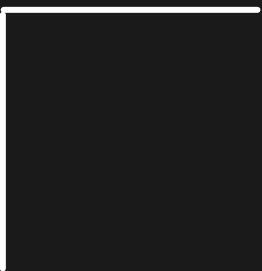CryptoMapp is a mobile-first permissionless mapping and payment aggregator. Built on the robust architecture of blockchain technology to bridge traditional commerce with the digital assets space. Blurring the line between on-chain assets and everyday life, CryptoMapp brings brick-and-mortar stores into the expansive crypto economy.

The exploration of local areas becomes a rewarding journey through financial incentives. Our innovative reward structure encourages users to adopt the crypto lifestyle, thereby expanding the ecosystem's reach. The more users explore, the more they contribute to the growth of the crypto economy and the more they gain from it.

Discover Merchant is the first service offered by CryptoMapp. A core puzzle piece in the long-term vision is to create a multi-sided platform that unlocks local crypto economies at scale and makes crypto a standard medium of exchange globally.

CryptoMapp is building a world where crypto is not just an investment but an integral part of everyday life.

CryptoMapp

CryptoMapp

CryptoMapp provides the blueprint for a fairer transfer of value locally and globally. It unlocks the next generation of payments between Citizens and Merchants.

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CryptoMapp

CryptoMapp is an API between digital assets and real-world economies.

The decentralized payment revolution is already here, allowing peer-to-peer transactions without any intermediaries. Yet a handful of companies eat up to 3.5% of every customer payment made via debit or credit card. This fee-based system extracts billions of dollars in value annually.

Over a billion people remain unbanked, living in regions where adequate payment infrastructure is nonexistent. Without access to the basic financial blocks, how can people take control of their financial destiny?

Crypto boasts over a trillion dollars in liquidity, but how much of this is unusable in everyday situations? Fantastic progress has been made in blockchain technology- anyone with Internet access can become their own bank. But how many people act as their own bank?

Fiat currency has maintained an incredible staying power due to its proven reliability over centuries. But it's undeniable that cryptocurrency represents the next phase in monetary evolution.
Imagine a world where everyone has the potential to be a bank and, more importantly, chooses to become their own bank.

***Imagine a world where crypto becomes the default medium of exchange.***

**Crypto**Mapp

# Platform Overview

## Protocol Overview

CryptoMapp is on a mission - to onboard millions of local Merchants globally through a grass-roots incentive program allowing crypto users to engage with the world and map crypto economies directly.

Providing users the tools to onboard Merchants and transform local economies into thriving crypto ecosystems.

Services include geographic aggregation services, a payment platform fostering peer-to-peer commerce, and a fluid merchant onboarding program to make the transition into the decentralized economy smooth and effortless, especially for non-crypto natives.

## Platform Breakdown

- *Discover Merchant*: Find local merchants who accept crypto payments and make crypto transactions part of your life.

- *Payment Platform*: Pay for everyday goods and services using your digital assets.

- *Become a Merchant*: Start accepting crypto payments for your business today and get your unique **MerchantID NFT**.

- *Stake MAP Tokens*: Stake MAP tokens to gain protocol ownership and earn ecosystem rewards.

CryptoMapp

# Platform Overview

### Discover Merchant

The Discover Merchant functionality represents the demand side of the protocol. Users can search for local merchants by name, category, or keyword and leverage digital assets in the real-world economy. It provides an interactive map hosting all successfully onboarded merchants.

Our user-friendly interface lets you navigate the city with the same ease as any standard mapping application. The only difference? You're exploring locales that accept crypto payments. The Discover Merchant tab presents the home page for end users looking to use crypto as a medium of exchange in their local economies.
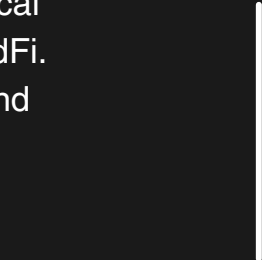
### Payment Platform

When in a crypto-friendly location, through the payment tab, users will be able to scan the merchant's wallet QR code to send a fully verifiable on-chain transfer.

