

First-ever Solana Mobile Wallet with eCommerce ability



WHITEPAPER

Supercharged with Solana Pay



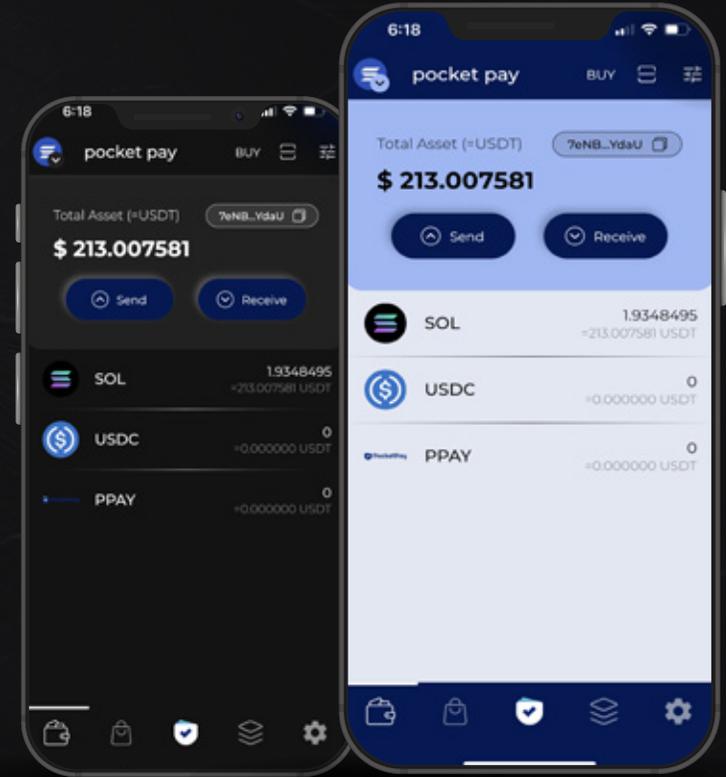
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## POCKETPAY OVERVIEW

PocketPay is a non-custodial crypto wallet that helps you access the world of DAPP and DeFi on the Solana Blockchain initially. PocketPay simply allows users to store their **SOLANA-based** assets/tokens securely. It will also enable users to make smooth transactions directly on Blockchain without any centralized mediator body. PocketPay introduces a unique way to interact users with merchants on POS sales. With the compatibility of SolanaPay, users and merchants will get the benefits of faster transactions in the decentralized world. PocketPay POS feature will enable users to read QR codes on physical stores to purchase using cryptocurrency.

**PocketPay POS** is a mobile payment platform using which you can transfer cryptocurrency to a merchant account, reading QR codes for the purchase you made. PocketPay works on pure DEFI mode, which



PPAY is a utility token, and it will be used to manage the whole ecosystem of PocketPay Finance.

## WHY SOLANA

Compared to other known networks such as Bitcoin and Ethereum, Solana has proven to be the top Blockchain network handling scalability issues. Solana Blockchain had already completed more than 33B transactions at 65k TPS (transactions per second) by the time this Whitepaper was written. With 1074 validator nodes, the average transaction fee is 0.00025 dollars. BTC's average TPS is around five, ETH's is around ten or twelve. Solana truly wins the game here.

On a gigabit network, the system will support up to 710,000 TPS and a staggering 28.4 million TPS on a 40-gigabit network. Obviously, this is based on optimal performance, but it illustrates the unique value proposition of Solana in the existing crypto market.

Its unique Proof-of-History (POH) consensus mechanism (which is usually more energy-efficient and able to punish malign actors and bad actors more effectively) is also essential to its appeal. The Proof-of-History concept enables users to create historical records to prove that events took place at a certain point in time. For purposes of evaluation, it utilizes a high-frequency Verifiable Delay Function. For example, once the event is evaluated in a transaction, it will result in a unique hash and a count that can be transparently and efficiently verified.

Each node within the network displays a cryptographic clock that chronologically organizes the events that occurred at each node, which serves as a timestamp. As a result, Solana's network is able to handle high transaction speeds without compromising on security or efficiency.

Furthermore, Proof-of-History is also an innovative way of reducing the amount of time spent verifying transactions, and when combined with a PoS consensus mechanism, it makes selecting the next block validators a lot easier.

Additionally, each node can verify transactions faster, so one of the primary problems with first-generation Blockchain is mitigated.

