

SAIHM Monetization & Incentive Guide – Developers & Users

SAIHM

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1. Revenue Opportunities

1.1 For Developers

Developer Rebate Program

Developers who build applications on SAIHM earn per-shard rebates every time a user accesses memory through their application.

Parameter	Value
Attribution method	<code>last_in_chain</code> — last registered developer in shard provenance chain
Rebate rate	10% of shard fee (governance-adjustable)
Registration deposit	Minimum 1,000 COTI
Payout	Automatic per-epoch via GC-7

Example: If 10,000 shards are written daily through your application at an average fee of 112,000 nCOTI each, your daily rebate is approximately 112,000,000 nCOTI (~0.112 COTI per shard x 10,000 = 1,120 COTI/day).

Garbled Synthetic Lineage (GSL) Royalties

When an agent creates derivative memory from existing shards (e.g., summarizations, knowledge graph updates), the original developer in the lineage chain earns ongoing royalties via GSL tracking in GC-13.

Developer Protection

Condition	Consequence
False provenance claim	100% deposit slash (SEALED)

Malformed data submission	50% deposit slash
API abuse	10% deposit slash
Rebate suspension	Up to 8,760 epochs (1 year)

Slashing proceeds are retained by the protocol.

1.2 For Users / Agent Operators

BFSI Fee Discounts

Well-behaved agents earn fee discounts up to 50% through the Behavioral Fee Scoring Index:

Signal	Weight	How to Maximize
Staking score	0.40	Stake COTI tokens (see tiers below)
Nonce compliance	0.21	Maintain sequential nonce ordering
Fee payment consistency	0.21	Pay all fees promptly
Replay absence	0.12	Never submit replay transactions
Scope entropy	0.06	Use diverse shard access patterns

Staking Tiers

Tier	Minimum COTI	Duration	Benefit
Micro	1	Any	Entry-level BFSI staking component
Small	1,000	Any	Meaningful staking discount
Medium	10,000	2,160 epochs (90 days)	Strong discount
Large	100,000	8,760 epochs (1 year)	Premium discount
Whale	1,000,000	26,280 epochs (3 years)	Maximum discount

gCOTI Co-Staking: Stake gCOTI at 1:1 ratio alongside COTI for a 1.5x boost multiplier on staking benefits. gCOTI is a separate governance token on COTI V2. Obtain gCOTI by locking COTI via the COTI Treasury or by purchasing on decentralized exchanges. See COTI V2 documentation for the current contract address.

Staking via SAIHM-Integrated Agents: Agents can programmatically manage staking through the SDK (`sdk.saihm.stakeForAgent()`), automatically optimizing BFSI scores and fee economics without manual intervention.

PRS Recovery Investment

Agents with degraded PRS scores can accelerate recovery through:

- **Staking lock-up:** Doubles active recovery rate for lock-up duration (minimum 720 epochs / 30 days)
- **Active recovery rate:** BFSI score x 50 pts/epoch (at BFSI=0.8: 40 pts/epoch; with lock-up: 80 pts/epoch)

1.3 For Storage Providers

Filecoin Storage Provider (SP) Participation

SPs can serve SAIHM's warm storage tier:

Parameter	Value
Genesis stake minimum	10,000 COTI
PDP proof requirement	Proof of Data Possession per deal
Slashing: PDP miss	1% of stake
Slashing: Sector fault	10% of stake
Slashing: Collusion	100% of stake (SEALED)

Slash proceeds are retained by the protocol.

1.4 How to Obtain COTI and gCOTI

Token	What It Is	How to Obtain
COTI	Native COTI V2 blockchain token; all SAIHM fees denominated in COTI/nCOTI	Purchase on major exchanges (CEX/DEX); bridge from Ethereum via Axelar; earn via developer rebates
gCOTI	Separate governance token on COTI V2 (contract: 0x7637...83D1); enables voting + 1.5x BFSI boost	Lock COTI via COTI Treasury, or purchase on decentralized exchanges (DEXes)

On mainnet, governance participation is open to all gCOTI token holders. Any gCOTI holder can submit proposals and vote on protocol parameter changes through private garbled-circuit voting.

