



Skill Based Wager Platform

www.pay2play.io

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ABSTRACT

The world of online gaming attracts billions of gamers each year. People come together to compete, improve their skills and interact with fellow gamers all over the world.

Pay2Play was formed to provide online gamers with one more reason to game: skill-based wagering. Unlike betting on the outcome of an event based on chance, skill-based wagering allows players, or teams, to go head-to-head to determine who is the best. Players must rely on their own set of skills, and not luck, if they hope to win.

Utilizing blockchain technology, Pay2Play provides gamers with an easy to use platform for placing and settling wagers. Smart contracts ensure that the winner gets paid and moderators are available to settle disputes.

In addition to skill-based wagering, Pay2Play allows highly skilled gamers the opportunity to monetize their content utilizing PLAY tokens. Users can provide recorded video of their past matches for others to view for free or for a fee.

Pay2Play has already developed a prototype and is moving towards a full launch during Q4 2017. The platform and team are ready to reach gamers worldwide anytime, day or night.

BACKGROUND

The Global Games Market is poised to experience tremendous growth through 2020. Within the U.S. entertainment industry, gaming is expected to grow faster than TV, music, cinema, and books¹. With a variety of options within the gaming segment, from PC to mobile, and console, Pay2Play is uniquely positioned to provide a solution adaptable for each vertical.

CURRENT GLOBAL GAMING ECOSYSTEM

In 2017, 2.2 billion gamers² are expected to generate \$108.9 billion in game revenue. Mobile gaming will represent nearly 42%, or \$46.1 billion, of the entire market in 2017. The global gaming market is expected to grow at a 6.2% Compounded Annual Growth Rate (CAGR) through 2020, reaching \$128.5 billion.

The growth in gaming's popularity can be attributed to gaming companies developing exceptional games; such as Supercell's Clash of Clans. Gamers are also driving growth with digital purchases. Today, gamers can purchase upgraded items for their avatar, advanced features and many other options to improve their experience. These in-game microtransactions are quickly growing. These transactions on PC games represented \$2.7 billion in 2015 and are expected to achieve a 7.1% CAGR. By 2020, these transactions should total \$3.9 billion. For U.S. digital console games, microtransaction totaled \$2.0 billion in 2015 and could reach \$3.6 billion by 2020.

Gaming is a global trend, but growth is most explosive in the Asia-Pacific (APAC) region. In 2017, it is predicted that \$51.2 billion, or 47% of global game revenue, will be

¹ <https://venturebeat.com/2016/06/08/the-u-s-and-global-game-industries-will-grow-a-healthy-amount-by-2020-pwc-forecasts/>

² <https://newzoo.com/insights/articles/the-global-games-market-will-reach-108-9-billion-in-2017-with-mobile-taking-42/>

generated in the APAC region. China will represent 53% of this revenue, generating an estimated \$27.5 billion.

The three largest segments of the global games market, by revenue, are Mobile (\$46.1 billion), Console (\$33.5 billion), and PC (\$29.4 billion).

Mobile

A 2016 report by Verto Analytics³ shows that mobile gamers spend 1.15 billion hours per month playing games. Another report by Verto⁴ highlights the most popular game genres. Puzzle games, specifically brain puzzle games (i.e. Sudoku), represent the most popular category of mobile games. Matching puzzles, such as Candy Crush, are the second most popular genre and consume the largest amount of player's time. Players spend more than 7.5 hours per month on matching puzzle games.

These findings are encouraging for Pay2Play. Both brain puzzle and matching puzzle games provide opportunities for players to engage in skill based wagering. It is our goal that soon, friends will be able to put money on the line when determining who is the ultimate Words with Friends player.

Console

The video game console market can be broken down into home-based game consoles and handheld devices. According to a 2017 survey by the Entertainment Software Association⁵, 48% of U.S. households own a dedicated gaming console.

³ <http://www.vertoanalytics.com/consumers-spend-1-billion-hours-month-playing-mobile-games/>

⁴ <http://www.vertoanalytics.com/the-most-popular-mobile-game-genres-who-plays-what-when/>

⁵ http://www.theesa.com/wp-content/uploads/2017/06/!EF2017_Design_FinalDigital.pdf

PC

Gamers looking for superior graphical power, better control schemes, and modification options to inject more life into games gravitate toward the PC⁶. Top genres for PC games include simulation (The Sims), strategy (Age of Empires) and first-person shooters (Halo). The PC also provides gamers the opportunity to engage in Massively multiplayer online role-player games (MMORPG).

