



# payME

## Incentivizing Knowledge



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# About payMe



payMe is a tokenized intellectual empowerment platform, created to offer users the liberty of choice to work with and earn from their knowledge, seek more knowledge without restriction and freely socialize to improve their emotional intelligence. At payMe we believe that the basics of human rights law are for every human to have the liberty and freedom of opinion and expression, to work, earn, learn and socialize in such a way that does not infringe on others' rights. On this belief, we build the foundation of our project using the blockchain protocol to proffer the rights to global society.

Currently, payMe is piloted with gamification, pending the full development of the digital library software and the social media network application where users can showcase their intellectual creativity and earn royalty from it. We use incentivization from a crowd-sourced asset to encourage engagement.

payMe is the first incentivizing platform with a full Anti-Gambling protocol on the Blockchain network. payMe is structured to serve as cognitive behavioral therapy (CBT) in helping users break away from the habitual dependency on the game of chance and also in abstaining from examination malpractice.

The brand name 'payMe', indicates that every active member of the community is empowered.



# Existing Problems

The rate of decline in the educational sector is in demand of immediate intervention to revamp and rekindle the waning interest in learning habits.

In most African countries, especially in Nigeria, poor welfare policies for educators, lack of job opportunities for graduates, and an unstable economy resulting in a high level of poverty affecting the cost of learning have increased students' inadequate curiosity to learn new methods, concepts, and techniques to add to their knowledge. The result is evidenced by the increasing indulgence in examination malpractices, on the part of both the educators (as enablers) and students and the breeding of unemployable graduates who ends up engaging in and depending on gambling activities as their only work.

Unfortunately, most governments have failed in providing real solutions to these challenges and still placing embargos on certain entitled rights of citizens in the excuse of protecting the national economy, like the Nigerian Government setting limitations on deposits on the domiciliary account and transfers that make it practically difficult for her citizens to carry out cross-border transactions at will.



# The Awaited Opportunity

The advent of modern technology, especially as it regards blockchain protocols have opened ample opportunities for not just Nigerians but global citizens to interrelate in all fields without border restrictions or any third-party infringements. It is on this same protocol, that payMe is investing to revamp education using gamification, the social media network, and a digital library.

We believe that to revamp the educational sector, the declining interest has to be motivated, and no other better way to do that than to incentivize intellectual prowess with valuable rewards. Such incentives could be material (financial, gift items), or immaterial (rights and liberty of choice). Thus, we are ethically using gamification to engage people in a test of knowledge competition to pilot the payMe project, while building a digital library to offer users the opportunity to learn and sell their intellectual assets, and capping it all with a social media network that is aimed at building bridges for free flow of knowledge across borders and as both knowledge and economic empowerment platform for users.



# Our Workable Solution

Our profound solution to the above problems is the use of ethical incentivization as a magnet to drive engagement. This over time is proven to be a workable strategy with resounding results.

At payMe, we define ethical incentivization as the economic rewarding of success in a meritorious standing, using the available communal infrastructure. Thus, we created communal model infrastructures to actualize our mission.

These infrastructures comprise both the community membership platforms and a native asset (payME token) supported by the community and usable within the bounds of the community and its ecosystem.





# Our Mission

At payMe, our mission is to create a community with the liberty to earn from their intellectual assets.

We believe that knowledge is wealth and building a knowledgeable community through our educational empowerment network is the simplest route to contributing to global economic development and taking the world out of poverty.

We are simplifying education empowerment with smart contracts that are intended to liberate the global community from cross-border restrictions to education, work, earning, and socializing.



# The Ecosystem

The payME ecosystem cuts across our traditional platforms through the blockchain network. We found a way of making our platforms interact with blockchain protocols using solidity to create smart contracts that govern transaction agreements within the platforms.

The payME token has a robust and scalable community-centric ecosystem with a more purpose-led adaptable business model demanding its usability like:

1. Incentivization of intellectual prowess.
2. Incentivization of intellectual assets.
3. Royalty payments.





# Details of the payME Tokens

payMe Pay Token (payME) is an exchange liquidity pool and BEP-20 tokens on the Binance Smart Chain (BSC) network, designed for efficient stablecoin trading.

payME is the native utility token used for transactions in the payMe Platforms with the aim of providing liquidity support for the platforms. The transactional revenues are used to support the community.