Merchants and users pay no gas fees, meaning the price they see is the price they pay- no need for gas, no hidden costs, just straightforward value transfers.

Payments will initially be executed on the Arbitrum network due to cost-effective gas fees and ultimately settled on the Ethereum network due to its robust security guarantees. In the future, integration of Chainlink's CCIP will power atomic swaps allowing users to pay with assets on any network.

The flat 0.3% fee mirrors the standard swap fee, undercutting typical payment processor fees ranging from 1.5% to 3.5% typical of TradFi. CryptoMapp promotes a value-rich transfer between merchants and market participants.

# Platform Overview

## Become a Merchant

CryptoMapp provides an on-ramp for merchants who want to accept crypto payments. It is the gateway to permissionless finance. Merchants have the choice to use Web3 Auth or a social login (Gmail) and begin receiving crypto-native payments the same day.

Merchants register and receive a unique MerchantID NFT. Transporting their business into the global digital crypto economy.

Merchants select the type of product/ service they offer and upload their business location to the Discover Merchant tab, immediately becoming visible to all CryptoMapp users.

Fill all the necessary data in cryptom.app $\longrightarrow$ Data is uploaded to Arweave

Claim your MerchantID NFT

Through the **Become a Merchant** tab, brick-and-mortar stores can begin accepting crypto payments the same day. The process is simple, stress-free, and entirely contained within the CryptoMapp application.

**Crypto**Mapp

# Platform Overview

## Integrated Tax System

Crypto taxation remains complicated and intricate, varying from nation to nation, and presents one of the most burdensome hurdles to the adoption of crypto in commercial and industrial settings. CryptoMapp provides custom paymaster contracts for each nation, and merchants will have the choice between three distinct options.

### Self-Managed

Merchants take on the responsibility for self-reporting taxes, and all transactions pool in their wallets. A hands-off and libertarian approach.

### Tax Compliance

CryptoMapp's paymaster contract automatically deducts the standard tax rate plus other relevant taxes dependent on the good/ service from a transaction sending it to a separate sub-wallet in the merchant account. Merchants can easily differentiate between their principal wallet balance and tax obligation wallet and move funds between these wallets at will.

### Tax Compliance & Saving

A unique paymaster contract that adds additional saving functionality. Merchants select a custom range from 0.1% to 10% of a transaction that purchases **$BTC** and stores it in a 'Vault,' another sub-wallet within the merchant's account.

Merchants can download all transactional data in PDF format, providing a bird's eye view of their on-chain revenue. All funds are non-custodial, meaning merchants have no counterparty risk and retain complete ownership.
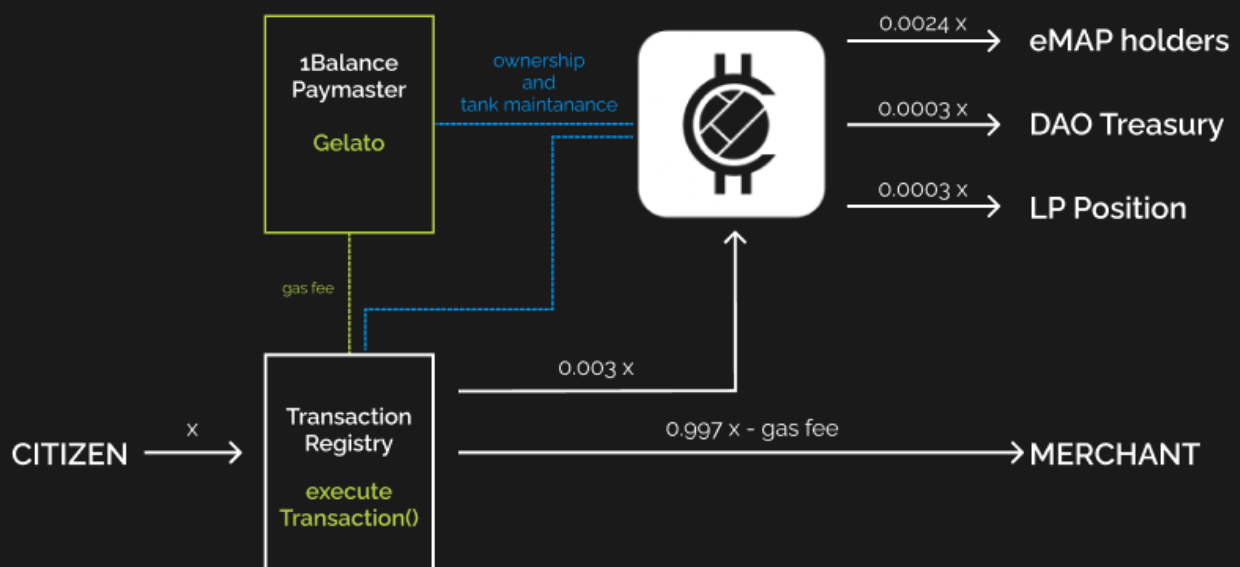
CryptoMapp

