



**PayPointCoin**

Benefits for the loyal users

# 01 Summary

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PayPointCoin is a universal loyalty program protocol that can revolutionize the way that merchants track and distribute rewards points, and coupons so that more perks and benefits will be provided to loyal users. PayPointCoin uses blockchain features such as smart contracts, wallets, and tokens to track all the transactions within the protocol. PayPointCoin will address some of the challenges that current loyalty programs face due to inefficient data management, and lack of data privacy and ownership.

PayPointCoin will launch an application that can seamlessly integrate most of the major loyalty programs in the category of restaurants, coffee shops, health, and beauty so that people can easily manage and optimize the loyalty program.



# 02 Market Research

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## Loyalty programs are still a goldmine.

Loyalty programs have spread across travel, retail, financial services, and other sectors of the economy. For example, the average American household participates in about 29 different loyalty programs, according to the 2015 Colloquy Loyalty Census, which is conducted every two years. The result is a maze of points systems and redemption options, along with cumbersome processes for redeeming points between program partners. Loyalty programs are ripe for innovation to make them easier to use.

Traditional loyalty programs face several challenges from the customer's perspective, such as the need to register and create an account, geographic restrictions, rules, limited reward choices, and technology and integration challenges.

**6.7 Trillion Points**



Points Issued Each Year,  
Worth \$51 Billion

**3.3 Billion Members**



Total US Member Growing  
at 13% Per Year

**29 Loyalty Programs**



On Average  
Per Each US Household

Picture 1: The Current State of the Loyalty Industry (Source 2015 CLC)

# 03

## Issues with technology and integration

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A major pain point for brands arises when loyalty programs cannot be integrated with existing ePOS systems or CRMs. Disconnected systems or inconsistencies across loyalty programs will ultimately result in disjointed and inferior customer experiences. Because customer data is fragmented and incomplete, merchants understand very little about their customers.

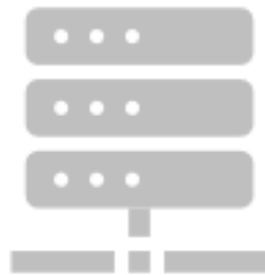


Too many Loyalty Program

# 03 Too many loyalties programs and Apps

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According to a study by Simform, the average person has 40 apps installed on their phone and spends about 89% of their time between 18 apps. People flock to 29 different loyalty programs and in most cases these points and coupons from loyalty programs expire without realizing they are holding them.



Inefficient Data Management

# 03 Data privacy and ownership

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In most cases, consumers have no control over their data, but businesses use and monetize this information. Creating these loyalty programs increases cybersecurity risks and can expose companies to loss of revenue, significant fines and/or remediation costs; negative impact on stock prices; Lost reputation, customer trust and brand value.



Data Privacy and Ownership

# 04 Solution

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The good news is that blockchain technology alleviates these issues, allowing customers to accumulate crypto rewards in a single wallet. Accumulated cryptocurrency can be redeemed by all partner companies collaborating around transactions.

## How would crypto improve loyalty programs?

As an emerging digital technology, Crypto is getting more and more attention from financial institutions, investors, traders, startups and fintechs. Consumer adoption will still grow significantly in 2022, which will drive businesses to move on, accept cryptocurrency as a payment method, and include it in their rewards programs.

According to Dartmouth's Tuck School of Business research, crypto and points rewards programs incentivize customers to complete more purchases when rewarded. As a result, businesses can increase loyalty, reduce CAC and increase sales.

Surveys show that consumers are more likely to choose brands that reward them for being good customers, and companies are now looking at ways to make their rewards programs more attractive. In the survey, 44% of consumers said they were interested in receiving loyalty rewards in the form of cryptocurrency as an alternative to traditional retailer rewards programs. As big brands start to join this trend, rewarding consumers with digital assets will become the norm.