“ Solana is an open source project implementing a new, high-performance, permissionless blockchain. ”

# GLIMPSE OF EASY PAY

## Pay using PPAY

PocketPay app is available both on Android and iOS devices that will provide an interface to create a merchant account and QR code for your business which will be integrated directly with your Wallet. Customers who purchase any products can scan QR codes and directly pay the merchant using SolanaPay.

## Send, transfer funds using QR code

One of the best features of the PocketPay app is the option to send and receive payments using a QR code option. Scan it directly from the Pocketpay app and click send, and it is done.

1

User signup on the app creating new or importing existing blockchain wallet

2

User selects PocketPay app to pay for their purchases

3

A merchant using PocketPay business account QR code

4

The user sees the merchant's name and the amount to be paid in app

User can scan QR  
code from Easy pay  
window in app

5

The user then makes  
the payment with  
PPAY

6

Once users submit  
the payments, it will  
open a decentralized  
wallet, making payment  
on the Blockchain

7

After the transaction  
is recorded on  
blockchain, user  
will get notified in-app.

8

STEP  
01

Voucher /  
Coupons  
are available  
based  
on the country

Pocketpay will be  
partnering with retail  
chains and known  
brands from your  
respective country.  
You will be able to  
see relatable content  
and subscriptions.

STEP  
02

STEP  
03

Vouchers and  
subscriptions can be  
in the form of a retail  
chain, apparel,  
eyewear,  
OTT platiorms,  
or automotive  
industries.

Users can easily  
buy a voucher from  
the PocketPay  
app page,  
and it will be  
automatically  
available on their  
account that can be  
redeemed online or  
offline store.

STEP  
04

STEP  
05

We will also provide  
free discounts code  
available from our  
partners.

# REFERRAL / REWARDS SYSTEM



## Wallet Download

➤ User who downloads the wallet will get 5 PPAY till 40k downloads in total (applicable and traceable both on iOS and Android)

➤ Each wallet referral will get 3 PPAY each, max 30 referral counts.



## EASY PAY Business Accounts

➤ Offline business account will receive 15 PPAY tokens.

➤ Each referral will get 7 PPAY



## WALLET

PocketPay is a non-custodial smart mobile wallet that helps you access the world of DAPPs and DeFi on the blazingly fast and most eligible Solana Blockchain. PocketPay simply allows users to store their SOLANA-based assets/SPL tokens securely. It enables users to make smooth transactions directly on Blockchain without any centralized mediator body. Mobile wallet is available on Android & iOS. Web/browsers extensions are under development.

Users will be able to add multiple wallets and can import the Solana public address that is being created on the different wallets apps.



**Supercharged with complete SolanaPay  
payment solutions**



# FEATURES

NFT  
Collectibles

Staking

NFT  
Marketplace

Swapping

Easy  
Decentralized  
Payment  
Solutions

PocketPay is the most secured Solana mobile wallet, all the private keys, and Mnemonic data are stored on the user's device, it does not have any accessibility anywhere on the web. Users having control of the wallet and all the transactions on blockchain reduces the vulnerabilities of being hacked.



Android



Chrome



iOS



SolanaPay

## NFT COLLECTIBLE

Non-fungible tokens, or NFTs, are digital assets, which are stored in a digital ledger called the Blockchain. The unique digital versions of physical items like paintings, games, music albums, and memes are called NFTs. As an NFT, anybody can monetize their skill and talent. NFT allows people to buy digital moments. NFT includes cryptocurrencies, such as Bitcoin, tokens, and Blockchain.

NFTs are a part of the Blockchain. As the name suggests, NFTs are unique and cannot be exchanged. Thus, all of the NFTs are stored in the Blockchain. You cannot duplicate the NFTs.

### Step 01

User login to  
PocketPay wallet

### Step 02

Select Collectible  
from the top or  
bottom menu

### Step 03

On the collectible screen,  
the user will be able to see  
their NFT collections and  
can also send or receive  
their NFTs

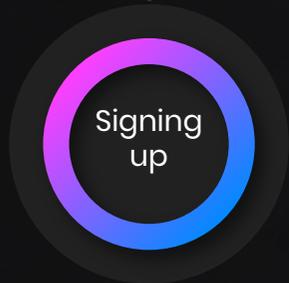
# NFT MARKETPLACE

Unlike B2b, c2c, and p2p marketplaces, NFT is a high demanded market in the crypto world these days. NFT as non-fungible tokens become a vital part of Blockchain where community users have the ability to showcase their art and presence of mind in the form of images, gifs, video, etc.