By far the most frequently played gaming device, 56% of respondents in a 2016 survey stated they spend their game time on the PC⁷. This same study found that 54% of respondents stated they play games with others; including family or friends. Online gamers spend an average of 6.5 hours per week playing with others.

The PC gaming market will be the primary focus for Pay2Play. We consider the market size of PC gamers and the games available to be an excellent market for our peer-to-peer wager solution.

COMPETITIVE LANDSCAPE

Peer-to-peer wagering has existed for a long time. Early web-based and mobile applications heavily targeted individuals interested in sports. Applications were designed for users to access via Android and iOS devices. With the increasing popularity and benefits of blockchain technology, many P2P wagering sites are being created.

⁶ <http://www.techradar.com/news/gaming/5-genres-that-are-always-better-on-pc-1289543>

⁷ <https://www.polygon.com/2016/4/29/11539102/gaming-stats-2016-esa-essential-facts>

Wagerr

Wagerr positions itself as a decentralized sportsbook that changes the way the world bets on sports⁸. Wagerr achieves trustless betting by eliminating central authorities.

Their users can place a bet and have funds held in escrow until a winner is identified. They have created their own token, WGR, that will be used to place bets within the Wagerr platform.

Users will also have the opportunity to speculate on the price movement of WGR. Via a process called value coupling, the price of WGR should increase in the long run. This is due to a diminishing coin supply resulting from the systematic burning of coins used to pay fees.

Wagerr plans on releasing on Testnet during Q3 2017 with head to head and eSports betting scheduled for Q4 2017. At this time, it appears as if Wagerr only allows players to place bets on teams in the eSports realm.

Peerplays

Peerplays is a P2P betting platform built on a live blockchain⁹. Peerplays has formed their own blockchain as opposed to building on top of Ethereum or another blockchain. Their blockchain was live as of May 2017. They will host sports betting as well as traditional casino card games.

During Q1 and Q2 2018, Peerplays will see the first Decentralized Applications (Dapps) released on their chain. In Q1 2018 the Sweeps instant lottery ticket application will be launched with a mobile app, Bookie, released in Q2.

⁸ <https://wagerr.com/>

⁹ <https://www.peerplays.com/>

Peerplays is working to provide players the opportunity to bet against each other in massively multiplayer online games (MMO Games) such as StarCraft and League of Legends.

HEROcoin

HEROcoin is used by the eSports betting platform herosphere.gg. The company allows users to place bets on the outcome of eSporting events. Users have the option to join an already active betting pool, or create their own.

PEER-TO-PEER SKILL BASED WAGER SYSTEMS

Peer-to-peer (P2P) skill based wager systems have been around for awhile. A majority of options currently available target the eSports segment of players. In this model, competitive gaming fans can connect with a friend or potentially unknown peer to place a wager. Upon expiration of the wager, the winner will be paid with the service provider taking a small commission.

A P2P wager system provides multiple benefits for players. First, players have the option to only accept or create bets with people they know. This increases the level of comfort the players have and reduces the fear of the opponent backing out or not paying. Second, players benefit by no longer being constrained by their geographical location. With an online or app based P2P system, players can connect with others regardless of where they live. For those players who are away from home or live in remote areas, this provides an excellent option to connect with others.

Pay2Play expands on these benefits using smart contracts. We provide players with an assurance that once the contract is funded and the match begins, they will be paid if they are the winner. This assurance allows players to interact with and wager against players they may not personally know.

THE PRODUCT

Pay2Play is a peer-to-peer skill-based wager settlement system built on the Ethereum blockchain. Our system connects players that seek to wager against each other and provides a safe and secure settlement process. Our smart contract ensures that winners are paid as soon as the competition is over. Any dispute is quickly settled via our dispute resolution process (described in detail below).