# Token & Rewards Incentives

## Platform Rewards

**CryptoMapp V1** generates revenue via payment fees made on CryptoMapp between citizens and merchants. As CryptoMapp expands its offering, revenue streams will become more robust, and principal capital flows will always be routed to token holders.

80% of fees generated from payments will be distributed amongst eMAP holders. 10% directed to the CryptoMapp DAO Treasury, which will fund research and development, platform maintenance, and the gas tank enabling all users to transact without worrying about gas fees. 10% will fund an LP position, increasing liquidity depth for MAP and introducing an ongoing token burn.



## Revenue Split

**80%** - **eMAP holders**
**10%** - **CryptoMapp DAO Treasury**
**10%** - **Funds LP Position** (All rewards burnt)

*Rewards denominated in ETH & Stablecoins.*

# Tokenomics

## MAP

**MAP** is the native utility token for the CryptoMapp ecosystem and will be distributed to users who onboard Merchants, transact through the payment platform, and supply liquidity on decentralized exchanges. Alternatively, MAP can be purchased directly on supported exchanges.

MAP is the governance token of CryptoMapp and enables users to vote on governance proposals directing the future of brick-and-mortar crypto adoption. Examples include rewards parameters and MAP ownership allows active users to own a stake in CryptoMapp. MAP can be 'staked' in return for eMAP.

## eMAP (Escrowed MAP)

**eMAP** is the vested token for MAP and unlocks ecosystem rewards. Staked eMAP tokens can be vested to revert to MAP tokens over a 6-month linear vesting period. eMAP that is vested accrues 50% of rewards.

## MAP Burning

CryptoMapp leverages a burning mechanism to reduce the total supply of MAP and benefit holders through a unique buyback model. 10% of all fees generated from payment transactions will fund the creation of an LP (Liquidity Provider) token serving two central purposes.

The first is to ensure deep liquidity for the MAP token, and the second is to reduce MAP's total supply. All rewards accrued by the LP position will be burnt, reducing the total supply and making MAP a deflationary token.

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# Tokenomics

## TGE (Token Generation Event)

The initial mint will be 30% of the Total Max Supply and broken down as follows:

- **IDO**: 2% = 60,000,000 MAP
- **Developer Fund**: **5%** = 150,000,000 MAP
- **Community Airdrop**: **5%** = 150,000,000 MAP
- **Team**: **8%** = 240,000,000 MAP (locked and vested over four years)
- **Investors**: 5% = 150,000,000 MAP (locked and vested over two years)
- **DAO Treasury**: **5%** = 150,000,000 MAP