PocketPay NFT marketplace will give the ability for a user to create smart NFT's. PocketPay on the initial stage featuring functionality to create images, gifs, and videos and mint it in the form of the non-fungible token on Solana Blockchain.

Pocket pay NFT marketplace is a platform where NFT gets stored, displayed, traded, and minted. If you have a crypto wallet with a sufficient amount and a user account, you can easily use the NFT marketplace.

**How does the NFT marketplace work? (BRIEF)**



▼

Sign up using a user account. While creating a user account, the user will need to connect wallet supported by PocketPay platform. You can complete the process by entering your wallet password and linking the wallet.



▼

You can buy NFT at a fixed rate from the buyer of your preferences.



▼

It requires you to upload your chosen assets and fix a price. The platform will verify your asset after that. Once your seller accepts the bid, the marketplace directly transfers the amount from buyer to seller.



▼

You can create your NFT with Solana Blockchain, as it is one of the most growing Blockchain networks with a high TP rate.



▼

When you create NFT, the Solana Blockchain will charge the fee for utilizing its network to a mint token, and there will be a 3% commission on each buy and 3% for sell using PocketPay NFT Marketplace to maintain the PocketPay ecosystem.

## STAKING

A user will be able to earn extrarewards and benefits by staking on our mobile apps. Its secured way to earn extra APY around 30% on your staked asset on PocketPay.

It's a complete self-custodial wallet, therefore, your keys will be stored on your devices itself. It will allow you to control your available funds and future transactions completely.

PocketPay is introducing the staking feature that will enable users of PocketPay to stake their PPAY on in their own wallet to earn handsome rewards over time. In simple words, staking is the process of holding your assets for an amount of time on Blockchain and earning rewards defined by the project. In the initial stage of staking with PPAY, PocketPay will be rewarding 30% of rewards with certain criteria.

Once you stake on PocketPay, your token will be locked till the time you unlock it using the unstaking feature. The funds will be available to use in your wallet after a cool-down period of Blockchain.



## Guide

PocketPay will provide a simple and intuitive UI to easily stake PPAY on Blockchain.

1

Just go to Staking  
Feature from  
Dashboard

2

Select PPAY and put  
the number of tokens  
to stake from  
available tokens

3

Once you stake  
tokens successfully,  
they will be locked on  
Blockchain

4

You can unstake  
tokens anytime from  
the PocketPay dashboard,  
you just have to serve a  
cool-down period  
from Blockchain.

5

Stake /unstake  
anytime and earn  
smart rewards

6

Your rewards will be  
automatically claimed  
and added to your  
staked balance.

## SWAPPING

Swapping is one of the interesting features of the PocketPay application, it will allow users to swap one currency into others in the PocketPay wallet itself in an equivalent value. In simple words, it's a process to exchange one item for another.

With Swapping, you can exchange crypto in your private key wallet or your trading account. Swapping from your private key wallet provides you with the benefits of non-custodial, on-chain secured and faster trade settlement.

Swapping on PocketPay will be more secured compared to traditional centralized exchanges because PocketPay do not hold users private keys and provide wider selection of SPL tokens available to trade. Initially we will launch with PPAY but later on based on the liquidity pools, more SPL tokens will be available to swap.

# BENEFITS OF POCKETPAY

**1.** ●

Secure non-custodial mobile wallet on Solana chain

**2.**

Easy pay feature to pay on retail shops, restaurants, and contacts

**3.**

Easy pay merchant account to start accepting payments in cryptocurrency

**4.**

Ability to receive and send cryptocurrency payments from / to contacts & businesses

