee on winning copy trades. Payout requires BEP20 address in Profile.

Closing slogan: "RCF MARKET — life is not about competition, it's about collaboration. Wish you all the best."

Appendix B — Full Deriv Information ("You Can View What Is Deriv")

Badge: **We are powered by Deriv OAuth 2026**

B.1 What is Deriv?

Deriv is a global online trading broker founded in 1999. It provides access to multiple financial markets through CFDs and other trading contracts on Forex, Synthetic Indices, Stock Indices, Commodities, Cryptocurrencies, and Exchange-Traded Funds (ETFs). Deriv serves traders worldwide through several regulated entities.

B.2 Regulatory Information

- Deriv (BVI) Ltd is licensed and regulated by the British Virgin Islands Financial Services Commission.

- Deriv (FX) Ltd is licensed and regulated by the Labuan Financial Services Authority.
- Deriv (V) Ltd is licensed and regulated by the Vanuatu Financial Services Commission.
- Deriv (Mauritius) Ltd is regulated by the Financial Services Commission, Mauritius.
- Deriv Investments (Cayman) Limited is regulated by the Cayman Islands Monetary Authority.
- Deriv Capital International Ltd is a company registered in Samoa.
- Deriv (SVG) LLC is a company registered in Saint Vincent and the Grenadines.

B.3 Types of Contracts Offered by Deriv

- CFD Trading
- Multipliers
- Accumulators
- Rise/Fall
- Higher/Lower
- Touch/No Touch
- Ends Between/Ends Outside
- Stays Between/Goes Outside
- Even/Odd
- Over/Under
- Match/Differs
- Asian Contracts
- Lookbacks
- Reset Call/Put
- Vanilla Options

B.4 Contracts and Markets Available on Deriv

1. Forex CFDs

- EUR/USD
- GBP/USD
- USD/JPY
- AUD/USD
- USD/CAD
- USD/CHF
- NZD/USD
- EUR/GBP
- EUR/JPY
- GBP/JPY
- EUR/AUD
- GBP/AUD
- AUD/JPY
- CAD/JPY
- CHF/JPY

2. Synthetic Indices CFDs

- Volatility 10 Index

- Volatility 25 Index
- Volatility 50 Index
- Volatility 75 Index
- Volatility 100 Index
- Volatility 10 (1s) Index
- Volatility 25 (1s) Index
- Volatility 50 (1s) Index
- Volatility 75 (1s) Index
- Volatility 100 (1s) Index
- Jump 10 Index
- Jump 25 Index
- Jump 50 Index
- Jump 75 Index
- Jump 100 Index

3. Derived Indices

- Crash 300 Index
- Crash 500 Index
- Crash 600 Index
- Crash 900 Index
- Crash 1000 Index
- Boom 300 Index
- Boom 500 Index
- Boom 600 Index
- Boom 900 Index
- Boom 1000 Index
- Range Break 100 Index
- Range Break 200 Index
- Drift Switch Index
- DEX 600 UP
- DEX 900 DOWN

4. Stock Indices CFDs

- US 500
- US Tech 100
- Wall Street 30
- US Small Cap 2000
- UK 100
- Germany 40
- France 40
- Spain 35
- Europe 50
- Switzerland 20
- Australia 200
- Japan 225

- Hong Kong 50
- Singapore Blue Chip
- Netherlands 25

5. Stock CFDs

- Apple (AAPL)
- Microsoft (MSFT)
- Amazon (AMZN)
- Alphabet / Google (GOOGL)
- Meta Platforms (META)
- Tesla (TSLA)
- NVIDIA (NVDA)
- Alibaba (BABA)
- Netflix (NFLX)
- Intel (INTC)
- AMD (AMD)
- PayPal (PYPL)
- Nike (NKE)
- Coca-Cola (KO)
- Boeing (BA)
- Visa (V)
- Mastercard (MA)
- Adobe (ADBE)
- Salesforce (CRM)
- IBM (IBM)
- Oracle (ORCL)
- Uber (UBER)
- Airbnb (ABNB)

6. Commodity CFDs

- Gold/USD
- Silver/USD
- Platinum/USD
- Palladium/USD
- Copper/USD
- Natural Gas
- Brent Crude Oil
- WTI Crude Oil
- Cocoa
- Coffee
- Cotton
- Sugar
- Corn
- Soybeans
- Wheat

7. Cryptocurrency CFDs

- Bitcoin/USD
- Ethereum/USD
- Litecoin/USD
- Ripple/USD
- Bitcoin Cash/USD
- Cardano/USD
- Solana/USD
- Polkadot/USD
- Chainlink/USD
- Avalanche/USD
- Polygon/USD
- Dogecoin/USD
- Stellar/USD
- Uniswap/USD
- EOS/USD

8. ETF CFDs

- SPDR S&P 500 ETF
- Invesco QQQ ETF
- iShares Russell 2000 ETF
- Vanguard S&P 500 ETF
- ARK Innovation ETF
- iShares Gold Trust
- SPDR Gold Shares
- United States Oil Fund
- Financial Select Sector SPDR
- Energy Select Sector SPDR
- Health Care Select Sector SPDR
- Technology Select Sector SPDR
- Consumer Staples Select Sector SPDR
- Utilities Select Sector SPDR
- Industrial Select Sector SPDR

B.5 RCF + Deriv Integration

RCF is powered by Deriv. Connect and authorize Deriv OAuth before copy trading on any platform. OAuth scopes: trade + account_manage. One Deriv profile per RCF account — permanently linked. RCF mirrors binary option contracts trade-for-trade into the follower's linked Deriv wallet with proportional stake sizing. Deriv holds trading funds; RCF records profit share on winning closes only.

Appendix C — Copy Settlement & Escrow Notes

(Production Text)

C.1 Page Header (Activate Real Copy)

Fund RCF escrow with 10% of your real trading balance in advance to start copy trading. These funds are yours whenever you have no profit-share pending debt. They help block unserious followers who would not pay profit share to masters, since automatic payment agent is not available with all brokers. This secures automatic profit-share settlement in the RCF app while your funds stay untouchable by anyone at RCF or third-party partners.

C.2 Full Panel Notes

Profit share, platform fees, and referrals settle on RCF — not through your broker. Fund RCF escrow with 10% of your real balance (Deriv or MT4/MT5/cTrader terminal) in USDT BEP20 before real copy trading starts.

On winning copy trades only (never on losses): 50% of gross profit stays on your trading platform — you may withdraw that share with your broker. The remaining 50% is settled from RCF escrow as pending profit-share debt, allocated master 25%, support for underprivileged 15%, referral 5%, and platform 5%.

Use the RCF escrow address above on BNB Chain (same on-chain address as marketplace/P2P; separate copy-trading ledger). Incoming escrow credits pay pending profit-share debt first; whatever remains counts toward your locked 10% reserve and available balance. Masters and referrals must have a public BEP20 address in Profile or that share goes to social assistance with no retroactive payout.

MT4, MT5, and cTrader start in demo copy mode on RCF even if your terminal is on a real account — fund escrow to activate real settlement. At 00:00 UTC each day, escrow must cover that day's 10% advance and any pending profit-share debt or real copy is suspended until you top up. When paused, the state table shows the total USDT still needed (debt + reserve shortfall); amounts refresh every 30 seconds from your live real balance. At 00:00 UTC you also receive a daily summary in RCF Chat inbox, by email, and as a browser notification when copy trading is paused — withdraw USDT from Deriv or fund from another wallet to the escrow address when more is needed. You cannot delete your RCF account while profit-share debt is pending. Release escrow sends funds above the locked 10% to your Profile payout address when debt is clear. Deactivate real copy releases all remaining escrow to the same Profile address, also only when debt is clear.

When copy trading is paused, fund the single total shown under Needed to keep copying (profit-share debt shortfall + 10% reserve shortfall) — same USDT BEP20 address as marketplace/P2P. Real copy starts automatically when eligibility turns green on the 30-second refresh after escrow is funded. Applies whether you follow, lead as master, or both — one escrow ledger per RCF user.

C.3 RCF Escrow Policy (Marketplace / P2P)

RCF is an escrow coordinator, not a custodial wallet. RCF holds USDT BEP20 and BNB in escrow only while a marketplace order or P2P trade is active — never as long-term storage.

Marketplace and P2P use only on-chain USDT BEP20 and BNB on BNB Chain — tied to a specific escrow action. Copy trading stays on Deriv — separate from marketplace and P2P escrow on BNB Chain.

Keep savings in your private wallet (e.g. Trust Wallet). Fund escrow only for an active trade or checkout, then receive

an escrow release transfer when escrow releases. Marketplace: buyer confirms delivery. P2P: seller confirms fiat received. Disputes: admin judgment only.

C.4 Association Mission

RCF operates through a non-lucrative association that sustains vulnerable people. Platform fees fund that mission — we have no other institutional support beyond relational collaboration.

Appendix D — Legal Center (/legal)

Full text from the three Legal Center tabs: **Terms of Service**, **Privacy Policy**, and **Risk Disclaimer**. Last updated: May 2026.