# 04 Solution

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During the corona shutdown period, consumers' daily habits have changed a lot. Many people have adopted a new way of buying goods and services online. The current scenario is the perfect base for crypto assets to proliferate. Consumers have quickly adopted digital currencies and so have businesses. According to a recent Gartner report, 20% of large enterprises will use digital currencies by 2024. This extends to rewards programs that are being modernized to meet consumer needs and trends.

By offering digital currencies as rewards, retailers are using cryptocurrency to leverage rewards programs and bring shoppers back to their stores. Blockchain technology is being used in reward programs in several ways. For example, a blockchain-based rewards program could track and distribute reward points, coupons or other loyalty program benefits. Blockchain technology can also be used to verify customer identity and prevent fraud. Crypto is becoming the most desirable digital reward because it is liquid and global.



# 04 Solution

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Travel, retail, finance and other sectors of the economy have implemented loyalty programs to retain customers. As a result, there are point systems everywhere and a maze of redemption options, along with the complicated process of exchanging points between program partners.

Loyal customers are so important to any business, it's no surprise that brands are spending more and more of their budgets on retaining customers, encouraging repeat purchases, and advocating for their brands.

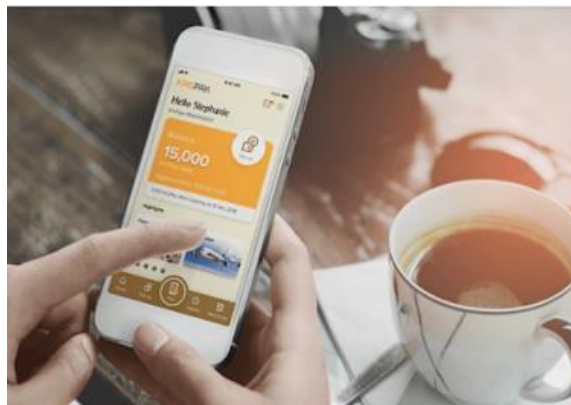
One solution that is currently becoming increasingly popular is implementing blockchain technology for customer loyalty programs. We hope this technology will revolutionize customer loyalty programs by removing some of the pain points of existing programs.

Many global companies are beginning to explore some of the potential of this technology for their loyalty programs.

# 05 Singapore Airlines

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In 2018 Singapore Airline created the world's first blockchain-based airline loyalty digital wallet called Krispay where users can use their airline mileage to shop at 18 merchants ranging from beauty, retail, and food service.



Picture 3 : Kris Pay with Singapore Airlines

# 05 American Express and Boxed

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In May 2019, American Express announced a blockchain test program with online wholesale retailer Boxed. AmEx uses a blockchain framework to create a personal system for Boxed that allows merchants on Boxed to transmit information that can be used to fulfill rewards program offers.

When a consumer makes a purchase on Boxed, the blockchain stores data about the transaction (while hiding confidential data about the cardholder). The transaction details trigger the creation of a smart contract that creates and awards points in the backend loyalty system.



Picture 4: Amex with Boxed

# 05 Shake Shack

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Shake Shack kicks off its crypto journey with a promotion that rewards select customers in Bitcoin. Customers who purchase Shake Shack products using Cash App with a debit card can receive 15% cashback in Bitcoin instead of dollars.



Picture 5: Shack Shack with Bitcoin Rewards

# 05 PayPointCoin

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Using blockchain technology, PayPointCoin allows transaction ledgers to be shared across a network of participants. When a new transaction occurs (e.g. loyalty points are issued, redeemed or exchanged) a unique PayPointCoin is created and assigned to that transaction. PayPointCoins are grouped into blocks and distributed throughout the network, updating all ledgers at once. New transaction blocks are verified and linked to previous blocks, creating a robust, secure and verifiable record of all transactions without intermediaries or centralized databases. These transactions are immutable and incorruptible. Therefore, both parties can fully trust it. Provide a platform for merchants to understand their customers and communicate with them .

-Enable consumers to control transaction data and monetize information.

-Provides a new advertising channel that is effective and transparent.

# 06 PayPointCoin Wallet

For consumers juggling different loyalty programs, blockchain provides instant redemption and can be exchanged for multiple loyalty points currencies on a single platform. With only one "wallet" for points, consumers do not have to look for options, restrictions and usage rules for each program.