**5.**

Explore a wide range of brands, offers, products, and subscriptions

**6.**

Store your digital NFT assets in PocketPay wallet

**7.**

Bid, create, buy and sell  
NFTS on NFT marketplace

**8.**

Stake your assets to earn  
more rewards

**9.**

Ability to swap your assets to  
another available  
cryptocurrency

**10**

Round the clock system  
availability with reasonable  
customer service

**11.**

User-friendly interface

# TOKEN INFORMATION



## Type

SPL Token on Solana



## Token Name

PocketPay



## Token Ticker

PPAY



## Token Contract

To be created



## Total Supply

100M



## Token Price

\$0.1



## Fundraising

\$2M



## Full Dilution Value

\$10M



## Future Mint

Supply fixed future Minting disable

**Seed**

TGE 5%

Vesting Schedule

5% After  
2 Week  
1 Month Cliff  
Linear For  
12 Months

**Private**

TGE 6%

Vesting Schedule

4% After  
1 Week  
1 Month Cliff  
Linear For  
12 Months

**Public**

TGE 25%

Vesting Schedule

25% Monthly  
For 3 Months

**Team**

TGE 0%

Vesting Schedule

12 Months Lock  
Linear 20  
Months

**Advisor**

TGE 0%

Vesting Schedule

4 Months Lock  
15 %  
Quarterly

## TOKEN ALLOCATION

**Liquidity**

TGE 20%

Vesting Schedule

Linear For  
10 Months

**Marketing & Rewards**

TGE 0%

Vesting Schedule

1 Months Lock  
Linear 12  
Months

**Ecosystem Fund**

TGE 0%

Vesting Schedule

6 Months Lock  
Linear 24  
Months

**Airdrop**

TGE 100%

Vesting Schedule

No Lock

Initial Market cap \$260K  
Initial Supply 2600000

# ROADMAP

PocketPay aims to make a next-gen application that delivers user expectations on the business concept we started. Our roadmap discloses all the future plans and development



Our roadmap is not limited to mentioned feature, In the future, based on user requirements, we will tweak or add new features in mobile apps. Our main focus will be to enhance and add more real-time usage features to Easy Pay.

## LEGAL DISCLAIMER

This document was created by PocketPay Finance. PocketPay Finance does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investments in securities in any jurisdiction. The Whitepaper is posted for information purposes only. The content of PocketPay Finance's Whitepaper is not a financial promotion. Therefore, none of the content parts of Whitepaper should be considered an invitation or inducement to engage in any sort of investment activity. The Buyer should carefully consider and evaluate all risks associated with cryptocurrencies, their operations, IDO, and respective business activities.

In addition, PocketPay Finance has the complete freedom to operate or domicile its business(s) anywhere suitable provided it complies with the regulatory framework of the requisite jurisdiction.

PPAY Token is final and non-refundable. The acquirement and use of PPAY Token shall not be done for speculative usage. By purchasing the PPAY Token during the token pre-sale and public sale period under the applicable jurisdiction, you will be bound by T&C and all terms incorporated by reference. Your purchase of PPAY Token is subject to T&C.

No entity other than PocketPay Finance can engage in issuing PPAY Tokens, and PPAY Tokens are intended to operate according to the plan described in the Whitepaper (subject to development changes) The T&C cannot be considered as an invitation to enter into an investment. They do not constitute or relate in any way, nor should they be considered an offering of securities in any jurisdiction. The T&C does not include or contain any information or indication that might be considered as a recommendation or that might be used to base any investment decision.

- > You are legally permitted to receive and hold and make use of PPAY Tokens in your and any other relevant jurisdiction.
- > You accept that you bear sole responsibility for determining if
  - The acquisition, the allocation, use, or hold of PPAY Tokens
  - The potential appreciation or depreciation in the value of PPAY Tokens over time, if any,
  - The sale and purchase of PPAY Tokens; and/or any other action or transaction related to PPAY Tokens has tax implications.
- > You are prohibited to use PPAY Tokens sale to fund any persons or entities that are acting, directly or indirectly involved in anti-money laundering, financing terrorists or terrorist organizations, including those persons or entities that are included on the List of Specially Designated Nationals and Blocked Persons maintained by the U.S. Treasury Department's Office of Foreign Assets Control.

- > You will supply us with all information, documentation, or copy documentation that we require in order to allow us to accept your participation in PPAY Tokens and allocate PPAY Tokens to you.
- > You have a sufficient understanding of the functionality, usage, storage, transmission mechanisms, and intricacies associated with cryptographic tokens, such as Blockchain-based software systems.
- > You are of a sufficient age (if an individual) to legally obtain PPAY Tokens, and you are not aware of any other legal reason to prevent you from obtaining PPAY Tokens.
- > You bear the sole responsibility to determine if the purchase of PPAY Tokens with USDC or the potential appreciation or depreciation in the value of PPAY Tokens over time has tax implications for the Purchaser in the participant's Purchaser's home jurisdiction. By purchasing PPAY Tokens, and to the extent permitted by law, the Purchaser agrees not to hold any of the PocketPay Finance, its affiliates, shareholders, director, or advisors liable for any tax liability associated with or arising from the purchase of PPAY Tokens.