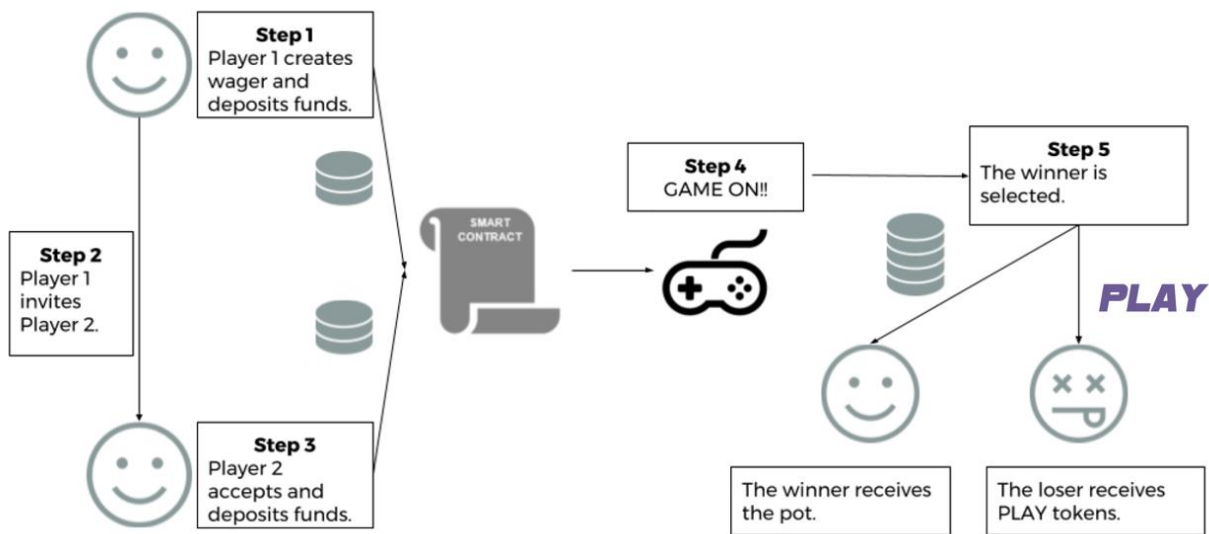
When a contract is settled, the winner will receive the entire pot, less a 5% administration fee. The loser will receive 2.5% of the pot in PLAY tokens, which can be traded for Ether or used to view content on the Pay2Play platform. In the event that a moderator is required to settle a dispute, they will receive PLAY tokens and the loser will not receive any tokens.

Pay2Play will support wagers across multiple devices and across any genre of game. Naturally, we will be a global service allowing wagers from any location in which a gamer might find him/herself.

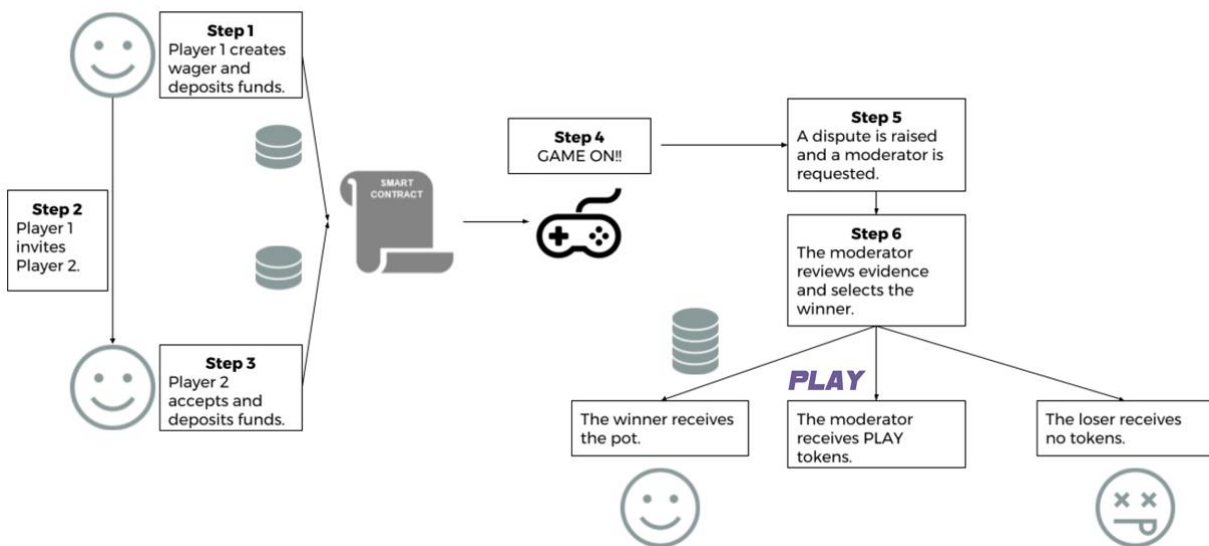
THE WAGER CYCLE

To ensure a smooth user experience, Pay2Play has streamlined the process for establishing and settling a wager.