Picture 6: PayPointCoin Usages and benefits

# 07 How PayPointCoin can Improve loyalty programs?

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## Reducing Costs

PayPointCoin, a blockchain-based loyalty rewards program, is supposed to reduce costs associated with errors and fraud by reducing system administration costs with smart contracts that report transactions securely, traceably and transparently to legacy systems.

## A Secure Environment

PayPointCoin has on-chain data, immutable timestamped distributed database entries that make it easy to track each transaction and its history, but is irreversible, avoiding double-spending, fraud, abuse and other types of transactions. transaction manipulation.

# 07 How PayPointCoin can Improve loyalty programs?

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## Making the process near real-time

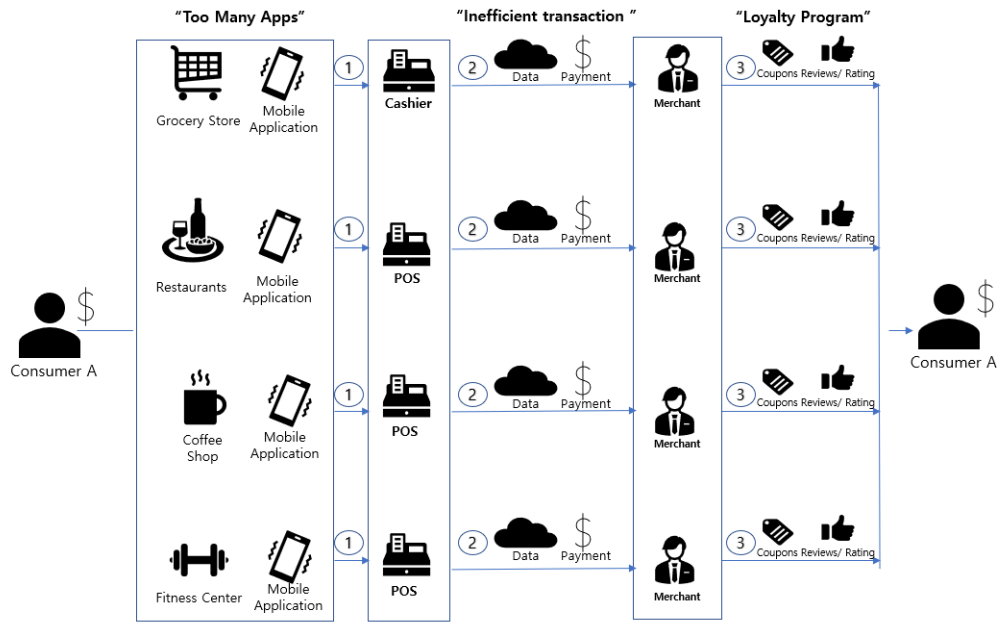
By allowing multiple parties to record and access transactions in near real-time, blockchain increases the opportunity for loyalty rewards program providers to reduce adjustment inertia for credit points more quickly.