<b>Token name</b>	<b>payMe Pay token (payME)</b>
<b>Token Type</b>	BEP-20
<b>Maximum Supply</b>	10,000,000,000
<b>Token Presale</b>	5%
<b>Presale Price</b>	0.0005
<b>Presale Date</b>	Sep 6, 2022 – Nov 30, 2022
<b>Liquidity</b>	100% of Initial Circulating Supply
<b>Listing Date</b>	Dec 1, 2022
<b>Expected Initial Circulating Supply</b>	20% of the presale supply



# payME Token Distribution Model

The payME token's distribution mechanism is driven by our community-centric business model and is strategic, in consideration of its utility value in supporting our platforms. The maximum supply is allocated thus:

## The Allocations

## Max Supply

**Ecosystem** 40%

**Presale** 5%

**The Project Team** 10%

**Technical Developers** 5%

**\*Business Development** 40%

\*Marketing Promotions 25%

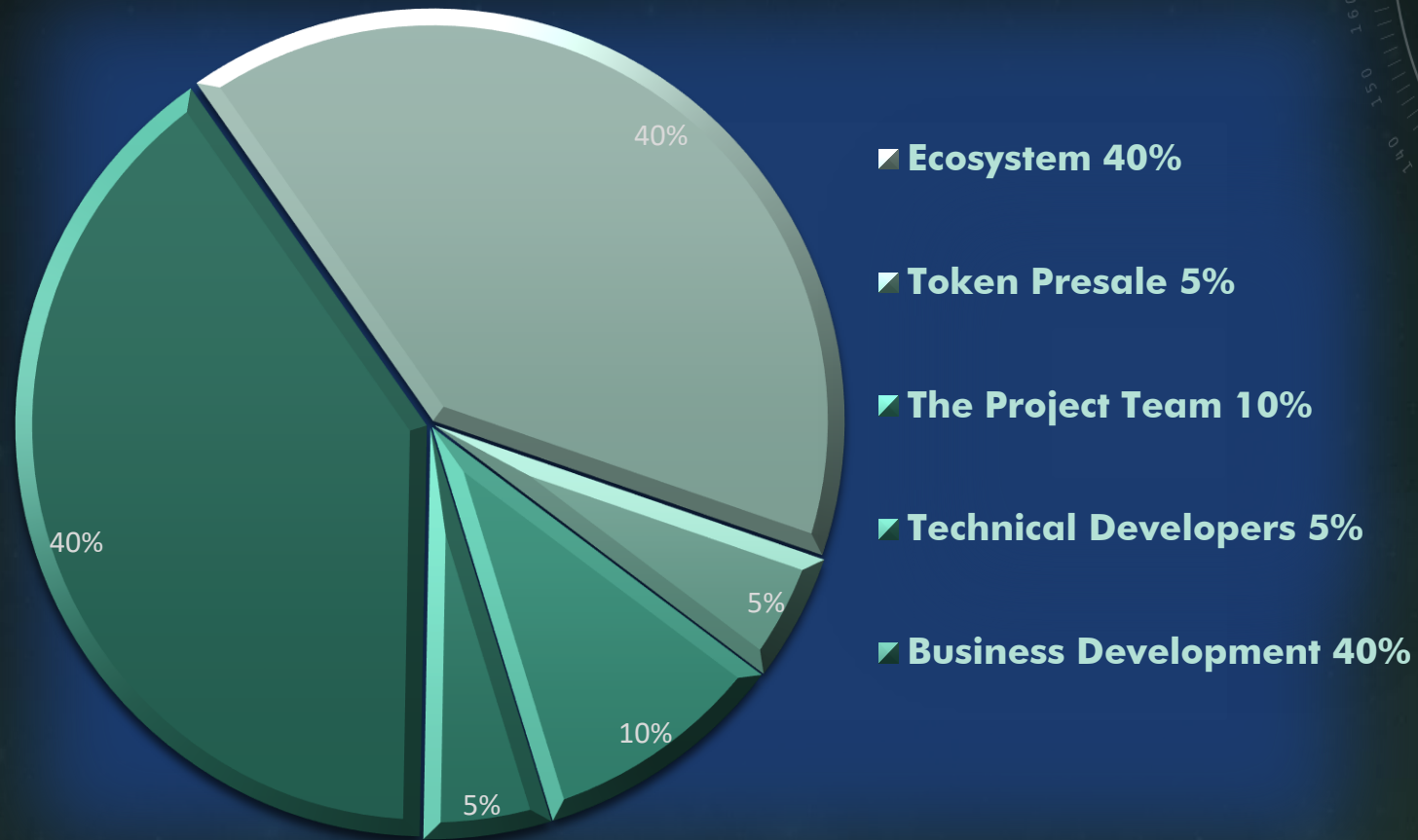
\*payME Foundation 7%

\*Partnership Incentives 5%

\*Bounties (Airdrops & Bonuses) 3%



# The Distribution Chart





# The Distribution Supply

With its maximum supply of 10 billion tokens, the payME distributions will be supplied on an ongoing basis to protect the integrity and value of the project.

Only 20% of the total sales on public sale will be released at the token generation event (TGE) with 100% liquidity provided. The remaining supplies are strategically released in the following vesting contractual agreement:

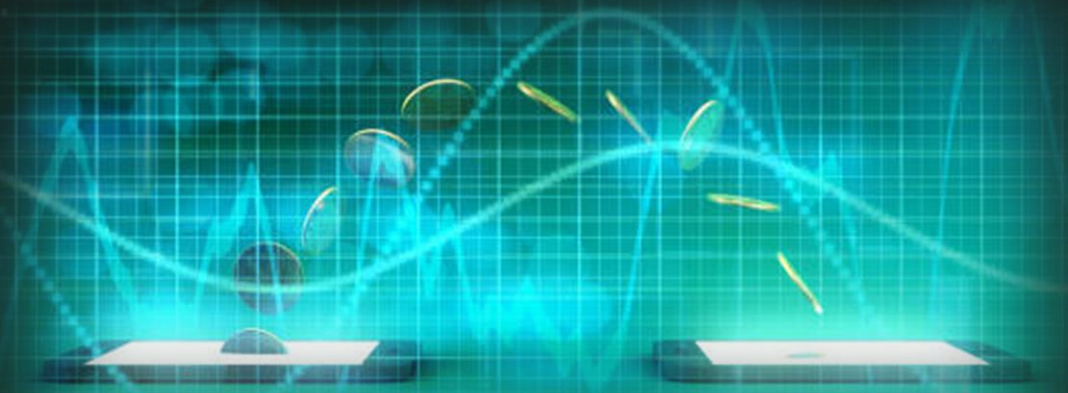
- **TEAM** - 1-year lockup. Daily vesting over 4 years.