The wager cycle depicted below highlights the interactions between two players. In this first example, the players are able to select a winner without any issue; therefore, a moderator is not needed.



We understand that not all settlements will be as amicable as the scenario displayed above. To solve any disputes, a moderator service is available. In this scenario, the moderator, not the losing player, will receive PLAY tokens for their service. The moderator will make a binding decision as to who is the winner.



In the early stages of Pay2Play, the moderator will be a team member. As the platform is developed, all players will be able to perform the moderator role and will

be encouraged to do so. This will allow for a large pool of potential moderators that can be selected at random.

GLOBAL, PEER-TO-PEER, AND SKILL BASED

These words dictate the roadmap for Pay2Play. They provide the motivation for our product and are considered when making change and enhancement decisions.

Global

We undeniably live in a connected world. To provide a truly global experience, Pay2Play has designed our product on the Ethereum blockchain. We are not constrained by borders or a nation specific regulatory body. Anybody in the world with a device capable of connecting to the internet will be able to access and use our services. Users will be able to create and accept wagers with people in their same town or on the other side of the world.

Peer-to-Peer

Pay2Play does not have a “bot” that players will compete against. Each match is a person or team versus another person or team. We allow players the opportunity to select their opponent and set the terms of their wager. Once both parties agree, the match is on!

Skill Based

When players engage in wagers on the Pay2Play platform they are solely responsible for the outcome of the match. Each player or team must rely on their own skill at the chosen game to defeat an opponent.

In a traditional gambling environment, such as a casino or sports betting, skill plays very little, if any, role in the outcome. Players place a bet and hope to win. Pay2Play does not cater to chance-based bets. We allow players to use their talent to win a wager.

DISPUTE RESOLUTION

When matters of money are involved, we understand some people may be incentivized to cheat. Pay2Play has implemented a dispute resolution process that will allow an unbiased third party to make a final decision should a dispute arise.

Pay2Play contracts are multi-signature (multi-sig) contracts on the Ethereum blockchain. To execute, the contracts require 2 out of 3 signatures. This could occur in two different scenarios.

Scenario 1

Two players enter into a multi-sig contract and, at the end of the match, both players provide their signatures. The funds are transferred to the winner and the contract is considered settled. This is the preferred solution where no dispute arises.

Scenario 2

Two players enter into a multi-sig contract; however, at the end of the round the losing player refuses to sign. In this event, the contract will only have one of the necessary signatures and cannot execute.

The winner will at this point request a moderator to provide the second necessary signature. The moderator is a member of the Pay2Play community who has agreed to provide moderator services for PLAY tokens. To ensure moderators cannot be corrupted, they will be randomly selected from the pool of available moderators as needed. The moderator's identity will remain anonymous as they will only be referred to as "Moderator" when communicating with the players. Upon being assigned to a case, the moderator will request documentation from each player as to the outcome of the match. This documentation may include screenshots, recorded video of the game or any other evidence the deemed appropriate. Upon review of the evidence, the moderator will make a binding decision as to which player is the winner and provide the second signature for the contract.

The players will be bound by the moderator's decision and a challenge process is not currently available. Once the contract has executed, the moderator will be paid in PLAY tokens. In a non-moderator necessary scenario, the loser would receive PLAY tokens. If a moderator is used, the loser will not receive any tokens.

Any player can register to be a moderator. Pay2Play encourages all players to register as this would ensure that a large population is available for selecting a moderator.

ROADMAP

Pay2Play was conceptualized in June 2017 and development of a prototype immediately began. The company has moved quickly to create a minimum viable product and begin user testing. Along the way, the company has taken careful measure to test the functionality with users and to solicit feedback.

MVP Release

To initially test the functionality of the smart contract, Pay2Play developed very simple wagers that users could initiate. These first wagers were not game related, but rather simple "Yes/No" wagers. While this is not the ultimate goal of the company, these simple wagers allowed us to quickly test the contract with users and incorporate feedback into the Beta version.