D.1 Terms of Service

1. Acceptance of Terms

By accessing and using **RcfCopyTrading** ("Platform"), you accept and agree to be bound by the terms and provision of this agreement. If you do not agree to abide by the above, please do not use this service.

2. Use License

Permission is granted to temporarily download one copy of the materials (including information and software) on **RcfCopyTrading** for personal, non-commercial transitory viewing only. This is the grant of a license, not a transfer of title, and under this license you may not:

- Modifying or copying the materials;
- Using the materials for any commercial purpose or for any public display;
- Attempting to decompile or reverse engineer any software contained on the Platform;
- Removing any copyright or other proprietary notations from the materials;
- Transferring the materials to another person or "mirroring" the materials on any other server;
- Violating any applicable laws or regulations related to access to or use of the Platform.

3. Disclaimer

The materials on **RcfCopyTrading** are provided on an 'as is' basis. **RcfCopyTrading** makes no warranties, expressed or implied, and hereby disclaims and negates all other warranties including, without limitation, implied warranties or conditions of merchantability, fitness for a particular purpose, or non-infringement of intellectual property or other violation of rights.

4. Limitations

In no event shall **RcfCopyTrading** or its suppliers be liable for any damages (including, without limitation, damages for loss of data or profit, or due to business interruption) arising out of the use or inability to use the materials on **RcfCopyTrading**, even if **RcfCopyTrading** or an authorized representative has been notified orally or in writing of the possibility of such damage.

5. Accuracy of Materials

The materials appearing on **RcfCopyTrading** could include technical, typographical, or photographic errors. **RcfCopyTrading** does not warrant that any of the materials on the Platform are accurate, complete, or current.

RcfCopyTrading may make changes to the materials contained on the Platform at any time without notice.

6. Links

RcfCopyTrading has not reviewed all of the sites linked to its Platform and is not responsible for the contents of any such linked site. The inclusion of any link does not imply endorsement. Use of any such linked website is at the user's own risk.

7. Modifications

RcfCopyTrading may revise these terms of service for the Platform at any time without notice. By using the Platform, you are agreeing to be bound by the then current version of these terms of service.

8. Governing Law

These terms and conditions are governed by and construed in accordance with the laws of the jurisdiction in which **RcfCopyTrading** operates, and you irrevocably submit to the exclusive jurisdiction of the courts in that location.

9. User Accounts

You are responsible for maintaining the confidentiality of your account and password. You agree to accept responsibility for all activities that occur under your account. You must notify **RcfCopyTrading** immediately of any unauthorized use of your account.

10. Fees and Payment

RcfCopyTrading charges a platform fee on winning trades. This fee is deducted from the profit share distributed to followers and received by masters. There are no fees on losing trades. Fee structures may change with 30 days' notice.

D.2 Privacy Policy

1. Introduction

RcfCopyTrading ("we," "us," "our," or "Company") is committed to protecting your privacy. This Privacy Policy explains how we collect, use, disclose, and safeguard your information when you use our Platform.

2. Information We Collect

We may collect information about you in a variety of ways. The information we may collect on the Platform includes:

- **Personal Data:** Name, email address, phone number, address, account credentials
- **Deriv Account Information:** Login ID, API tokens, account balance, trading history
- **Trading Data:** Copy trades executed, performance metrics, win/loss records
- **Usage Data:** IP address, browser type, pages visited, time spent, referring URL
- **Device Information:** Device type, operating system, unique device identifiers

3. Use of Your Information

Having accurate information about you permits us to provide you with a smooth, efficient, and customized experience. Specifically, we may use information collected about you via the Platform to:

- Create and manage your account
- Execute copy trades on your behalf
- Calculate and distribute fees and commissions

- Send transactional emails and notifications
- Improve and optimize Platform features
- Comply with legal and regulatory requirements
- Prevent fraud and unauthorized access
- Respond to your inquiries and support requests

4. Disclosure of Your Information

We may share information we have collected about you in certain situations:

- **By Law or to Protect Rights:** When required by law or to protect our legal rights
- **Third-Party Service Providers:** With vendors who assist us in Platform operations
- **Deriv:** Your data is shared with Deriv to facilitate API connections
- **Business Transfers:** In case of merger, acquisition, or asset sale
- **With Your Consent:** With third parties when you explicitly authorize it

5. Security of Your Information

We use administrative, technical, and physical security measures to protect your personal information. However, perfect security does not exist on the Internet. We strive to protect your information, but we cannot guarantee its absolute security.

6. API Token Security

RcfCopyTrading stores Deriv API tokens securely and encrypted. We recommend regularly rotating your API tokens for maximum security. Never share your API tokens with unauthorized parties. **RcfCopyTrading** will never ask for your password.

7. Cookies

We use cookies to enhance your experience on the Platform. You can instruct your browser to refuse all cookies or to indicate when a cookie is being sent. However, some Platform features may not function properly without cookies.

8. Your Privacy Rights

You have the right to:

- Access your personal data
- Correct inaccurate information
- Request deletion of your data (subject to legal obligations)
- Opt-out of marketing communications
- Port your data to another service

9. Contact Us

If you have questions about this Privacy Policy or our privacy practices, please contact us through the Contact section on our Platform.

10. Policy Changes

We may update this Privacy Policy from time to time. We will notify you of any changes by posting the new policy on this page and updating the "Last updated" date at the top of this policy.

D.3 Risk Disclaimer

IMPORTANT: Trading in binary options and copy trading carries substantial risk of loss. This disclaimer highlights those risks.

1. General Risk Warning

Binary options trading is a high-risk financial activity. **RcfCopyTrading** is a copy trading platform that mirrors trades from master traders to follower accounts. You may lose some or all of your invested capital. Do not invest money you cannot afford to lose.

2. Copy Trading Risk

Copy trading involves automatically executing trades based on a master trader's decisions. Master traders' past performance does not guarantee future results. A master trader may:

- Experience losing streaks or significant losses
- Change their trading strategy without notice
- Make poor trading decisions that result in losses
- Be subject to technical failures or connectivity issues

3. Latency and Execution Risk

While **RcfCopyTrading** uses advanced WebSocket technology to minimize latency (typically <100ms), trades are not executed instantaneously. Network delays, server issues, or market volatility may result in:

- Trades being executed at worse prices than the master's entry
- Failed or partial trade executions
- Slippage on fast-moving markets
- Loss of trades due to technical issues

4. Market Risk

Binary options markets are volatile and unpredictable. Synthetic indices, forex, commodities, and stock indices are subject to rapid price movements. You may incur substantial losses from market movements beyond anyone's control.

5. Leverage and Magnified Loss

Some trading strategies on the Deriv platform use high leverage or aggressive stake sizing. This amplifies both gains and losses. A series of losing trades can quickly deplete your account balance. Set strict position sizing and stop-loss limits.

6. Platform and Technical Risk

RcfCopyTrading relies on:

- Deriv's API and WebSocket infrastructure (which we do not control)
- Internet connectivity and third-party service providers
- Continuous operation of our servers and systems

Technical failures, server downtime, or API issues may prevent trades from being executed or cause losses.

7. Regulatory Risk

Binary options trading is restricted or banned in many countries. It is your responsibility to ensure that you comply with all applicable laws and regulations in your jurisdiction before using **RcfCopyTrading**. We do not provide financial or legal advice.

8. Account Balance Risk

Your Deriv account balance directly affects your ability to copy trades. Insufficient balance may result in:

- Trades not being copied (if your balance is too low for the configured stake)
- Automatic suspension of copy trading when balance drops below minimum
- Margin calls or account restrictions on leveraged positions

9. Fee and Profit Share Risk

RcfCopyTrading charges a platform fee on winning trades' profit share (both followers and masters). There are no fees on losing trades. These fees reduce your net profits and should be factored into your trading expectations.

10. No Guarantee of Profit

Past performance of master traders does not guarantee future results. No trading strategy is profitable 100% of the time. Even the most successful master traders experience losing periods. You are not guaranteed any profit from copy trading.

11. Psychological Risk

Trading can be emotionally challenging. Losses may trigger poor decision-making, revenge trading, or over-leveraging. Maintain discipline, stick to your risk management strategy, and consider taking breaks during losing streaks.

12. Risk Management Recommendations

To minimize risk, we recommend:

- Start with small position sizes (e.g., \$1–\$5 per trade)
- Set a daily loss limit (5–10% of your account balance)
- Use stop-loss limits to cap maximum losses
- Diversify across multiple master traders instead of following one trader only
- Regularly review master performance and copy trading statistics
- Never risk money you cannot afford to lose
- Consider consulting a financial advisor before trading

13. Acknowledgment

By using **RcfCopyTrading**, you acknowledge that you:

- Understand the risks of binary options and copy trading
- Accept full responsibility for all trading decisions and losses
- Are not relying on **RcfCopyTrading** for financial advice
- Have read and agree to this Risk Disclaimer

14. Disclaimer of Liability

RcfCopyTrading is provided "as-is" without any warranty. To the fullest extent permitted by law, **RcfCopyTrading** and its operators are not liable for any direct, indirect, incidental, special, or consequential damages resulting from your use of the Platform or your trading activity, including but not limited to loss of profits, data, or goodwill.