- **TECHNICAL DEVELOPERS** - 6-month lockup. Daily vesting over 3 years.
- **LIQUIDITY** - Unlocked at Token Generation Event (TGE).
- **TOKEN SALES** - 20% of the total supply is unlocked at TGE, 1-month lockup, then 80% is released in daily vesting periods over 24 months.
- **MARKETING PROMOTIONS** – Released at TGE
- **payMe FOUNDATION**- Daily vesting over 5 years
- **PARTNERSHIP INCENTIVES** - 90-day lockup, and thereafter daily vesting over 1 year and 9 months
- **BOUNTY (AIRDROPS & INITIAL COMMUNITY)** - 90-day lockup at TGE, daily vesting over 1 year and 9 months.
- **ECOSYSTEM** – Daily vesting over 5 years.



# The Markets

The global online gaming market generated revenue of \$214.2 billion in 2021 alone and the revenue is projected to go up to \$235.7 billion by the end of 2022 and with 3.24 billion gamers, according to PwC's Global Entertainment and Outlook 2022 to 2026 report. While the Social Media Network's global market size is about \$223 billion recently with 4.70 billion people using it globally.

Apart from the former which generates its funds partly from direct sales of console and gaming kits, and partly from a crowdsourced pool, the latter's main source of revenue is through advertisement. These markets availed us with sizable markets to launch our robust project. We are confident that with the full launch of our platforms, the drive for payME tokens will scale up and bring more value to our community.