Beta Release

The Beta release will take place in Q1 2018. During this release, the company will invite several users to engage in simple games and wager with other players. These initial games may include chess, checkers, sudoku or other such games. The objective of the Beta test will be as follows:

- Identify bugs in the smart contract
- Enhance the user experience when interacting with the contract and depositing and receiving funds
- Solicit feedback from users for enhancements

Full Version

The full version of Pay2Play will incorporate feedback from the Beta release as well as a host of features designed to enhance the user experience.

Fundamentally, Pay2Play will facilitate wagers between individuals or teams. An added feature to the full version will be player rankings. In almost any aspect of life, there is the option to compare yourself to others. In the gaming world, it is extremely important to know how you compare to other players. Pay2Play will rank users by a variety of different metrics. Examples may include the top winner for a specific game, highest earner, longest winning streak or largest group of followers on the platform. Players will have access to view all these metrics and pay attention to those that provide them the highest utility.

We also plan on allowing users to schedule matches. At the initial release, wagers are created immediately before a match will begin. Allowing users to plan a match a few days in advance will give players the opportunity to have more flexibility as to when they play.

Some users are naturally better than others at specific games. They have unique strategies and skills that allow them to dominate their opponents. These skilled players will have the opportunity to monetize their skills by uploading video of their game play. Other users can then use PLAY tokens to view their content. We do not plan on setting restrictions on who can upload content. So, while the highly skilled players may benefit the most, any player who deems their content worthy can upload video.

In the initial stages of the platform, the moderator role will be performed by Pay2Play team members. As the platform is developed, users will not automatically be assigned a moderator to select a winner. The users will have the option to select the winner themselves. This will require both players to agree on the winner and loser and

to then sign the smart contract. Should a dispute arise, a moderator request functionality will be available.

Pay2Play recognizes the power and reach of Twitch. It is the number one source for video game viewing and culture for a reason. In future versions of our platform, we will allow users to connect their Twitch accounts with their Pay2Play user profile. This will allow them to live stream and monetize their content. In addition, linking the two platforms will allow a smoother user experience when it comes to placing the wager and then engaging in the competition.

WHY USE BLOCKCHAIN?

Pay2Play utilizes smart contracts built on the Ethereum blockchain. Utilizing blockchain technology makes the company's operations transparent and provides the optimal solution for settling wagers. Smart contracts ensure that both participants to a wager have provided the necessary funds to participate before the competition begins. Once a winner has been decided, either amicably or through a moderator, the winner will be paid within 24 hours. Congestion in the blockchain may delay some payments.

Transaction fees on the Ethereum blockchain are low, thus allowing players to create wagers and send and receive ether at a low cost.

Players will be able to send and receive payments faster than traditional payment methods, which can take a few days, if not more, before a transaction is settled. By using blockchain technology, the company ensures its players can receive and spend their winnings in a timely manner.

The decentralized nature of the Ethereum blockchain upon which our technology sits provides users with a trustless and immutable system. In a legacy model, players had to trust that the wager application would allow them to withdraw their funds and

would act in a fair and impartial manner. The company eliminates this need for trust by utilizing smart contracts that, once initiated, are not able to be changed. In addition, the immutable nature of the blockchain ensures that Pay2Play and any potential bad actors cannot go back in time to change transaction records. Once a transaction has been placed in the blockchain, it cannot be modified.

USER CONTENT MONETIZATION OPPORTUNITY

Pay2Play will provide users with a unique opportunity to monetize their gaming skills. Gamers come together for many reasons. One of these reasons is to learn and improve their own skills. Twitch reportedly has over 100 million monthly active users that spend 106 minutes each day watching content¹⁰. While entertainment and a sense of community are important, many users are watching to learn valuable strategies to implement in their own gaming.

Players will have the opportunity to record videos of their competitions and stream via Twitch. Players will then have the option to give the content away for free or charge a small fee to other users. As a player becomes recognized as highly-skilled, others will be more willing to pay a small fee to view their matches.