Appendix E — User Guide (/user-guide)

From zero to copying elite traders in minutes. A four-phase walkthrough — Deriv OAuth (PKCE), master metrics (TWR, RCF Score, S.L), copy settings, and monitoring.

E.1 How to connect Deriv with official OAuth

No API token paste — tap **Connect Deriv** on your dashboard and approve scopes on Deriv. Approve **trade** and **account_manage** on Deriv's OAuth screen — RCF never asks you to paste an API token.

Part A — Before you connect

- Create a free Deriv account at deriv.com or app.deriv.com if you do not have one.
- Enable 2FA on Deriv for extra security (recommended).
- No API token, App ID, or client secret needed — RCF uses official Deriv OAuth (PKCE).

Part B — Connect on RcfCopyTrading

- Sign in to RcfCopyTrading and open your Dashboard.
- Use the Demo / Real switch to pick which Deriv account to copy with.
- Tap Connect Deriv — you are redirected to Deriv's official OAuth login (auth.deriv.com).
- Sign in on Deriv and approve trade and account_manage scopes.
- You return to RCF automatically; your balance and login ID appear once linked.

Security: RcfCopyTrading never asks for your Deriv password or API token. Revoke OAuth access anytime on Deriv. See [Appendix F — Account Security](#).

E.2 Four phases

Phase 1 — Account setup & Deriv OAuth

- Register on RcfCopyTrading (email + password) and verify the 6-digit OTP in your inbox.
- Create a free Deriv account at app.deriv.com if you do not have one.
- On the RCF dashboard, pick Demo or Real, then tap Connect Deriv.
- Sign in on Deriv and approve trade + account_manage scopes — you return to RCF automatically.

Phase 2 — Discover masters & read metrics

- Browse /masters or the Follower panel — default sort is RCF Score (TWR × trade volume).
- Open any master for ROI (TWR), P/L, risk level, trade count, and recent history.
- Prefer masters with steady TWR and many settled trades over one lucky spike.
- Open Copy Trading Main Metrics for every formula — ranking, risk bands, and S.L.

Phase 3 — Copy parameters & S.L stop-loss

- Tap Copy on a master — default proportional sizing mirrors the master's % of balance.
- Set S.L (stop loss): 5%–50% of your linked Deriv balance (default 20%). When cumulative copy loss hits the cap, copying pauses until the next trading day.
- Adjust S.L per master in Dashboard → Following, or use Pause to stop manually.
- You can follow multiple masters — each has independent S.L and pause controls.

Phase 4 — Monitor copies & settlements

- Dashboard → Following shows live copy status, S.L usage, and active/paused masters.
- Trading History lists every copy trade with status (won/lost/open/failed), P/L, and master.
- Analytics shows live Deriv balance, periodic ROI (00:00 UTC ref.), and referral commissions.
- Winning trades split 50/50; platform fees apply to profit shares only. Tap Stop to unfollow anytime.

E.3 Pro tips

- Start on Demo. Connect OAuth in Demo mode on the dashboard and watch copies without risking real money.
- Read Copy Trading Main Metrics before picking a master — RCF Score ranks TWR and trade count together.
- Always set S.L on Real accounts. It caps your loss per master (5%–50% of balance) and pauses copy when hit.
- Diversify by risk level (mix of Low / Moderate / High) to smooth your equity curve.
- Periodic ROI% is informational — leaderboard rank uses RCF Score and TWR, not simple periodic ROI.
- Re-check your Deriv balance daily — withdraw profits regularly into stablecoins (see Appendix G — Financial Freedom).

E.4 Quick troubleshooting

Issue	Fix
OTP didn't arrive	Wait 60 seconds, then click Resend. Check spam. If still missing, the email server may be rate-limiting — retry after a minute.
OAuth session expired	Tap Connect Deriv again. PKCE sessions are short-lived — if you waited too long on Deriv, restart the flow from the dashboard.
Missing trade scope	On Deriv's consent screen, ensure trade is approved. <code>account_manage</code> is required for balances.
Demo / Real not available	Use the Demo or Real switch on the RCF dashboard to match an account that exists on your Deriv profile.
Trades aren't copying	Check that the master is Active, your follower setting isn't Paused, S.L hasn't been hit, and your Deriv balance covers proportional stake sizing.
Profile completion warning	Country and phone are both required for activation. Use the pencil icon on your profile card to fill both fields.

Appendix F — Account Security (/account-security)

Built on defense-in-depth. Every layer of your RCF account — from signup to live trading — is hardened with email OTP, secure sessions, and strict Deriv API scope controls.

F.1 Security pillars

Pillar	Description
Email OTP Verification	Every signup, login, and password reset is gated by a 6-digit one-time code sent to your verified inbox. Codes expire in 10 minutes and are single-use.
Secure Login Flow	Better Auth sessions with httpOnly cookies, SameSite protection, and 30-day rolling expiry. Sessions are revocable from your dashboard.
Deriv API Protection	Your Deriv token is encrypted at rest and never displayed back to you. We only need Trade scope (Account management recommended) — never full wallet or payment access.
Account Protection	Suspend, block, or reactivate states are enforced server-side. Profile completion (country + phone) gates trading actions on your account.

F.2 OTP verification flows

Signup

- Register with email + password
- Receive 6-digit OTP via email (10 min)
- Verify code to activate your account

Login

- Enter email + password
- Receive OTP to your verified email
- Confirm OTP to start your session

Password Reset

- Request reset by email
- Verify OTP to prove ownership
- Set a new password (min 8 chars)

F.3 How to stay safe

Topic	Guidance
Phishing Prevention	RCF will NEVER ask for your password, OTP code, or Deriv token via email, phone, Telegram, or any chat. We only ask for them inside the login modal on rfcopytrading.com.
Strong, Unique Password	Use a password manager. Minimum 8 characters. Don't reuse passwords across exchanges, wallets, or brokers.
Verify the Sender	All OTPs originate from zebulon@rcfcopytrading.com (sender name: RcfCopyTrading). If you receive an OTP you didn't request, ignore it and report it from your dashboard.
Minimal Deriv Scope	When creating your Deriv token at app.deriv.com, enable Trade (required) and Account management (recommended). Skip Application insights. You can revoke the token in Deriv anytime.

F.4 Sample verification email

From: RcfCopyTrading <zebulon@rcfcopytrading.com>
Subject: Verify your email

Enter the 6-digit code to complete your account setup. Expires in 10 minutes. If you didn't request this, ignore the message.

Appendix G — Financial Freedom and Inclusion + Blockchain Access

Canonical copy from the **Financial Freedom and Inclusion** button (home hero pill, footer Learn section, modal, and `#blockchain-financial-access` section).

Global decentralised financial access powered by blockchain technology

Move money anywhere, on your own schedule.

G.1 What is Blockchain technology?

Blockchain is a secure digital ledger that records and verifies transactions by linking encrypted blocks of data across a network of computers. It provides enhanced security, transparency, and fast worldwide transfers over the internet, and can operate in either decentralized networks or systems controlled by authorized organizations, companies, or governments.

RcfCopyTrading refers to six services so cryptocurrencies can leave the wallet and become spendable money worldwide — true financial inclusion and freedom — without banking-hours friction, holiday delays, or arbitrary geographical limits: RCF Market Place e-commerce, in-app USDT BEP20 ↔ fiats exchange, Symlix, PokePay, Cryptomus, and Deriv social copy trading.

G.2 Six reference services

#	Service	Tagline	Description & features
1	RCF MARKET PLACE · E-COMMERCE	IN-APP · USDT BEP20 CHECKOUT	Wholesale, retail, digital goods, and services inside RCF — one profile to buy or sell, with USDT on BNB Chain at checkout. · Single RCF seller profile · Escrowed orders & disputes · Local and international listings · Route: <code>/dashboard/marketplace</code>
2	RCF USDT BEP20 ↔ FIATS EXCHANGE	IN-APP · P2P ESCROW	Buy and sell USDT (BEP20) and BNB with verified peers — mobile money, bank transfer, and cash on/off-ramps on BNB Chain. · Escrow-protected trade rooms · USDT BEP20 + BNB · Trader reputation & dispute support · Route: <code>/dashboard/p2p</code>
3	SYMLIX.COM	P2P · CASH ↔ CRYPTO	Convert local fiat to stablecoins and back through verified peers, with mobile money, cash, and bank-transfer methods. · Verified peer counterparts · Mobile money + cash + bank · Escrowed P2P trades
4	POKEPAY.COM	PHYSICAL & VIRTUAL CRYPTO VISA	Spend crypto like fiat with a physical or virtual Visa card — top up from your stablecoin balance, pay anywhere Visa is accepted. · Physical + virtual cards · Instant top-up from USDT / USDC · Accepted globally via Visa rails
5	CRYPTOMUS.COM	CRYPTO PAYMENTS · EASY VISA	Accept or send crypto payments and load an easy crypto-backed Visa — turn stablecoins into everyday card spend. · Merchant crypto checkout · Quick Visa card option · Global payment rails
6	DERIV · SOCIAL COPY TRADING	RCF CORE · FOREX & SYNTHETICS	Connect Deriv once and copy verified masters in real time — binary, forex, synthetics, and MT4/MT5/cTrader mirrors on your own wallet. · Low-latency copy engine · Real & demo account matrix · Profit share on winning closes · Route: <code>/masters</code>

G.3 Why this layer matters

1. ALWAYS-ON RAILS

- 24/7 availability — Nights, weekends, holidays — always live.
- No holidays — Markets and rails never close.
- Ultra-fast within seconds — Confirmations measured in seconds, not days.
- Blockchain-powered — Stable, auditable USDT / USDC settlement.