2. Fee Economics

2.1 Base Fees

Operation	Fee (nCOTI)	Fee (COTI)
Shard write	100,000	0.0001
Shard read	10,000	0.00001

2.2 Dynamic Pricing

Fees adjust based on network demand:

Congestion multiplier (up to 3x):

$\text{multiplier} = \min(1 + 0.5 * (\text{active_shards} / 1,000,000), 3.0)$

PDI premium (writes only, up to 2x base):

$\text{premium} = \text{base_fee} * \text{PDI} * 2.0$

BFSI discount (fee floor: 80% of pre-discount):

$\text{discount_rate} = \min(\text{BFSI_score} * 0.50, 0.20)$
 $\text{net_fee} = \text{pre_discount_fee} * (1 - \text{discount_rate})$

2.3 Memory Sharing Fees

Sharing contracts incur surcharges based on contract type:

Sharing Type	Description	Surcharge Level
temporary	Time-limited access grant	Standard
permanent	Persistent access until revoked	Higher
syndicate	Multi-party governed access (swarms, DAOs)	Highest

Use cases: agent swarms, cross-platform memory portability, enterprise knowledge sharing, multi-agent collaboration.

2.4 Fee Allocation

Protocol fees fund network operations, storage provider compensation, developer rebates, and long-term protocol sustainability. Developer rebates (10% of shard fee) are distributed automatically per-epoch via GC-7 to the attributed developer.

3. Marketing Concepts

3.1 Developer Campaign: “Build on Memory”

Tagline: “Your AI app remembers. You earn.”

Key Messages: - Earn 10% rebate on every memory operation through your app - One SDK, one integration — works across all AI agents and chains - No infrastructure to maintain — SAIHM handles storage, encryption, and compliance - Developer-friendly: TypeScript SDK, testnet, comprehensive documentation

Call to Action: npm install @coti-io/coti-sdk-typescript and deploy on COTI V2 testnet today.

3.2 User Campaign: “Your AI, Your Memory”

Tagline: “Private. Persistent. Portable.”

Key Messages: - Your AI finally remembers you — across sessions, across platforms - Nobody can read your AI’s memory. Not even us. - Switch AI providers without losing context - Delete everything, provably, at any time - Stake COTI for up to 50% off

3.3 Enterprise Campaign: “Memory Infrastructure, Enterprise Grade”

Tagline: “Compliance-ready AI memory at scale.”

Key Messages: - GDPR Article 17 erasure with cryptographic proof - EU AI Act and MiCA compliance built into the protocol - Post-quantum encryption for long-term data protection - Tamper-evident audit trails for regulatory inspection - No vendor lock-in — decentralized, Apache 2.0 licensed protocol

3.4 Governance Participation: “Shape the Protocol”

Tagline: “Your voice. Your vote. Your memory protocol.”

Key Messages: - Private voting protects your preferences - 14-day deliberation ensures thoughtful governance - Safety pre-screening prevents harmful changes - Core security invariants protect everyone

4. Monetization Summary

Participant	Revenue Source	Mechanism
Developers	Per-shard rebates	10% of shard fees via GC-7
Developers	GSL royalties	Lineage-chain royalty tracking
Agent Operators	Fee discounts	BFSI scoring (up to 50% off)
Agent Operators	Staking yields	COTI/gCOTI staking tiers
Storage Providers	Storage fees	Filecoin deal payments
COTI Stakers	Protocol participation	Treasury yield distribution Parameter

**Governance
Participants**

Protocol direction

adjustment voting
(open to all gCOTI
holders on mainnet)

4.1 SAIHM Agent Dashboard

The agent dashboard aggregates sealed GC metrics. The SDK method and KPIs below reflect the target interface.

Every registered agent can monitor its economics, reputation, and staking via the SAIHM dashboard:

- **Web Portal:** Authenticate with agent ML-DSA keypair at the SAIHM Web Portal
- **SDK:** Call `sdk.saihm.getAgentDashboard()` for programmatic access
- **Dashboard KPIs:** PRS score, BFSI score, fee discount %, active shards, storage usage by tier, COTI/gCOTI staking position and tier, sharing contracts, protocol health (PHI)

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