THE TECHNOLOGY

Pay2Play consists of a web interface, a smart contract and a backend infrastructure. The web interface is the user interface (UI) component of the platform where players will create and accept wagers. It is via the web interface that users will interact with the smart contract, backend system and each other. The smart contract contains the logic that ensures the wagers are settled in a fair and secure manner. Funds deposited by players will be held by the smart contract, similar to an escrow account, and distributed once the winner has been identified. Our smart contracts are multi-

¹⁰ <http://twitchadvertising.tv/audience/>

signature contracts that require 2 out of 3 signatures before a player can receive their winnings. The backend server is used to process data for the web interface, monitor the blockchain, settle wagers and send notifications to players via SMS or email.

Our decentralized platform is built around ReactJS/Ethereum Virtual Machine (EVM) stack. Users interact with the smart contracts using custom made Web3.0 JavaScript methods and receive transactional feedback via a custom made EtherScan API module. The decentralized nature of the payment system of Pay2Play provides immunity to DDOS attacks and potentially no downtime.

ETHEREUM SMART CONTRACTS

Pay2Play's smart contracts are written in Solidity and support the ability to hold player funds/tokens and distribute them based on wager outcomes. The contract leverages OraclizeIt for off-chain data requests and settlement. Currently, we are using Ropsten testnet for transacting. We will move to mainnet as soon as we have a stable version of the platform.

SECURITY

Pay2Play takes security very seriously and is committed to providing a safe environment for our users. The primary payment mechanism, the smart contracts, does not utilize any backend servers. This reduces the risk of hackers compromising any contracts. Some functionality of the platform will use backend servers; however, Pay2Play follows industry best practices to ensure that any user data is safely stored.

Due to the decentralized nature of Pay2Play, the platform is not highly susceptible to Dedicated Denial of Service (DDoS) Attacks. Once a wager has been created, there is no risk to the settlement and payment functions so long as the Ethereum network is running and active.

One primary concern for users of any cryptocurrency is how their funds are being held. Pay2Play does not hold user funds for extended periods of time since most of our wagers are short term (1-2 hours). The wager amounts are deposited and held in separate smart contracts, which are relatively safe from attack. Users will continue to hold their funds in an Ether wallet, such as MetaMask. Pay2Play will never ask for or hold a user's private keys. Since users hold their funds in a private wallet, they will incur small transaction fees when transferring funds to a wager contract.

In future versions of Pay2Play, users will have the opportunity to create an account. This will provide them with the opportunity to track their playing stats and rank against other players. In the early stages of the platform, we will not be utilizing Two-Factor Authentication (2FA). As the platform is developed further, this will be a point of consideration as we decide on a balance between a decentralized vs. centralized platform.

GO-TO MARKET STRATEGY

The Pay2Play platform is currently in active development. The primary focus will be to complete the web interface, smart contracts and backend systems by Q4 2017. While development is in progress, the team will undertake marketing and promotions initiatives to build brand awareness. We will also seek strategic partnerships with game developers.

MARKETING AND PROMOTIONAL ACTIVITIES

Generating “buzz” and building brand awareness prior to our launch will be a primary goal. To be successful, the company will leverage popular social media channels and blockchain and gaming specific websites.

Community engagement will be a primary objective of the marketing and promotional activities. Building and maintaining an active community on Twitter,

Reddit, and Twitch will be critical. We have specifically identified these three social platforms for their unique community and aspects.

Twitter will allow the company and users to send tweets regarding updates, new releases, and upcoming promotions. An active Twitter community will allow gamers to send out tweets looking for competitors to wager against.

The Reddit community is known for being very outspoken. We value honest feedback and believe that Reddit, more than any other social platform, will give us the truth. We cannot make our application better without this honest feedback from users. Reddit also provides multiple subreddits, such as r/gaming, r/DotA2, r/starcraft, that we can use to connect with gamers in general and fans of a specific game.

Twitch is the world's leading social video platform and community for the video game culture. Pay2Play's target audience can be found viewing and streaming content on Twitch daily. We will utilize this channel to connect with players, host tournaments and build our following. It is our goal to host a tournament, allowing players to wager against each other with an ultimate winner emerging, within our first year of operation.

Pay2Play will also utilize gaming and blockchain themed conferences to showcase our technology. The team has thus far identified the following events:

- TwitchCon
- Game Developers Conference 2018
- TechCrunch Disrupt

These activities will be ongoing during the development and life of the company.

STRATEGIC PARTNERSHIPS

The company's goal is to be incorporated into the most popular games on PC and mobile. Games, such as League of Legends, Starcraft and Dota 2, have a large and dedicated following. The peer-to-peer nature of the games allows for a logical integration of the Pay2Play wager system.