2. BORDERLESS SETTLEMENT

- Worldwide independent transfers — Borderless, no jurisdiction lock-in.
- No bank restrictions — Operates outside traditional banking hours.
- No amount limitations — Move what you actually need to move.
- Minimal restrictions — Compliance done in a humane way.

3. LOCAL ON / OFF-RAMPS

- Local fiat ⇌ crypto — On / off-ramp in your own currency.
- Worldwide mobile money support — Access regional payment networks.
- Cash deposit support — Walk-in cash with vetted agents.
- Bank transfer support — SEPA, SWIFT, wire — when you need it.

G.4 Financial Freedom and Inclusion

Trading profits are not useful if you cannot move them. Stablecoins make your earnings borderless, instant, and spendable in the real world.

- **Truly Global** — Send and receive value anywhere on earth, 24/7, without banks, holidays, or borders.
- **1:1 USD Backed** — USDT and USDC are pegged 1-to-1 with the US dollar. No price swings while you cash out.
- **Instantly Convertible** — Convert profits at near-zero spread on any major exchange, P2P marketplace, or DeFi venue.
- **Spendable Anywhere** — Card services let you spend stablecoins at any merchant that accepts Visa or Mastercard.

The two stablecoins you actually need

Coin	Description	Networks
USDT (Tether)	The most widely accepted stablecoin. Liquidity on every major exchange and P2P marketplace. Best for moving size and quick conversions.	Tron (TRC-20), Ethereum (ERC-20), BNB Smart Chain (BEP-20)
USDC (USD Coin)	Issued by Circle, fully audited and reserves-backed. Preferred for businesses and regulated platforms. Perfect for clean accounting.	Ethereum (ERC-20), Solana, Base, Polygon

From Deriv to your wallet — in 4 steps

- **1. Earn** — Copy elite Deriv masters or run your own master profile. Profits land in your Deriv balance in real time.
- **2. Withdraw** — Withdraw from Deriv to a crypto address in USDT or USDC. Typical settlement is minutes, fees are minimal.
- **3. Convert (Optional)** — Use RCF P2P, Symlix, or any major exchange to convert stablecoins to your local currency at the rate you want.
- **4. Spend** — Top up PokePay or Cryptomus Visa cards and pay at merchants that accept Visa worldwide.

G.5 IMPORTANT NOTICE (full text — shown below Financial Freedom section on homepage)

IMPORTANT NOTICE — Regulatory / blockchain / inclusion disclaimer (canonical site-wide copy).

1. WHO WE ARE

- RCFCopyTrading is not an investment company, investment fund, broker, bank, asset manager, payment processor, cryptocurrency exchange, financial institution, or money-transmitting business.
- RCFCopyTrading acts solely as a moderator, information provider, educational resource, and community facilitator dedicated to promoting financial inclusion, financial awareness, and global collaboration.
- Our role is to help individuals discover available financial tools, technologies, services, and opportunities while encouraging responsible participation in the modern financial ecosystem.
- We create an environment where people can learn from one another, share knowledge, exchange experiences, and support each other worldwide without unnecessary barriers or interference.

2. WHAT WE DO

RCFCopyTrading helps users:

- Discover trading opportunities
- Learn about financial technologies
- Understand blockchain technology
- Explore copy trading ecosystems
- Access educational resources
- Connect with financial communities
- Learn from experienced traders
- Explore legal financial services available worldwide
- Promote financial inclusion and financial freedom

RCFCopyTrading serves as a moderator and facilitator of information and opportunities, not as a custodian of assets.

3. WHAT WE DO NOT DO

RCFCopyTrading does not:

- Hold user funds
- Receive deposits
- Manage investments
- Execute trades on behalf of users
- Control user accounts
- Store user assets
- Process withdrawals
- Operate wallets
- Issue currencies
- Create money
- Replace banking systems
- Replace national currencies
- Act as a financial intermediary

4. FULL USER CONTROL

Users maintain complete and exclusive control over their accounts and assets at all times.

RCFCopyTrading has absolutely no access to: user funds, user balances, user wallets, user passwords, user recovery phrases, user private keys, user trading accounts, user transactions, user deposits, user withdrawals, user financial holdings.

No administrator, moderator, master trader, affiliate, partner, employee, representative, or member of RCFCopyTrading can see, access, control, or determine how much money any user owns.

5. THIRD-PARTY PLATFORMS

DERIV — Deriv is a global online trading broker founded in 1999. RCFCopyTrading does not control Deriv and has no access to Deriv balances, trading positions, trading history, deposits, withdrawals, or personal account information.

SYMLIX — Symlix may be used for secure peer-to-peer exchange of fiat currencies and digital assets. RCFCopyTrading does not control Symlix and has no access to user balances, transactions, or exchanged funds.

POKEPAY — PokePay may be used to access physical and virtual Visa card services. RCFCopyTrading does not control PokePay and has no access to user balances, cards, or transactions.

6. SELF-CUSTODY AND PRIVATE OWNERSHIP

RCFCopyTrading does not recommend storing significant funds on centralized platforms for extended periods. For long-term asset storage and maximum personal control, users are encouraged to consider reputable self-custody wallets such as Trust Wallet.

With self-custody: the user controls the private keys, recovery phrase, remains sole owner of assets, acts as their own asset manager, and no third party has custody of the funds.

7. OUR POSITION REGARDING GOVERNMENTS AND FINANCIAL SYSTEMS

RCFCopyTrading can never be an obstacle to governments, central banks, national currencies, or existing financial systems. RCFCopyTrading does not create money, issue currency, replace legal tender, compete with central banks, operate a sovereign monetary system, or replace government-regulated financial infrastructure. National currencies and lawful financial frameworks remain fundamental. RCFCopyTrading fully respects governments, regulators, and financial authorities.

8. OUR VIEW OF BLOCKCHAIN TECHNOLOGY

Blockchain technology is a secure digital ledger that records and verifies transactions by linking encrypted blocks of data across a network of computers. It provides enhanced security, transparency, traceability, fast worldwide transactions, internet-based accessibility, financial interoperability, and reduced friction between financial systems. Blockchain is not intended to replace existing financial systems — instead it can reduce dependency barriers, improve accessibility, increase financial connectivity, simplify value transfer, expand participation in the global economy, and create new opportunities for financial inclusion.

9. FINANCIAL INCLUSION AND FREEDOM

RCFCopyTrading believes that every individual should have the opportunity to participate in the global economy regardless of country of residence, economic status, social background, geographic location, access to traditional banking services, or level of wealth. Our mission is to help reveal the possibilities created by modern technology so that financial participation becomes more accessible, inclusive, and equitable for everyone.

10. OUR CORE PRINCIPLES

- Financial Inclusion
- Financial Freedom
- Education
- Transparency
- User Sovereignty
- Personal Responsibility
- Self-Custody
- Equal Opportunity
- Global Collaboration
- Respect for Laws and Regulations
- Respect for Governments and Central Banking Systems
- Technological Innovation
- Community Support

11. FINAL STATEMENT

RCFCopyTrading is a moderator of financial communities, technologies, and opportunities.

We do not hold funds. We do not manage funds. We do not control funds.

Every user remains the sole owner, controller, and decision-maker regarding their assets, accounts, wallets, and financial activities.

Our purpose is to educate, moderate, connect, and empower people by helping them discover financial tools, technologies, and opportunities that can improve financial access, financial inclusion, and financial freedom while fully respecting existing legal, regulatory, and monetary systems worldwide.

END OF NOTICE

Appendix H — Core Infrastructure (/core-infrastructure)

Engineered for millisecond precision. The RcfCopyTrading engine treats latency as a feature. Every layer — auth, copy engine, contract booking, settlement — is built to react in single-digit milliseconds, end-to-end.

H.1 Performance targets

Metric	Target	Hint
Signal-to-execution	<10 ms	p50 typical
Uptime SLO	99.9%	platform target
Concurrent followers	Unlimited	per master
Markets covered	200+	Deriv synthetics

H.2 Technology stack

Component	Description
Zero-Latency WebSocket	Persistent Deriv WebSocket session per master. We replay each signal across all active followers in parallel, with sub-10ms typical execution latency.

Component	Description
Universal Contract Support	Rise/Fall, Higher/Lower, Touch/No-Touch, Even/Odd, Matches/Differs — across all Volatility, Crash/Boom, Jump, and Boom 1000 indices.
Granular Risk Control	Per-follower stake scaling, max stake caps, stop-loss percent, max trades per day, and pause-everything kill switch — all enforced server-side.
Hardened Auth	Better Auth with email OTP, secure httpOnly sessions, password reset flow, and platform-wide admin gates via env-scoped allowlist.
Serverless Postgres	Neon serverless Postgres for trade logs, fee pools, referrals, and platform settings. Idempotent migrations, zero-downtime schema evolution.
Copy Engine + Settlement	Async copy execution, automatic contract settlement, fee distribution to platform + referral payouts, all driven by Postgres triggers.