# The payMe Token Utility

The payME token is designed to sustain every transaction in the payME community with the aid of a decentralized wallet protocol that democratizes the transactional processes and enables users to enjoy their fundamental liberty in full. This is intended to drive the inclusiveness of netizens all over the globe, and that includes online gamers, social network users, crypto enthusiasts, and scholars.

As a transactional asset for payMe Platforms, payME represents a symbiotic relationship between the platforms and their community. payME serves as an alternative ethical reward for incentivizing intellectual prowess in our anti-gambling quizzing platform. Because of how robust and critically important the social media network market is to our project, a few months after listing the payME token on DEX, the development of our social media network application will commence and is expected to be completed and deployed by the last quarter of 2023, followed by the digital library software to create more scalability for the asset's utility.

On these platforms the payME token use cases embody the following:

- 1. Quizzers' incentives**
- 2. Game Entry-Pass**
- 3. Adverts Fees**
- 4. Royalties**

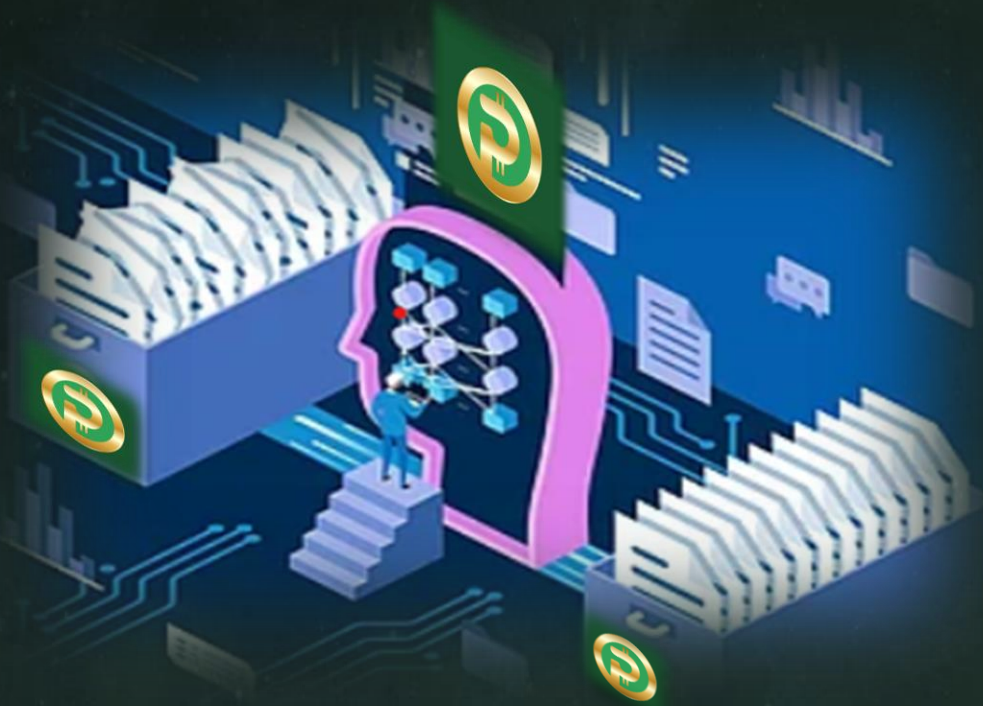




## 1. QUIZZERS' INCENTIVES

The community crowdsources funds to reward the most outstanding five percent of the total Quizzers who participates in the weekly trivia contests.

This 5% must exhibit exceptional intellectual supremacy above other participants to qualify. They would be determined by the accuracy of answers and speed of submission which is calculated in nano seconds.



## 2. GAME ENTRY-PASS

The members of the community will use the payME token to gain entry in the test of knowledge competitions, and the revenues collected are used to support the community.



### 3. ADVERTS FEES

Adverts placement on our social media network will be with payME tokens.

A percentage of the adverts' revenue is used to incentivize remarkable contents that generate the highest engagements on the social media business channels as a form of royalty payout for contributing their intellectual assets. This is our model of intellectual property management.