## Creating unique business opportunities

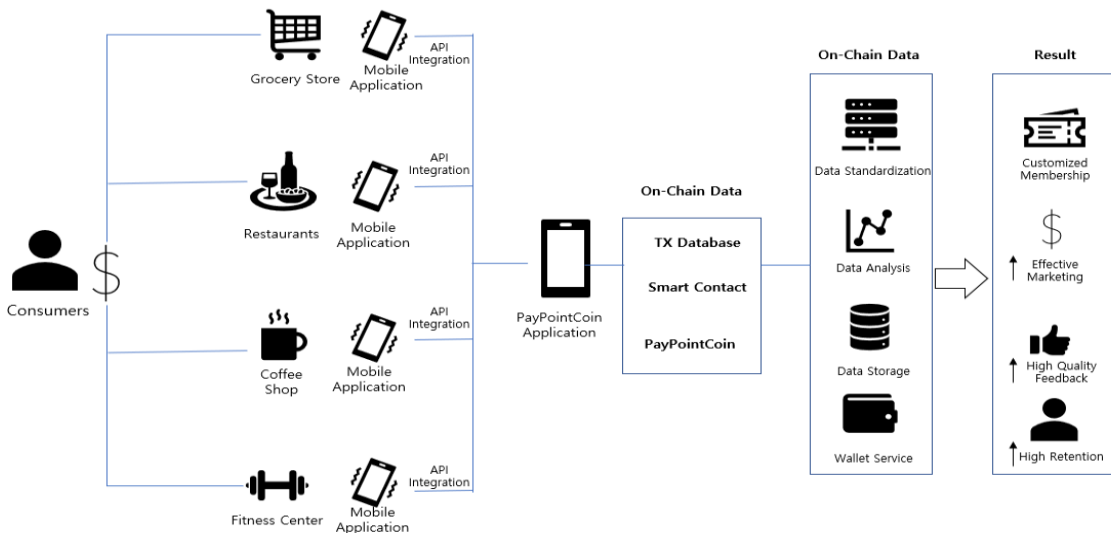
Large loyalty rewards program providers with well-developed programs in the early stages of building interconnected loyalty networks have a unique opportunity to provide value-added services to other businesses.



# 07 How PayPointCoin can Improve loyalty programs?



Picture 6: Streamflow between Point of Sale to Loyalty Program



Picture 7: PayPointCoin Streamflow

# 08 Token Model

Category	Detail
PayPointCoin Token	ERC-20
Token Symbol	\$PPC
Token Logo	
Total Supply	2,000,000,000

Chart 1 : PayPoinCoin Token Information

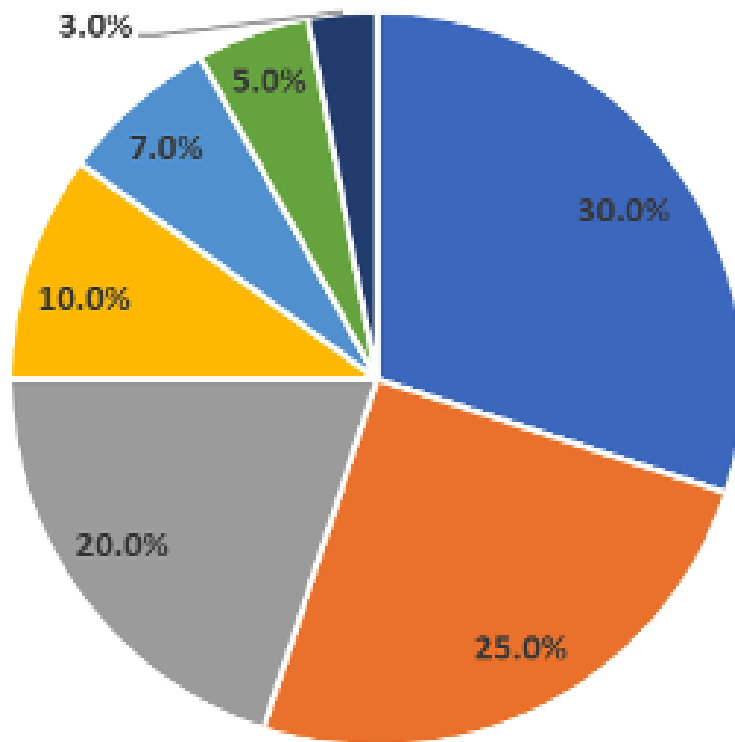
Category	Token	Vesting Period
Ecosystem	600,000,000 (30%)	36-month linear vest
Marketing	500,000,000 (25%)	36-month linear vest
Investment	400,000,000 (20%)	9-month cliff: 18-month linear vest (27 months total)
Partners	200,000,000 (10%)	36-month linear vest
Liquidity	140,000,000 (7%)	N.A
Team	100,000,000 (5%)	9-month cliff: 18-month linear vest (27 months total)
Advisor	60,000,000 (3%)	9-month cliff: 18-month linear vest (27 months total)
Total	2,000,000,000(100%)	

Chart 2 : Lock up Schedule

# 08

## Token Model

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■ Ecosystem ■ Marketing ■ Investment ■ Partners ■ Liquidity ■ Team ■ Advisor

Picture 8: PayPointCoin Token Distribution

# 09 How PayPointCoin can Improve loyalty programs?

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**Ecosystem:** To encourage users to input data and reward them for their economic activities and merchandisers to integrate or consolidate loyalty programs on the platform.