H.3 The signal lifecycle

- Master places trade
- Deriv WebSocket emits signal
- Copy engine fans out
- Per-follower risk checks
- Trade booked on Deriv
- Settlement + fee split

H.4 Operational guarantees

- Idempotent DB migrations — never breaks production
- Server-side admin gates on every sensitive endpoint
- Token-deduplicated Deriv API key linking
- Per-request session validation via Better Auth
- Automatic settlement of expired contracts
- Granular maintenance kill switch with user-visible banner

Appendix I — Pricing (/pricing)

Simple, honest pricing. Free to start. Followers pay nothing from their profit share. On winning copy trades only, gross profit is split 50/25/15/5/5 — follower, master, social assistance, referral, and platform services. No subscriptions. No hidden charges.

\$0 subscription · No fees on losing trades · No card required

I.1 Free Follower plan

Tagline: Copy elite masters automatically. Keep every cent you don't profit.

Fee note: Follower usage is completely free. No platform fee is deducted from your profit share on winning copy trades. On winning copy trades only: 50% follower · 25% master · 15% social assistance · 5% referral · 5% platform services. Losing trades are never charged.

Features:

- Auto-copy platform master (99% Force) on registration

- Copy unlimited optional masters simultaneously
- All Deriv synthetic indices supported
- Sub-10 ms WebSocket trade mirroring
- Proportional copy sizing scaled to your Deriv balance
- Per-master stop-loss (% of your balance)
- Optional max-trades-per-day cap
- Real-time copy-trade dashboard & history (CSV export)
- Live email + in-app notifications
- Share positions via public links · favourites · comments
- Invite traders who copy as followers — 5% referral commission on their winning copy trades

I.2 Signal Provider (Master) plan

Tagline: Trade your own Deriv account. Earn a profit-share from every winning follower.

Fee note: On winning trades, profit is shared 50/25/15/5/5 (follower / master / social assistance / referral / platform services). Losing trades are never charged. Master share from real followers is paid in USDT (BEP20) when winning trades settle through escrow.

Features:

- Unlimited follower capacity
- All Deriv synthetic indices supported
- 25% of gross profit on every winning follower trade (50/25/15/5/5 split)
- Profit-share settles automatically on each follower winning trade
- Edit your public message & risk level anytime
- Suspend / unsuspend individual followers from your dashboard
- Public master profile + leaderboard ranking
- Live follower activity & profit-share history
- Referral commissions on invited followers

I.3 How the platform earns

- **1. You make a profit** — A master places a trade. Your Deriv account mirrors it in proportion to your balance, in real time.
- **2. Profit is split** — On winning copy trades only: 50% follower · 25% master · 15% social assistance · 5% referral · 5% platform services. Losing trades are never charged.
- **3. You keep the rest** — Whatever isn't profit-share stays in your Deriv account. Losing trades are not touched at all.

When a winning trade settles, your dashboard shows gross profit and each party's net payout side by side.

Mandatory master follow: Every registered follower automatically copies the platform master (99% Force / Zebulon) on registration. Pause and unfollow are disabled for this master; you may add other masters as optional supplements.

I.4 Referral commissions

Invite traders who copy as followers. When their winning copy trades settle, you receive 5% of gross profit as referral commission. No cap on referrals or lifetime earnings.

I.5 Frequently asked

Question	Answer
Are there any monthly fees?	No. Zero subscription charges. The platform only earns a small cut of profit distributions on WINNING trades.
What if I lose a trade?	Nothing extra is deducted. The loss is just the stake your Deriv account placed — the platform takes 0% of losses.
How much does the master keep?	A fixed 25% of each follower's winning-trade gross profit (50% stays with follower before split).
Do I need a credit card?	No. Signing up is free. Your trading capital lives in your own Deriv account — RCF never touches it directly.
How do withdrawals work?	Withdraw from your Deriv account directly. To convert to spendable money, use Symlix / PokePay — open Financial Freedom and Inclusion from the menu on any page (see Appendix G).
Can I cancel anytime?	Yes — tap Disconnect on the Deriv card to detach instantly. There is no contract and no exit fee.

Part 2 — Button & Tab Workflow

Chapters 13–27 map every screen, button, tab, and in-app note in production — use this section for step-by-step onboarding.

1. Introduction & How to Use This Catalogue

RCF CATALOGUE is the authoritative workflow map for **RcfCopyTrading** (RCF MARKET). It is written for:

- **Video guide makers** — script every screen, button, and expected outcome.
- **New users** — understand what each control does before clicking.
- **Support staff** — answer questions with the same language shown in the app.

Each entry follows this pattern:

Element	What it does	What the user sees	Route / result
Button / Tab name	Plain-language workflow	Screen, modal, or panel the user should expect	Route, modal, or API action

After each major control, an **App Note** box quotes or summarizes text currently shown in production UI.

Platform model: RCF is an escrow coordinator and copy-trading facilitator — not a bank, broker, or custodial wallet. Trading funds stay on Deriv; marketplace/P2P use on-chain USDT BEP20/BNB escrow on BNB Chain; copy settlement uses a separate RCF escrow ledger.

2. Authentication Flows

2.1 Registration (/register)

1. User opens **Register** from homepage, nav menu, or referral link (?ref=CODE).
2. Fills: **Country** (required), **Phone** (required, with dial code), **Full name** (optional), **Email**, **Password** (min 8 chars).
3. Live preview shows **Welcome name** from full name or country default.
4. Taps **Register** → API creates account → redirects to /verify-otp?email=...&type=signup .
5. Referral code from URL or session cookie is attached at signup if present.

Field / Button	Workflow	Validation / Notes
Country *	Select country; auto-fills dial code	Required — "Country is required"
Phone number *	Local number + country dial code	"Enter a valid phone number with country code"
Full name	Optional display name	Recommended for marketplace KYC
Email	Login identity	Must be unique
Password	Min 8 characters	"Password must contain at least 8 characters"
Register	Submit signup	Shows "Registering..." while loading
Login (footer link)	Go to /login	—

Logo

Return to homepage /

—

Join the community Social icons row

External community links

App Note (registration): "To buy and sell on the marketplace, your identity will be verified — register with your real full name. Copy trading and USDT–FIAT Exchange do not require identity verification."

2.2 Login (/login)

1. User enters **Email** and **Password**.
2. Taps **Login** → server validates credentials.
3. If email not verified → OTP sent → redirect `/verify-otp?type=signup&unverified=true`.
4. If verified → login OTP sent → redirect `/verify-otp?type=login`.
5. After OTP success → redirect to `/dashboard` (or saved redirect).

Button / Link

Workflow

Login	Authenticate; triggers OTP step
Forgot password?	Opens <code>/forgot-password</code>
Register	Opens <code>/register</code>
Need help?	Community icons
Language selector	Change app translation language

App Note (errors): "Invalid email or password", "Authentication failed", "Failed to send verification code", "Failed to send login code", "Failed to sign in".

2.3 Email OTP Verification (/verify-otp)

1. User receives 6-digit code by email.
2. Enters all 6 digits → taps **Verify Code**.
3. Signup type → email verified → dashboard. Login type → session established → dashboard. Password reset type → `/reset-password`.
4. **Resend Code** available after cooldown timer.

App Note: "We've sent a 6-digit code to {email}." · "No code? Check your Spam or Promotions folder, then tap Resend below." · "Please enter the complete 6-digit code" · "Invalid verification link — Return to Login".

2.4 Forgot Password (/forgot-password)

1. User enters registered email.
2. Taps **Send Reset Link** → OTP email sent.
3. Redirect to `/verify-otp?type=password_reset`.
4. After OTP → `/reset-password?email=...&verified=true`.

2.5 Reset Password (/reset-password)

1. Requires verified email from OTP flow.

2. User sets new password → **Reset Password**.

3. Success → redirect to /login .

App Note: Invalid or missing verification → fallback link to /forgot-password .

3. Homepage (/) — Every Button & Section

The homepage is the main marketing and onboarding entry. Content is in `home-client.jsx` .