## 4. ROYALTY PAYOUT

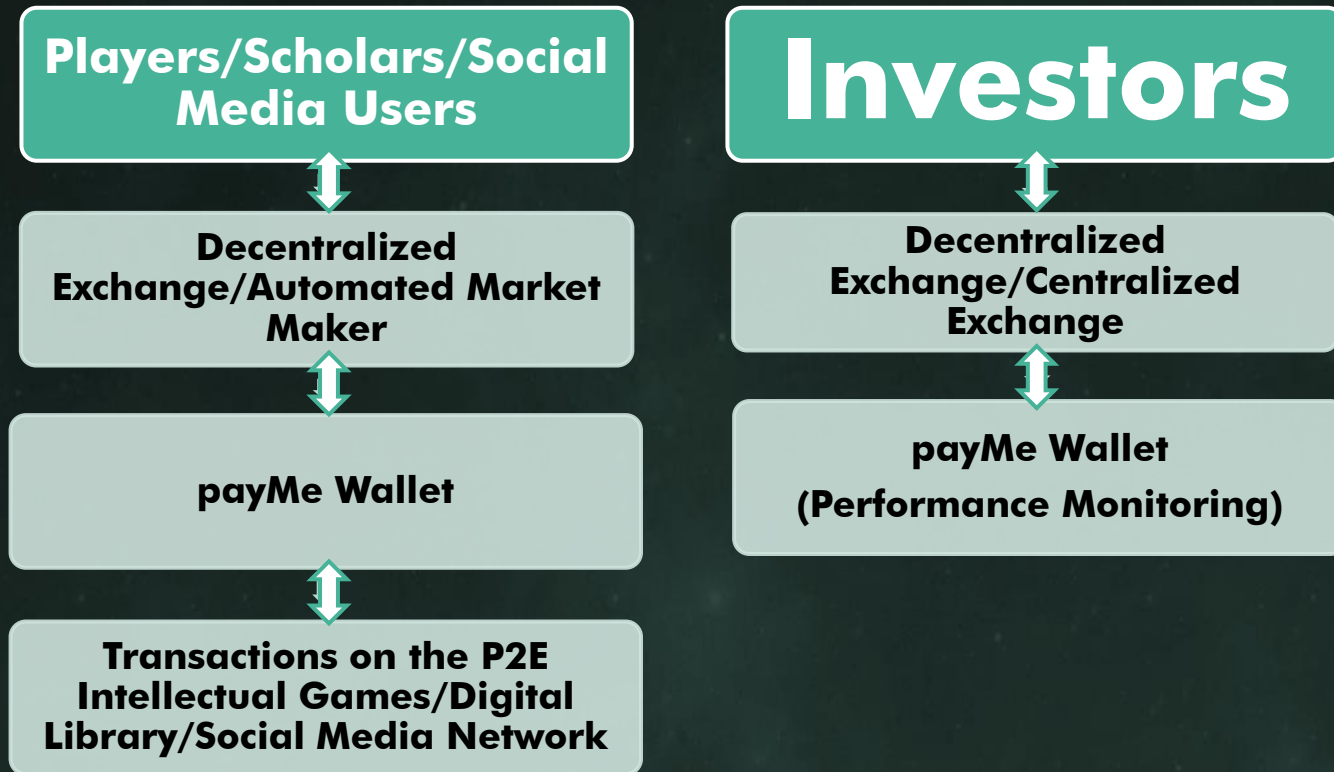
Our solidity smart contract aims to simplify royalty payment for use of intellectual property, while being protected by our Blockchain-infused security protocol for a higher level of security against information leakage, preventing data breaches.

We are simplifying intellectual property to include passive comments, memes, banter, and contributions in group channels that generated the most reactions and engagements. The most contributor on any group channel and page would get an equal share of 10% of the revenues from the community's advertising fees.



# Token Utility Flow

The utility flow of the payME token on the ecosystem.



# Our Unique Difference

Our difference in the blockchain ecosystem is our unique utility value. First, our way of incentivizing success in a trivia gaming function that eschews every form of gambling especially, the methods applied in selecting winners in a game of chance; thus this positions us as the first anti-gambling community in the blockchain network and serves as a structural CBT to help people suffering from problem gambling. Secondly, its usability in our upcoming social media network for adverts placement, and incentivizing content contributors on social media group channels.