IDO
2%

Investors
5%

DAO Treasury
5%

Developer Funds
5%

Community Airdrop
5%
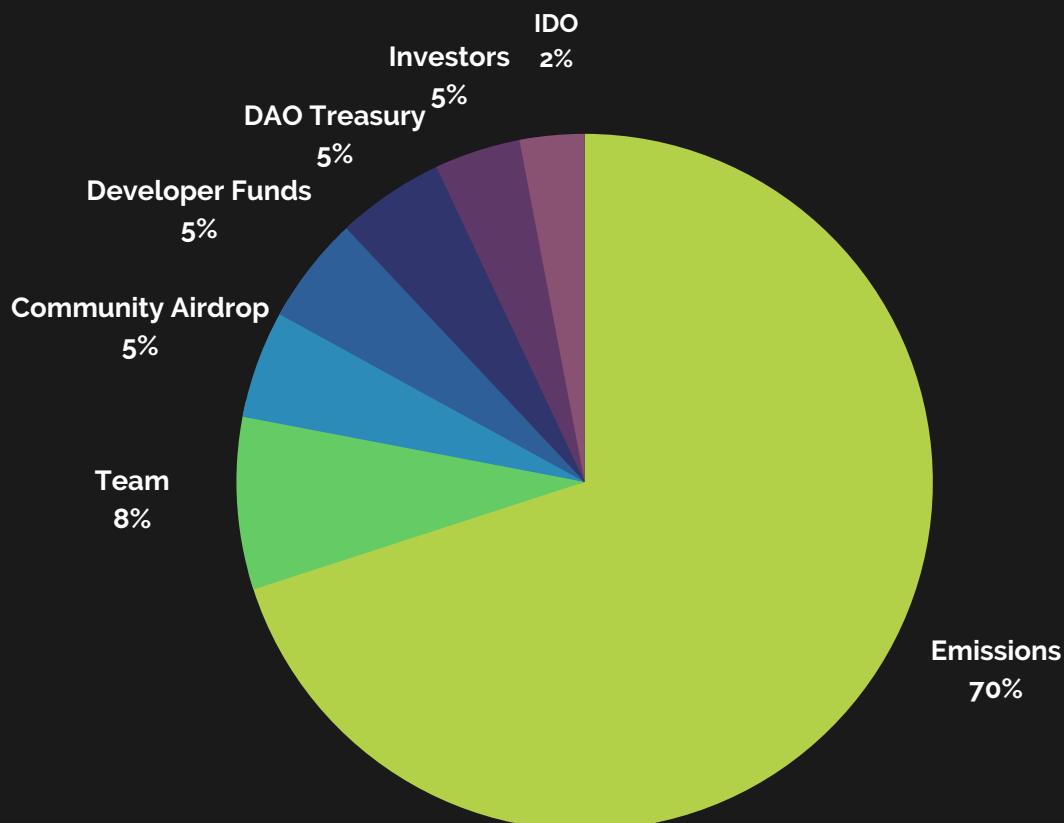
Team
8%

Emissions
70%

Max Total Supply: 10,000,000,000 MAP

# Tokenomics

**Vesting Schedule for Team**

10% Initial Allowance
22.5% after year 1
22.5% after year 2
22.5% after year 3
22.5% after year 4