3.1 Header (visible on homepage)

Control	Workflow	What the user sees	Route
Back arrow	Returns to previous page	Left arrow in header — hidden on home	Browser history back
RCF Logo	Go home	RCF emblem + site title	/
RCF Radio	Open radio player	Audio player bar or modal with play/pause and stream title	Inline player or modal
Hamburger menu	Open site navigation	Full-screen or slide-over menu listing Platform, Learn, Legal links	See Section 4

3.2 Hero Quick Actions (2×2 grid)

Button	Workflow	What the user sees	App Note
Install App	PWA install prompt	Browser install banner or “Add to Home Screen” sheet	RCF MARKET on home screen
Language	Change translation language	Modal with language list + Google Translate widget	Site-wide translation
RCF E-COMMERCE	Open marketplace	Marketplace home — categories, search, wallet balance	/dashboard/marketplace
EXCHANGER	Open P2P exchanger	Order book, post-offer buttons, USDT/fiat pairs	/dashboard/p2p

3.3 Hero Headline Block

Headline: "Ultra-low Latency Binary Options MT4, MT5, cTrader & RCF MARKET"

Subhead: "Copy Worldwide Elite Traders and Profit while you Sleep"

Button	Workflow	What the user sees
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VIEW	Open About Us /	Scrollable modal with vision text, six RCF services cards, profit-share
HOW	platform vision modal	breakdown, and phase guide — same content as Appendix A

App Note (hero vision): "99% of world people are poors sharing 1% of world wealth... Sure, we can do it."
+ Free platform on e-commerce, exchanger, chat, Zebulon + profit share 50/25/15/5/5 on winning trades.

3.4 Carousels

Carousel	Interaction	Content
Home Hero Photos (7 slots)	Auto-advance; tap to pause; double-tap while paused to zoom	Team photo, legal hero, promo slides — see promo text in Section 3.12
RCF Social Events	Admin-managed slides	Community events from database

App Note (carousel): "Home hero photos. Tap to pause, double-tap while paused to zoom."

3.5 Financial Freedom CTA

Button	Workflow
Financial Freedom and Inclusion	Opens modal with six integrated services (copy trading, marketplace, P2P, Symlix, PokePay/Cryptomus, Deriv). Also at <code>/financial-freedom</code> .

3.6 Primary CTA Block

Button	Workflow	What the user sees
Copy Trading Main Metrics	Open metrics explainer modal	Modal with formulas: P/L, TWR, RCF Score, win rate, max drawdown, S.L stop-loss, and 50/25/15/5/5 settlement table
Get Started	Register or open dashboard	Registration form if logged out; dashboard hub if logged in <code>/register</code> or <code>/dashboard</code>

App Note: "Zero trading knowledge required. Connect your Deriv account... sub-10ms latency" · "Suffering from chart analysis and loss panic?" · "Never grumble anymore."

3.7 Top 5 Master Traders

Control	Workflow
Master card	Opens master profile <code>/traders/[id]</code>
View All Masters	Opens <code>/masters</code> leaderboard

3.8 Pricing Cards

Card	Button	Workflow
Free Plan (Followers)	Get Started — No Card Required	<code>/register</code>

Master Trader plan Become a Master Trader `/register` then activate master in dashboard

App Note: "Follower usage is completely free. No platform fee is deducted from your profit share on winning copy trades."

3.9 Stats + Deriv Info Section

Shows platform stats and expandable **"What is Deriv?"** panel (see Appendix B).

App Note: Badge: "We are powered by Deriv OAuth 2026"

3.10 Complete User Guide (4 phases)

Anchor: `#user-guide` . Title: "Complete User Guide — From zero to live copy trading in 4 steps."

Phase	Summary
Phase 1 — Register & Connect	Create account, verify email, connect Deriv OAuth
Phase 2 — Follow Masters	Browse masters, follow, set stop-loss, masters you choose
Phase 3 — Real Copy & Escrow	Fund RCF escrow (10% advance), activate real settlement
Phase 4 — Profit & Community History	History, referrals, marketplace, P2P, chat

Includes warning boxes on RCF Score, stop-loss, profit split 50/25/15/5/5.

3.11 Referral Section (`#referral`)

Button	Workflow
Log In	<code>/login</code>
Create a free account	<code>/register</code>

3.12 Final CTA & Bottom Tiles

Button	Workflow
Register Free	<code>/register</code>
Support	<code>/support</code>
RCF GUIDE E BOOKS banner	<code>/rcf-guide-ebooks</code>
BottomLinksRow tiles	User Guide, Account Security, Financial Freedom (modal), Core Infrastructure
Join Our Community	Social channel links

3.13 Hero Promo Slide Text (slots 1–6)

Slot	Headline	Body
1	RCF NYUNGANIRA — Legally Registered	Non-profit association (Ord. 530/2080) · SA ADB RC 00414221/22 · BRB GFC 093/2023 · Represented by Zebulon KUZORYIMANA, Founder.

2	SECURE ESCROW PAYMENTS	Funds remain safely locked in Escrow Wallet until order completes.
3	178 GLOBAL CURRENCIES — USDT VISA CARD	Exchange USDT and 178 fiat currencies via Mobile Money, Bank Transfer, Cash Deposit.
4	COMMUNICATE INSTANTLY	Chat, Voice & Video with auto-translation.
5	DELIVERY WITHOUT LIMITS	Local couriers to global transport.
6	OPTIONAL KYC	Not required for copy trading or P2P. Recommended for marketplace buy/sell.

3.14 Floating Assistant

Control	Workflow
Ask Zebulon (ZebulonChat)	Floating AI assistant on all pages — RCF help + general questions in selected language

4. Global Navigation

4.1 Hamburger Menu (AppHeader)

Menu Item	Destination	What the user sees	Type
Home	/	Marketing homepage with hero, carousels, masters preview	Internal
Pricing	/pricing	Free Follower + Master plans, feature lists, profit-share explainer	Internal
User Guide	/user-guide	Step-by-step onboarding article with phases and screenshots text	Internal
Financial Freedom and Inclusion	Modal	Six service tiles: copy trading, marketplace, P2P, Symlix, PokePay, Deriv	Modal
Dashboard / Login	/dashboard or /login	Dashboard hub if session exists; login form + OTP flow if not	Auth-dependent

App Note: Global header is hidden on marketplace routes, P2P routes, and `/rcf-media` — those modules use their own shells.

4.2 Global Footer

Platform: Dashboard, Discover Masters, Pricing, About Us

Learn: User Guide, RCF GUIDE E BOOKS, Account Security, Financial Freedom, Core Infrastructure

Legal: Terms, Privacy, Risk Disclaimer (anchors on `/legal`)

Community: Social channels + Support center

4.3 Bottom Rail (fixed)

Control	Workflow
RCF CHAT	Navigate <code>/dashboard/chat</code>
Designed by Zebulon Credit strip	

App Note: Bottom rail hidden on `/dashboard/p2p/*` and `/dashboard/chat` (those pages have their own nav).

5. Dashboard — Main Hub (`/dashboard`)

After login, the dashboard is the user's command center. Protected by middleware — requires authenticated session.

5.1 Maintenance Banner

App Note (when active): "Trading is temporarily paused by RCF." + "Maintenance mode." / "Copy engine paused."

5.2 Profile Card

Button / Control	Workflow
Profile avatar / name	Shows user identity, country, member since
Edit profile	<code>/profile/edit</code> — name, phone, payout address
Announcements bell	Opens Announcements panel (unread count badge)
Admin link	<code>/admin</code> (admin users only)
Logout	Sign out → homepage or login

App Note: USDT BEP20 payout address in profile is required for master payouts, referral commissions, and escrow release.

5.3 Quick Action Tiles (4 columns)

Tile	Subtitle	What the user sees	Opens
Follower	"N active" or "Discover"	Bottom sheet: Following / Browse / Platform tabs	Follower panel
Master	"Manage" or "Activate"	Master stats, followers list, settings, or activation wizard	Master panel
History	"Trades"	Filterable table: symbol, stake, P/L, status, master	History panel
Referrals	Earnings or "Commissions"	Referral link, attributed users, commission totals	Referrals panel

5.4 Crypto Utility Strip

Control	Workflow
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USD VISA (Symlix) External — symlix.com

Crypto-Visa sheet PokePay / card partner links

RCF E-COMMERCE /dashboard/marketplace

RCF EXCHANGER /dashboard/p2p

5.5 Daily Performance (Analytics Tabs)

Tab	Shows
TODAY P/L	Daily net profit, win rate for today
Overall stats	Total trades, open trades, overall win rate, net profit

5.6 Announcements Panel

Slide-over from profile bell. Lists platform announcements; mark as read.

5.7 Other Dashboard Routes (standalone pages)

Route	Purpose
/dashboard/chat	RCF community chat (Common Group + Inbox)
/dashboard/verification	KYC identity verification for marketplace
/dashboard/activate-real-copy	RCF Escrow funding for real copy settlement
/dashboard/copy-bridge	MT4/MT5/cTrader signal bridge pairing
/dashboard/p2p	P2P exchanger home
/dashboard/marketplace	E-commerce home

6. Connect Trading Account

Section label: **CONNECT TRADING ACCOUNT**. Required before copy trading on any platform.

6.1 Deriv Binary Options

Button / Control	Workflow
Connect Deriv / Reconnect Deriv	Starts Deriv OAuth — user signs in on Deriv, approves trade + account_manage scopes
Demo / Real toggle	Switches active Deriv account type for copy mode
Connected badge	Shows login ID, account type, permanent link status

App Note: "RCF is powered by Deriv — connect and authorize before copy trading on any platform. You will sign in on Deriv and approve trade and account_manage... One Deriv profile per RCF account — linked permanently... contact zebulon@rcfcopytrading.com... User guide / Activate real copy" · "Official OAuth — trade + account_manage" · "Wrong Deriv account? Contact admin to disconnect it." · "Sign in with the same Deriv profile you authorized the first time."

