

Paymaq Group Token (PGT) Whitepaper

1. Introduction

Paymaq Group Token (PGT) is a utility token developed by Paymaq Group to power its mobile-first digital ecosystem. The platform allows users to earn tokens by engaging with advertisements, sharing content, and inviting others completely free of charge. This removes all entry barriers and promotes fair participation from users globally.

2. Vision & Mission

Vision: To build the world's largest community-owned digital economy driven by attention, engagement, and inclusivity.

Mission: To reward users for their digital participation without requiring any investment, enabling wealth creation through activity, not capital.

3. PGT Token Utility

PGT is used in the Paymaq ecosystem to:

- Reward users for watching video ads (ad mining)
- Incentivize referrals and sharing
- Monetize third-party websites/blogs through ad embeds
- Enable future marketplace features, staking, and digital commerce
- Serve as a unit of value once transfers and withdrawals are activated

4. Tokenomics

Category	Allocation	Purpose
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Rewards & Mining	50%	User engagement rewards
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Team & Ecosystem	15%	Locked team incentives
Marketing & Growth	15%	Campaigns and community growth
Reserve & Liquidity	10%	Listings and liquidity
Tech & Development	10%	Platform development

Total Supply: 1,000,000,000 PGT

Initial Circulating Supply: Based on app activity

Token Type: Off-chain (internal ledger), blockchain migration planned

5. How Users Earn

Free to join and start earning:

- Ad Mining: Earn by watching in-app ads.
- Referral Program: Get rewards for inviting friends.
- Share-to-Earn: Earn for sharing content or ads to social media.
- Website Monetization: Publishers earn from embedded ads.

6. Transfers & Withdrawals

Locked Feature:

Token transfer and withdrawal will be unlocked once 5 million downloads are achieved on the Google Play Store.

7. Monetization Model (Company Side)

Even though users join for free, the platform earns via:

- Advertiser partnerships (CPM, CPC, CPA ads)
- Embedded ad network for external websites
- Brand and sponsor collaborations

8. Roadmap

Phase	Target

App Launch	Completed
Mining & Referrals	Active
Web Publisher Tools	Live (Beta)
Reach 5M Downloads	In Progress
Enable Withdrawals	Pending Download Milestone
Token Exchange Listing	Planned After Unlock
Blockchain Migration	Post-listing

9. Community & Governance

Future updates will introduce basic governance rights to token holders:

- Vote on app features
- Submit proposals
- Influence token-based decision-making

10. Legal & Compliance

- Internal wallet system, off-chain for now
- No ICO or financial investment required
- Complies with relevant digital asset standards in operating regions