## Emission Schedule

After the **TGE** (Token Generation Event) the remaining supply will be distributed over five years following the emissions schedule.
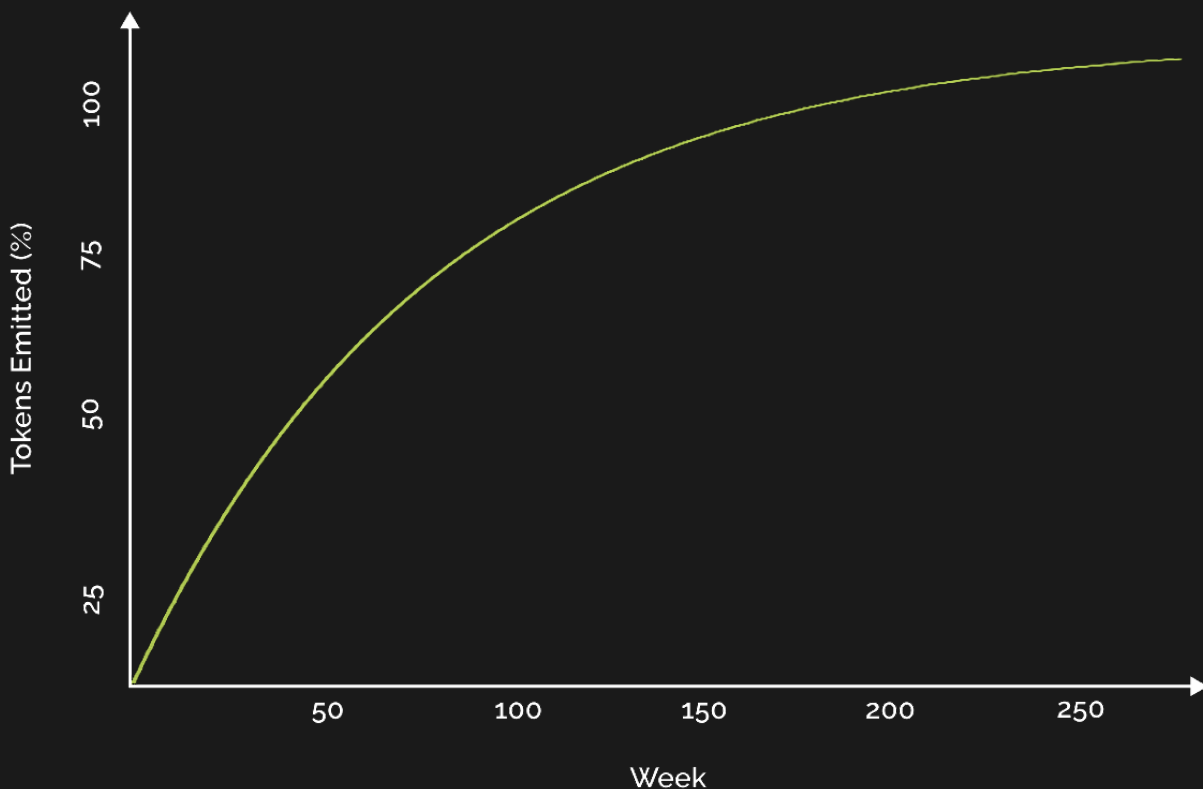


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# Governance Model

## CryptoMapp DAO

**The final goal** of CryptoMapp is to hand ownership to the community and allow users to direct the protocol's future. For this reason, a large percentage of tokens have been reserved for emissions. CryptoMapp wants real users to govern the protocol.

The DAO will retain authority over the Treasury and discretion to spend it. As the protocol matures CryptoMapp seeks to enable users to vote on more fundamental protocol parameters, such as revenue distribution.

eMAP holders will be entrusted with all decision-making authority.

## Treasury Management

The Treasury will receive 10% of the total revenue generated via payments on the platform. The DAO will always assume incurred costs for funding the Gas Tank, a core protocol feature. Beyond this, eMAP holders can propose any utilization of Treasury funds provided the proposals receive community endorsement.

Treasury Funds will be held in a Safe Multi-Sig wallet. Key holders will comprise ecosystem participants, team members, and selected community members. This approach ensures democratized, secure, and accountable Treasury management.

V1 will establish core functionality, but CryptoMapp's vision is far greater. Once the protocol has been sufficiently bootstrapped and battle-tested piece-meal deployments of V2 functions will begin, ultimately leading to the second iteration of CryptoMapp.

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# V2 and Beyond

## Reputation System: Establishing On-Chain Trust

CryptoMapp will implement a Reputation System that unlocks deep ecosystem utility and provides the foundation for many further applications that require identity. Our reputation system will allow users to create fully on-chain identities without any centralized third party. It can be understood as a localized identity primitive, providing the infrastructure for unique and more developed use cases.

Tokenized Experience Points (**XP**), built on the ERC20 standard, will be non-transferable tokens held in each wallet representing a user's engagement and interaction within the ecosystem.

Users holding high numbers of XP will be entitled to greater MAP rewards, and by leveraging a verifiable on-chain history, CryptoMapp ensures that those who contribute most are compensated in line with their efforts.