App Note: "RCF is powered by Deriv. Connect and authorize Deriv OAuth before copy trading on any platform."

6.2 MT4 / MT5 / cTrader (Ambassador Bridge)

Control	Workflow
Platform hub tabs	Select MT4, MT5, or cTrader
Copy Bridge link	<code>/dashboard/copy-bridge</code> — device pairing, ambassador connection
Activate Real Copy link	<code>/dashboard/activate-real-copy</code> when real settlement needed

App Note: "MT4, MT5, and cTrader start in demo copy mode on RCF even if your terminal is on a real account — fund escrow to activate real settlement." · "MT4/MT5/cTrader desktop ambassador vs Deriv mobile+desktop."

6.3 Deriv Wizard Steps (connect flow)

1. **Learn** — What Deriv binary options copy means
2. **Connect** — OAuth button
3. **Verify** — Confirm connection returned
4. **Role** — Leader or Follower on Deriv
5. **Done** — Ready to copy

7. Follower Panel

Opens as bottom sheet from dashboard **Follower** tile.

7.1 Main View Tabs

Tab	Buttons & workflow	What the user sees
Following	List followed masters; pause, S.L, remove, chat, strategy	Card per master: name, Copying/Stopped badge, S.L % button, pause/play, trash, inbox, strategy book icon, performance strip
Browse	Discover and follow new masters	Leaderboard cards sorted by RCF Score with Follow button
Platform	Connection status	Deriv / MT4 / MT5 / cTrader tabs with connect badges and wizard links

7.2 Per-Master Actions

Button	Workflow	What the user sees
Pause / Play	Pause or resume copying that master	Disabled for mandatory platform master; otherwise play/pause toggles Copying ↔ Stopped

Stop-loss %	Set daily stop-loss cap for that master	S.L dialog 5%–50%; preset and locked for mandatory platform master
Remove (trash)	Unfollow master	Not available for mandatory platform master
Strategy (book)	View master strategy notes	Dialog with master's published strategy text
Chat (inbox)	Message master	RCF Chat thread with that master
Performance strip	Quick stats	Win rate, ROI, platform badge under master name

App Note: "Every registered follower automatically copies the platform master (99% Force / Zebulon). Pause and unfollow are disabled for this master. You may add other masters as optional supplements."

App Note: "Follower usage is completely free. No platform fee is deducted from your profit share on winning copy trades."

7.3 Browse Masters Flow

1. Tap **Discover** or Browse tab → Masters leaderboard.
2. Tap master card → view profile at `/traders/[id]`.
3. Tap **Follow** → credentials/setup if needed → master appears in Following tab.

8. Master Panel

Opens from dashboard **Master** tile. For users who lead copy trading.

8.1 Activation Flow (no master yet)

1. Connect Deriv (required).
2. Tap **Activate Master** → master profile created.
3. Configure display name, bio, profit share %, visibility, accepts followers.

8.2 Master Panel Sections & Buttons

Section / Button	Workflow
Today's P/L & ROI	Session performance vs day-open balance
Open trades count	Live open mirrored trades
Win rate (period selector)	Today / week / month / all-time
Followers list	View follower profiles, chat, remove follower
Master settings	Follower word (invite code), profit share %, visibility toggle
Trade history	Embedded master trades history with filters
Periodic performance	Charts and TWR metrics
Platform hub tab	Deriv / MT4 / MT5 / cTrader status

Pause / active toggle Pause master signal broadcasting
Visible / hidden toggle Appear on public leaderboard or not

App Note: "On winning trades, profit is shared 50/25/15/5/5 (follower / master / social assistance / referral / platform services). Losing trades are never charged." · "Your master share from real followers is paid in USDT (BEP20) when their winning trades settle through escrow — whether you trade on Demo or Real. Save your USDT BEP20 payout address in Profile; without it, shares route to social assistance with no retroactive payout."

9. History Panel

Opens from dashboard **History** tile. Shows copy trade history.

Feature	Description
Trade list	Closed and open copy trades with symbol, stake, profit/loss, master name
Deriv binary contracts	Each mirrored contract visible with entry/exit
Settlement breakdown	On winning closes: gross profit + 50/25/15/5/5 split shown
Filters	By date, master, outcome
Share position	Generate share link for a trade

App Note: "When a winning trade settles, your dashboard shows gross profit and each party's net payout side by side." · "Masters trade Deriv binary options; RCF copies each contract trade-for-trade into your linked Deriv wallet with proportional stake sizing."

10. Referrals Panel

Element	Workflow
Invite link	Copy personal <code>?ref=CODE</code> URL
Total earned	Lifetime referral commission in USDT
Today earned	Today's referral earnings
Pending	Unsettled referral amounts
Referred users list	Users who registered via your link

App Note: Referral commission comes from the 5% platform service fee on winning copy trades (master side). Attribution stored in secure httpOnly cookie for 30 days. Payout requires USDT BEP20 address in Profile.

11. Activate Real Copy / RCF Escrow (`/dashboard/activate-real-copy`)

Section label: **RCF Escrow · 10% advance**

11.1 Page Purpose

Fund RCF escrow with USDT BEP20 on BNB Chain before real profit-share settlement begins. Same on-chain address as marketplace/P2P; separate copy-trading ledger.

11.2 State Table (read-only metrics)

Field	Meaning
Eligible	Green = can copy with real settlement
Real balance basis	Deriv or terminal balance used for 10% calculation
10% advance required	USDT needed for reserve
Escrow balance	Current funded amount
Pending debt	Unpaid profit-share from winning trades
Needed to keep copying Debt + reserve shortfall (fund this amount)	

11.3 Buttons & Actions

Button	Workflow
Copy escrow address	Copies platform USDT BEP20 BSC address to clipboard
Copy amount	Copies exact USDT amount to send
Save payout address	UserPayoutAddressForm — USDT BEP20 for releases
Release escrow	Sends funds above locked 10% to payout address (debt must be clear)
Deactivate real copy & release escrow	Stops real copy; releases all escrow when debt clear
Send to Deriv	Move available escrow to Deriv deposit address
Pay debt manually	Apply escrow to pending profit-share debt

App Note (page header): See Appendix C — COPY_SETTLEMENT_PAGE_HEADER.

App Note (funding instructions): "Send USDT BEP20 to the address below. Escrow applies profit-share debt first, then locks 10% of your current real balance as reserve. Same rules whether you copy as follower, lead as master, or both." · "Connect a real Deriv account or link an MT4/MT5/cTrader ambassador on a real account to calculate the 10% advance." · "Escrow releases and copy-trading payouts go to this address." · "Save a USDT BEP20 payout address before release."

App Note (Notes section): Full COPY_SETTLEMENT_PANEL_NOTES — see Appendix C.

Auto-behaviour: registers deposit watcher when funding needed; polls chain scan every 20s; when eligibility turns green, auto-redirects to dashboard with real copy active; switches Deriv to Real account on panel load.

12. RCF Market Place (E-Commerce)

Module name: **RCF MARKET PLACE** — E-COMMERCE INTEGRATED. Shell at `/dashboard/marketplace/`.

12.1 Marketplace Navigation

Nav Item	Route	Workflow
Market Home	<code>/dashboard/marketplace</code>	Promo carousel, featured products
Cart	<code>/dashboard/marketplace/cart</code>	Checkout with USDT BEP20/BNB
Orders	<code>/dashboard/marketplace/orders</code>	Order list and status
Wallet	<code>/dashboard/marketplace/wallet</code>	Escrow session view (not general wallet)
RCF EXCHANGER Sheet		Quick link to P2P or Visa cards
Seller	<code>/dashboard/marketplace/seller</code>	List products, manage inventory
CATEGORIES	<code>/dashboard/marketplace/products</code>	Browse all products by category
Chat Room	<code>/dashboard/marketplace/messages</code>	Marketplace buyer/seller messages
Back	<code>/dashboard</code>	Return to main dashboard
Admin	<code>/admin</code>	Admin only

12.2 Shopping Flow

1. Browse products → tap product card → `/dashboard/marketplace/product/[id]` .
2. **Add to Cart** → Cart page.
3. Checkout → order created → show platform escrow address + exact USDT amount.
4. Send USDT BEP20 (or BNB) on BNB Chain to escrow address.
5. Payment confirmed on-chain → order status **Paid** → funds locked in escrow.
6. Seller delivers → buyer confirms receipt → escrow releases to seller (5% platform commission).
7. Dispute if needed → admin judgment room at `/orders/[id]/room` .

12.3 Seller Flow

Button	Workflow
Create listing	Add product/service with photos, price in USDT, category
Manage orders	Mark shipped/delivered, respond in order room
Payout address	USDT BEP20 address for escrow release

App Note: "RCF Marketplace allows users to buy and sell products and services locally and internationally using their own language." · "RCF is an escrow coordinator, not a custodial wallet." · "Marketplace and P2P use only on-chain USDT BEP20 and BNB on BNB Chain." · "Platform commission on completed sales: 5%." · "Send USDT BEP20 or BNB to the platform escrow address below. Escrow funds apply automatically within a few minutes." · "Optional KYC — Recommended for RCF Marketplace to buy or sell."

