Single Payment - Offline

Account

Address

Authorizer

Balance

Deposit

Limiter

Private Key
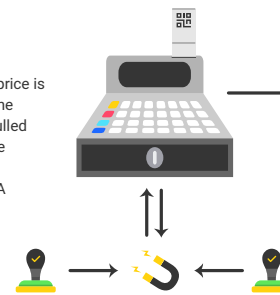
Pull Contract

Token

Wallet

Sam

Restaurant

1

The restaurant's POS creates a Single Transaction PullContract which is built of 2 Authorizers and accepts 3 parameters:
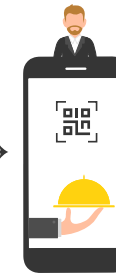
- ChargeAmount
- ChargeCurrency
- ReceipientAddress

In this implementation, price is nominated in USD and the amount of PMA to be pulled from Sam's wallet will be calculated based on the current rate of USD/PMA

2

Sam reviews the bill, scans the QR code with his PumaPay Mobile Wallet App and approves it.
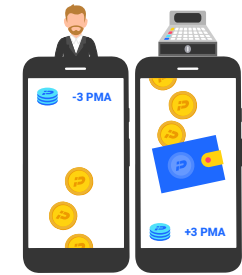
3

The PullContract is now connected to Sam's account and the POS sends a PullRequest to activate the PullContract.

4

Funds are transferred from Sam's wallet to the restaurant wallet

-3 PMA

+3 PMA

Use Case: Dinner Out

Lily and Sam are going to go out on a date. Beforehand, Sam checks the **PumaPay Pride** restaurants online to see a list of nearby restaurants that accept **PumaPay**.

Lily and Sam decide on a nice Ethiopian restaurant right around the corner from Lily's apartment. After they have eaten their delicious meal, the waiter brings the check. They both decide that Sam will pay for dinner this time using **PumaPay**. The bill includes a QR code and Sam opens his phone and scans the code into his **PumaPay** wallet.

After scanning the QR code, the wallet displays an overview of the transaction. When Sam approves the transaction the PullContract is written to the blockchain and the restaurant (through the SDK components implemented in its POS system) submits a PullRequest to Sam's account.

This is only one case, but the possibilities are endless for what can be done with the **PumaPay** Protocol and several more are elaborated below. It is worth noting that the pull methodology behind **PumaPay** is much more innovative than the normal push methodology of cryptocurrencies because in this pull example the restaurant is paying for the transaction processing fee - not the customer, which is a huge advantage.