**Marketing:** To be held by the foundation to fund long-term operation/development of PayPointCoin platform and marketing to grow the PayPointCoin community.

(Development and operation - Launching and marketing - Consulting on the law and accounting)

**Investment:** To compensate for making early contributions to the project.

**Partners:** To be distributed to the merchants with categories across restaurants, coffee shops, health, marketing agencies, influencers, and online agencies to align partners' interests with PayPointCoin . Allocation for each partner will be different depending on the point of joining the PayPointCoin partners, their commitment, and their contribution

to the ecosystem. The distribution schedule will be determined based on their contribution to the platform.

# 09 How PayPointCoin can Improve loyalty programs?

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**Liquidity:** To provide liquidity for transactions on the platform, which is held by AMM/DEX liquidity pool and CEX. This can temporarily go up or down, but the volume will remain constant and will not be distributed externally.

**Team:** To compensate the team and align their long-term commitment and interest for PayPointCoin ecosystem.

**Advisor:** To compensate industry experts and Key Opinion Leaders who help build strong and viable services/economies around PayPointCoin.

## Burning Mechanism

100% of the revenue stream is used to buy back tokens from the market. They are then burned each month, reducing the total circulating supply, and increasing the value of PayPointCoin tokens.

# 10 Roadmap

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- 2023H1
  - Smart contract Design and Audit
  - Onboard 100 Merchants and Partners
- 2023H2
  - Wallet creation
  - Onboard 500 Merchants and Partners
- 2024H1
  - API Integration between POS and PayPointCoin Protocol
  - Onboard 1,000 Merchants and Partners
  - Launch Android App on Alpha
- 2024H2
  - Onboard 1,500 Merchants and Partners
  - Launch Android App Beta
- 2025H1
  - Data Analysis Tools
  - Onboard 2,000 Merchants and Partners
  - Launch Android App on Alpha
- 2025H2
  - Automated Promotion and Ad Tools
  - Onboard 3,000 Merchants and Partners
  - Launch Android App on Beta

# 11 Legal disclaimer

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1. The white paper is intended to provide information about the PayPointCoin project and is not legally binding. Therefore, nothing in the White Paper should be considered as financial, investment, or other advice.
2. The PayPointCoin team does not provide any investment or financial advice. Statements and information based on future predictions in the White Paper include and are uncertain about known and unknown risks. Based on the statements and information in this document, it is stated that the actual results may differ from those predicted by the investor.
3. The PayPointCoin team is not responsible for any loss or damage that may occur to the investor, regardless of prior notice.
  - (1) Profits, profits, liabilities, and any other form of monetary damage
  - (2) Income arising from business transactions, business activities, and profits
  - (3) Loss or corruption of data
  - (4) accidental damage
  - (5) Any direct or indirect loss arising out of tort or otherwise

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6. Partners in our interest do not warrant authenticity, accuracy, or completeness in any form, including the information set forth in this white paper.

7. Due to congestion in the blockchain system, transactions may be delayed or PPC\_WP\_Ver\_Kor\_0.1

invalidated. Smart Contract, which is in charge of issuing and distributing \$PayPointCoin, is based on the Ethereum blockchain.

Ethereum protocols may have vulnerabilities and may be caused by blockchain problems Financial damage may occur.



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8. An attack that exploits the system, such as a "double expenditure" or "51% attack", can lead to security defects such as stealing team tokens.

9. Force majeure factors exempt you from liability for value or liquidity loss of the PayPointCoin token (\$BTR)

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