13. RCF P2P Exchanger

Module: **RCF P2P EXCHANGE** — "Buy and Sell USDT (BEP20) and BNB Securely". Route: `/dashboard/p2p` .

13.1 Bottom Navigation

Tab	Workflow
Home	<code>/dashboard</code>
Orders	Opens orders modal — active/completed P2P trades
Post	Opens post offer modal — create buy or sell ad
Escrow	<code>/dashboard/p2p/wallet</code> — escrow status
Zebulon AI assistant for P2P help	

13.2 Trade Flow

1. **Post** buy or sell offer: asset (USDT/BNB), amount, fiat currency, payment method, price.
2. Counterparty matches → trade room opens at `/dashboard/p2p/trade/[id]`.
3. **Seller** sends crypto to platform escrow address (submit tx hash or auto-scan).
4. Escrow locks → buyer sends fiat off-platform (bank, mobile money, etc.).
5. **Seller confirms fiat received** → escrow releases crypto to buyer.
6. Dispute → admin resolves; escrow stays locked until judgment.

13.3 Trade Room Buttons

Button	Workflow
Confirm fiat received	Seller only — releases escrow
Open dispute	Either party — locks until admin review
Chat	In-trade messaging with system notices
Copy escrow address	Platform BSC address for seller deposit

App Note: "Escrow stays locked until the seller confirms fiat or RCF admin resolves a dispute. Participants cannot cancel trades. Unserious behaviour during this period can lead to a platform ban."

App Note: "After escrow locks, RCF sends buyer and seller reminder notices during this window (15–120 minutes)." · Platform fee: 1% on completed P2P trades. · Support: zebulon@rcfcopytrading.com

14. RCF CHAT (`/dashboard/chat`)

Tab / Feature	Workflow
Common Group	Global public chat — all users, auto-translation, voice group calls
Inbox	Private 1:1 threads — search users, follow, block, report
Voice / Video call	From private inbox chats
Media messages	Photos, videos, voice notes, emoji reactions
Show Original	Toggle auto-translation to see source language
Marketplace messages	Linked from marketplace nav

P2P trade rooms

Per-trade chat with system notices

App Note: "RCF is a multilingual platform. The Common Group is open to all users worldwide — each person writes in their own language while auto-translation and Show Original help everyone follow the conversation."

15. Other Public Pages & Tools

Page	Route	Purpose
Pricing	/pricing	Follower free / master fee structure
User Guide	/user-guide	Extended onboarding guide
Account Security	/account-security	Security best practices
Core Infrastructure	/core-infrastructure	Technical architecture overview
Financial Freedom	/financial-freedom	Six services for financial inclusion
Legal Center	/legal	Terms, Privacy, Risk Disclaimer
Support	/support	Contact and help center
RCF Media	/rcf-media	Media gallery
RCF Guide E-Books	/rcf-guide-ebooks	Downloadable guides
Discovery / Masters	/discovery , /masters	Find master traders
Profile / Settings	/profile , /settings	Account management
Master Dashboard	/master-dashboard	Extended master analytics
Deriv OAuth Handoff	/deriv-oauth-handoff	OAuth return landing
Offline	/offline	PWA offline fallback

REPUBLIQUE DU BURUNDI



MINISTRE DE L'INTERIEUR,
DU DEVELOPPEMENT COMMUNAUTAIRE
ET DE LA SECURITE PUBLIQUE

ORDONNANCE MINISTERIELLE N°530/²⁰⁸⁰ DU³⁰ 11/2/2022 PORTANT AGREMENT DE
L'ASSOCIATION SANS BUT LUCRATIF DENOMMEE : « RELATIONAL
COLLABORATION NYUNGANIRA FAMILY » « RCF » EN SIGLE

LE MINISTRE DE L'INTERIEUR, DU DEVELOPPEMENT COMMUNAUTAIRE
ET DE LA SECURITE PUBLIQUE;

Vu la constitution de la République du Burundi ;

Vu la loi N°1/02 du 27 janvier 2017 portant cadre organique des Associations Sans But
Lucratif ;

Vu la requête du 10/11/2022 introduite par la Représentante Légale tendant à obtenir la
personnalité juridique de l'Association dénommée : « RELATIONAL COLLABORATION
NYUNGANIRA FAMILY » « RCF » EN SIGLE

Attendu qu'à la lumière des éléments du dossier, il sied de constater que la requête est
conforme aux dispositions de la loi susvisée ;

ORDONNE:

Article 1 : La personnalité juridique est accordée à l'association sans but Lucratif :

« RELATIONAL COLLABORATION NYUNGANIRA FAMILY »

« RCF » EN SIGLE

Article 2 : La présente Ordonnance entre en vigueur le jour de sa signature.

Fait à Bujumbura, le ³⁰ 11/2/2022

Martin NITERETSE



REPUBLIQUE DU BURUNDI

Cibitoke, le 26 / 02 / 2023



MINISTRE DE L'INTERIEUR,
DU DEVELOPPEMENT COMMUNAUTAIRE
ET DE LA SECURITE PUBLIQUE
PROVINCE DE CIBITOKÉ
CABINET DU GOUVERNEUR

N° 531.05/ 044 /2023

Objet : votre lettre.

A Monsieur le Représentant Légal de l'Association
« Relational Collaboration Nyunganira Family »
(RCF)
à
CIBITOKÉ

Monsieur le Représentant Légal,

Faisant suite à votre lettre du 09/01/2023 relative à la demande d'autorisation d'exercer vos activités dans la Province de Cibitoke, se référant sur l'Ordonnance Ministérielle N° 530/2080 du 30/12/2022, le plan d'action, le certificat d'immatriculation et le statut, j'ai l'honneur de porter à votre connaissance que je marque mon accord. Ledit accord vous exige de travailler en étroite collaboration avec l'administration et la police.

Veuillez agréer, Monsieur le Représentant Légal, l'expression de ma considération distinguée.

LE GOUVERNEUR DE PROVINCE



CPI : A

- Monsieur l'Administrateur communal de
-(Tous).
- Monsieur le Commissaire de Police Provincial.



**RÉPUBLIQUE
DU BURUNDI**
Unité - Travail - Progrès



CERTIFICAT D'IMMATRICULATION PERSONNE MORALE

L'Agence de Développement du Burundi confirme que la personne morale :

Nom

**RELATIONAL COLLABORATION
NYUNGANIRA FAMILY**

Sigle

RCF NYUNGANIRA

Forme juridique

SA

Quartier ou colline

Mparambo 2

Zone

CIBITOKE

Province

Cibitoke

Commune

Rugombo

Localisation

Ku badagi, Mparambo

Adresse électronique

rcfnyunganira@gmail.com

A bien été enregistrée auprès du Registre de commerce et de l'Office Burundais des Recettes :

Numéro RC

0041421/22

NIF

4002128819

Centre fiscal

Ressort Ouest

Exerçant les activités commerciales suivantes :

Activité principale

Autres activités de services personnels

Autres activités

Activités liées à l'agriculture et l'élevage

Fait à Bujumbura

27-12-2022

LE DIRECTEUR GÉNÉRAL DE L'ADB

M. Didace Ngendakumana





**BANQUE DE LA REPUBLIQUE
DU BURUNDI
LE GOUVERNEUR**

Bujumbura, le 13 mars 2023

D1/ 610 /2023

**A Relational Collaboration Nyunganira
Family « RCF NYUNGANIRA »
à
CIBITOKÉ**

Objet : Numéro d'enregistrement

Messieurs,

Nous référant à l'article 17 de la Loi n° 1/17 du 22 août 2017 régissant les activités bancaires et conformément à la classification des institutions de microfinance reprise dans l'article 2 du Règlement n° 001/2018 relatif aux activités de microfinance, et en réponse à vos lettres du 27 janvier 2023, nous portons à votre connaissance que votre Groupement Financier Communautaire dénommé Relational Collaboration Nyunganira, « RCF NYUNGANIRA », est enregistré à la Banque de la République du Burundi sous le numéro **093/GFC/2023**.

Ainsi, vous êtes tenu au respect de la réglementation du secteur de la microfinance, spécialement les dispositions particulières relatives aux Groupements Financiers Communautaires.

En outre, vous voudrez bien noter que l'ouverture des Guichets et/ou Agences servant à effectuer les opérations de retrait/versement n'est pas autorisée pour les Groupements Financiers Communautaires.

Veuillez agréer, Messieurs, l'assurance de notre considération distinguée.

Dieudonné MURENGERANTWARI

Gouverneur.-



1, Avenue du Gouvernement - B.P. 705 BUJUMBURA Tél.: (257) 22 20 4000 ; (257)22 22 2744 Fax : (257) 22 22 3128 - Courriel : brb@brb.bi

RCF

P2P EXCHANGE

**Trade.
Exchange.
Empower.**

**Anywhere.
Anytime.
Everyone.**

Secure. Fast. Decentralized.
Your gateway to the future
of finance.

**Blockchain
to the Home
for Financial
Freedom and
Inclusion**

By _____
Zebulon KUZORYIMANA