Our previous experience of incentivizing success with the traditional finance system in our membership community platform gave us foundation users of our native utility token when launched, and more interested Quizzers are expected to join the community daily to drive the scalability of the payME token.





# Project Roadmap

The payMe token's roadmap reveals the evolution of the native asset from the creation stage - development – deployment into the blockchain ecosystem.

**1st Quarter 2022 -**  
**Token Development**

**2nd Quarter, 2022 -**  
**Community Development**

**3rd Quarter 2022 -**  
**\*Token Redeployment**  
**\*Token Presales**

**4th Quarter, 2022 -**  
**\*Token Presales Continued**  
**\*Listing on a DEX Exchange**  
**\*Relaunching of the Contests**

**2nd Quarter, 2023 – 4th Quarter 2024**  
**\*Digital Library Software**  
**\*Social Media Network App**  
**\*Mobile App Development**

# Ecosystem Partnerships



# DUE DILIGENCE



**Audit Certification Link:** <https://www.coinscope.co/coin/payme/audit>



**KYC Certification Link:** <https://www.coinscope.co/coin/payme/kyc>



# Community Leadership



**Chris Onwudiwe**  
Board Chairman



**Levi C.N.**  
Founder/ CEO



**Botex C.N.**  
Co-Founder/ COO



**Idris Abdul**  
CTO



**Adaeze Oboson**  
CMO



**Olaboye David**  
Blockchain Dev.

We boast of a dedicated team of skilled professionals that are committed to fostering a sense of togetherness in achieving the common objectives of payMe. The team's experience span the financial, educational, social, and information technology sectors.

We are open to welcoming more skilled professionals that meet our assessment and believe in our mission.



# Disclaimers

**In restricted jurisdictions,** payME is not currently available in the United States, Japan, or other restricted jurisdictions.

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**Risk statement** Purchasing payME tokens involves substantial risk and may lead to a total loss of the entire purchasing amount. Prior to purchasing payME tokens, you should carefully assess and take into account the risks, including those listed in any other documentation. A purchaser should not purchase payME tokens for speculative or investment purposes. payME tokens should only be purchased to be used on the payME Ecosystem. Purchasers should only purchase payME tokens if they fully understand the nature of the payME tokens and accept the risks inherent to the payME tokens. Please note that all transactions involving crypto assets involve substantial risks. You should therefore carefully consider whether purchasing or using payME tokens is suitable for you in light of your financial condition. The price or value of a digital asset can change rapidly, decrease, and potentially even fall to zero. Past performance is not an indicator of future performance. payME is not responsible for any loss of your digital asset, including, but not limited to, any losses resulting from theft, loss, or mishandling of private keys outside our control.

Crypto assets may be subject to expropriation and/or theft; hackers or other malicious groups or organizations may attempt to interfere with our system/network in various ways, including malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing, and spoofing which may result in the loss of your crypto assets or the loss of your ability to access or control your crypto assets. In the event of a hack, malware attack, denial of service attack, consensus-based attack, Sybil attack, smurfing, spoofing, and/or any other type of expropriation or theft, there is no guarantee that any remedy, refund, compensation, and/or restitution will be available for digital asset holders that fall victim to such an attack. The regulatory status of crypto assets is uncertain in most jurisdictions and payME makes no representations or warranties regarding your jurisdiction's regulation of crypto assets.

Further, regulations of crypto assets are subject to significant uncertainty and can, and likely will change rapidly in the future. It is possible that in the future, certain laws, regulations, policies, or rules relating to crypto assets, blockchain technology, or blockchain applications may be implemented which may directly or indirectly affect or restrict payME token holders' right to acquire, own, hold, sell, convert, trade, or use their tokens. The purchase, sale, or ownership of payME tokens may result in tax consequences associated with the use or trading of crypto-assets. payME is not a tax advisor or accountant and makes no representations regarding the tax implications of purchasing, selling, and or owning payME tokens. Crypto assets and related products and services carry significant risks. Potential purchasers should take into account all of the above and assess the nature of, and their own appetite for, relevant risks independently and consult their advisers before making any decisions.





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