XP will be earned via interaction, such as onboarding merchants/ new users, transacting, pitching constructive feedback/ ideas on social channels, and engaging with the DAO. Additionally, users can earn XP by highlighting fraudulent behaviors, and this reputation system will be vital in maintaining CryptoMapp as the protocol grows.

Malicious actors will receive XP deductions meaning that the Reputation System represents both the carrot and the stick. This reward structure encourages a self-regulating ecosystem with users earning for whistleblowing in the event of fraudulent or shady practices. Merchants who develop their reputation will then gain privileged access to later features such as CryptoMapp's on-chain credit facilities.

CryptoMapp

# V2 and Beyond

## CryptoMapp Academy

The Academy will provide another area where users will be able to accrue XP and will be an interactive platform paying users to learn and explore. Web3 is complicated, and although CryptoMapp removes the barrier to entry, the protocol encourages users to delve further into the beautiful intricacies of digital assets and blockchain technology. The Academy will provide the stage where users can begin their Web3 journey.

## On-Chain Credit Facilities

Leveraging the reputation function CryptoMapp will create an on-chain credit system enabling merchants with established transactional records to tap into credit facilities.

Due to its trustlessness nature, over-collateralization has become the dominant form of credit within DeFi. Still, this credit is hard/ fixed compared to the abundant soft credit found in TradFi. Credit is the largest part of the TradFi economy and is vital for spurring long-tail economic growth. And credit facilities are least accessible where it is most needed.

CryptoMapp takes its unique reputation system to allow users to access credit. A proposal will be put to the DAO for the creation of a credit pool with all credit facilities denominated in stablecoin.

Merchants with a sufficient reputation will be able to access this pool with $ETH, $BTC, or stablecoin. It will provide under-collateralized access to funds with base rates adjustable depending on accrued XP.

CryptoMapp's unique position as a payment platform hosting merchant allows it to build on-chain financial profiles understanding the core health metrics of businesses, and permitting repayable and beneficial credit opportunities.

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# V2 and Beyond

### zk-Snark Enabled Privacy

Privacy has steadily been eroded, and CryptoMapp will provide opt-in privacy-specialized transactions for merchants.

zk-Snarks are zero-knowledge proofs that enable privacy through the validation of a statement without revealing any information about the statement. They will be pivotal in preserving privacy and transparency on blockchains.

CryptoMapp will deliver encrypted transactions meaning that they are unreadable, and merchants enjoy privacy. Privacy functionalities will minimize the amount of information needed to verify a statement and prevent the transfer of extra data.

### RWA Launchpad

CryptoMapp token holders will gain access to the RWA Launchpad. A feature allowing merchants to tokenize equity in their stores and sell it to the general public.

Merchants who have developed reputational points within the ecosystem and have proven reliable business models will be able to create public offerings via CryptoMapp's tokenized securities program. Investors gain access to cutting-edge opportunities in brick-and-mortar stores worldwide.

And more...

CryptoMapp

*CryptoMapp will create a world where digital assets have as much utility as fiat in every physical store worldwide. This journey will be long, and the roadmap details various touchpoints in this odyssey.*

**Q3 2023**

**V1**
- Discover Merchant
- Become a Merchant
- Payment Platform
- Merchant Ratings
- DAO Creation
- Reputation System V1

**Q4 2023**
- NFC Payments
- Continues Improvement
- Marketing Campaign

**Q1 2024**

**V2**
- MAP Token Launch
- Reputation System V2
- CryptoMapp Academy
- Advanced Tax service incorporation

**Q2 2024**
- DAO Grants Program
- Oracle Integration

**Crypto**Mapp

At the heart of CryptoMapp's philosophy lies the tenet of **decentralization**, which will be increasingly emphasized as the protocol evolves. The roadmap to achieving this decentralization includes three significant milestones: first, delivering a product-market fit that effectively addresses users' needs; second, fostering a vibrant and engaged community; and finally, transferring the control and decision-making power to this community.

Experience the power of decentralization at
**cryptom.app**

**CryptoMapp**