We will begin by approaching the business development units of large gaming companies. Our initial list of targets will include: Supercell, Activision Blizzard, Microsoft, Sony and Valve Corporation. We understand that developing these partnerships will take time and effort. The team is prepared to educate our partners on our application and demonstrate the benefit to their end users.

In addition to large gaming companies, we will also collaborate with smaller developers. As of this writing, new games are being created and deployed using blockchain technology. These new games present an excellent opportunity for Pay2Play to partner with a company that caters to a market that is gaming oriented and has a basic understanding of the blockchain and cryptocurrency space.

EDUCATION

We understand that education will play a primary role in market acceptance. Game developers, gamers and other strategic partners may need to be educated on the benefits and functionality of smart contracts and the blockchain.

In anticipation of this need for education, our team will be developing How-To guides for our users and informational videos.

With any new technology comes a learning curve and initial apprehension before adoption. Our team does not view this as a deterrent, but rather as an opportunity to introduce blockchain technology and our solution to a new market of users.

TOKEN MODEL

Pay2Play (PLAY) tokens are an ERC-20 token. PLAY tokens are the primary means by which users will access content on the Pay2Play platform.

PLAY tokens will be based on the Ethereum platform and held using existing solutions, such as MyEtherWallet or MetaMask.

USE CASE

PLAY tokens will have multiple use cases and will provide users with options for how they choose to spend their tokens.

Use Case #1

PLAY tokens will be an alternative token to place and settle wagers on the Pay2Play platform. Users will be able to fund smart contracts with PLAY tokens and will be paid with PLAY upon winning a wager.

Use Case #2

Users who wish to view content provided by other users will pay for the content using PLAY tokens. In this regard, the token will act as a currency between the two parties. A price will be set by the content owner. Any individual wishing to purchase the content will need to send the required amount of PLAY to the content owner.

The content owner, after receiving payment, will then have the option to hold their PLAY for future use on the platform or convert the tokens to Ether.

Use Case #3

Moderators will receive PLAY tokens when their services are requested. Every user has the opportunity to be a moderator and earn PLAY tokens!

Use Case #4

PLAY will be the native token of the Pay2Play environment and, as such, will be used to access premium features, such as content streaming or special features. PLAY will also be used to transact in the marketplace. Users will be able to use PLAY to purchase items to use within their game of choice.

It is our intention that PLAY tokens be a utility token. Users who acquire PLAY should use them to access premium features and transact in the rewards marketplace. We do not intend for PLAY to be a token that users speculate on and trade on exchanges.

TOKEN SALE

As of the writing of this initial whitepaper, Pay2Play has not fully committed to an Initial Coin Offering (ICO). While the company is open to an ICO in the future, they are fully taking into consideration any necessary legal requirements and restrictions.

Should we decide to participate in an ICO we will make sure all our loyal followers are notified in advance so they have plenty of time to participate.

THE PAY2PLAY TEAM

Corbin Bridge

Co-Founder/Chief Executive Officer

Corbin earned his Master of Business Administration with a concentration in Finance from the University of Nevada-Las Vegas. He gained experience in the gaming industry while working for one of the top gaming companies in Las Vegas.

Favorite Game: The Legend of Zelda: Ocarina of Time on Nintendo 64

Konstantin Yurchenko Jr.

Co-Founder/Chief Technology Officer/Smart Contract Developer

Konstantin earned his Master's Degree in Engineering from the Rochester Institute of Technology. While attending Rochester he made the Dean's List of outstanding performance and high grades. Konstantin has prior experience as the CTO and Head Developer at Coingig. Konstantin also has three years of experience as a software engineer with Intel.

Favorite Game: Masters of Conquest by Play Entertainment

CONCLUSION

Pay2Play is excited to offer gamers one more opportunity to improve their gaming experience. As people seek to connect with and compete against others around the globe, we believe having the option to place a wager will make the experience much more exciting.

As people gravitate towards more experiential forms of entertainment, we believe gaming, specifically eSports, will play a primary role. Pay2Play is prepared to join the gaming world with the new and exciting developments in blockchain technology.

To discuss partnership and business development opportunities, please contact us via the following methods:

Twitter: [pay2playIO](#)

Reddit: [Pay2PlayIO](#)

Email: partner@pay2play.io