

Abstract

Motivation

The PumaPay Vision

PumaPay Token Economy

The Technology

Use Cases

The PumaPay Token

Token Generation Event

Token Allocation

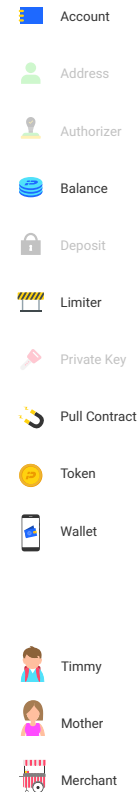
Development Roadmap

Team

Risk Factors

Resources

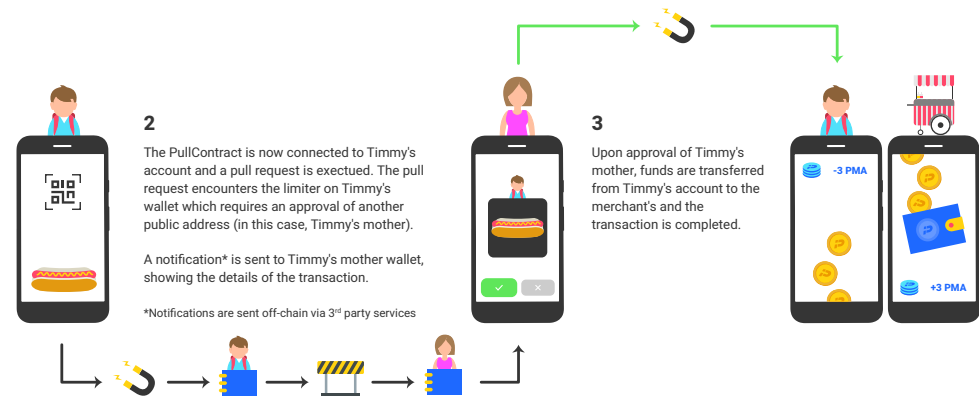
Restricted Payment



Approved

1

At the POS of the grocery store, a QR code is presented. This QR code represents a PullContract for a single transactions. Timmy scans the QR code using his PumaPay mobile wallet.



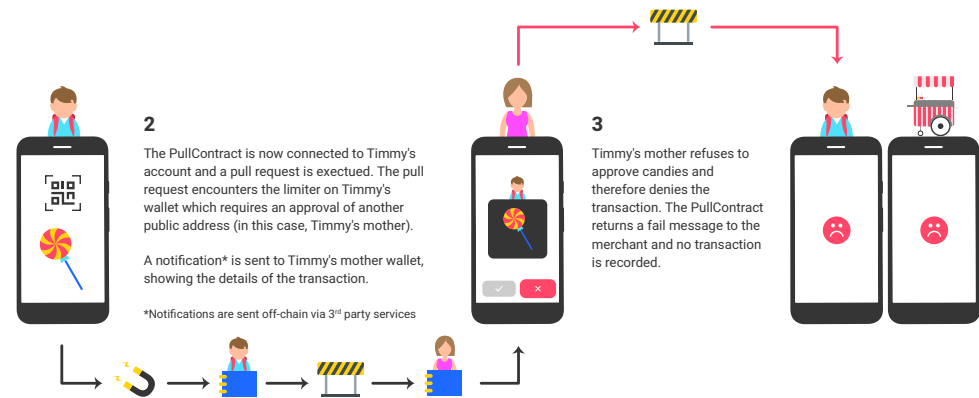
2 The PullContract is now connected to Timmy's account and a pull request is executed. The pull request encounters the limiter on Timmy's wallet which requires an approval of another public address (in this case, Timmy's mother).
A notification* is sent to Timmy's mother wallet, showing the details of the transaction.
*Notifications are sent off-chain via 3rd party services

3 Upon approval of Timmy's mother, funds are transferred from Timmy's account to the merchant's and the transaction is completed.

Denied

1

At the POS of the grocery store, a QR code is presented. This QR code represents a PullContract for a single transactions. Timmy scans the QR code using his PumaPay mobile wallet.



2 The PullContract is now connected to Timmy's account and a pull request is executed. The pull request encounters the limiter on Timmy's wallet which requires an approval of another public address (in this case, Timmy's mother).
A notification* is sent to Timmy's mother wallet, showing the details of the transaction.
*Notifications are sent off-chain via 3rd party services

3 Timmy's mother refuses to approve candies and therefore denies the transaction. The PullContract returns a fail message to the merchant and no transaction is recorded.

Use Case: My First Wallet

Timmy is a young boy that is starting elementary school and his Mom wants to give him money for lunch, but she doesn't want him to spend it on sweets. Through the use of 3rd party Limiters, **PumaPay** could allow his mother to oversee his connected wallet activity and ensure that Timmy's money is spent responsibly. Every time Timmy tries to make a purchase, his request shall be submitted to his mother's wallet and will be approved if the transaction fits certain predetermined parameters set by his Mom, or disapproved if it does not. When Timmy attempts to make a purchase, he will get a frowny face if the payment is not approved, or a smiley face if it is approved. In this use case, Timmy's mom chose to approve transactions manually for every purchase through the use of 3rd party messaging service to her device. This real-time messaging is not

part of the protocol and is done off-chain. Alternatively, Timmy's mom could have chosen to set parameters for automatic approval or rejection of transactions (for example, based on product category), effectively and efficiently enforcing parental control on Timmy's purchases even when his mom is not available.

It is important to note that this is a simple use case and additional limitations can be placed to constrain the velocity of transactions, business type, and much more.

Additionally, there can be numerous other implementations but these two elaborate both an active and passive restriction by Timmy's Mom at the point of purchase.

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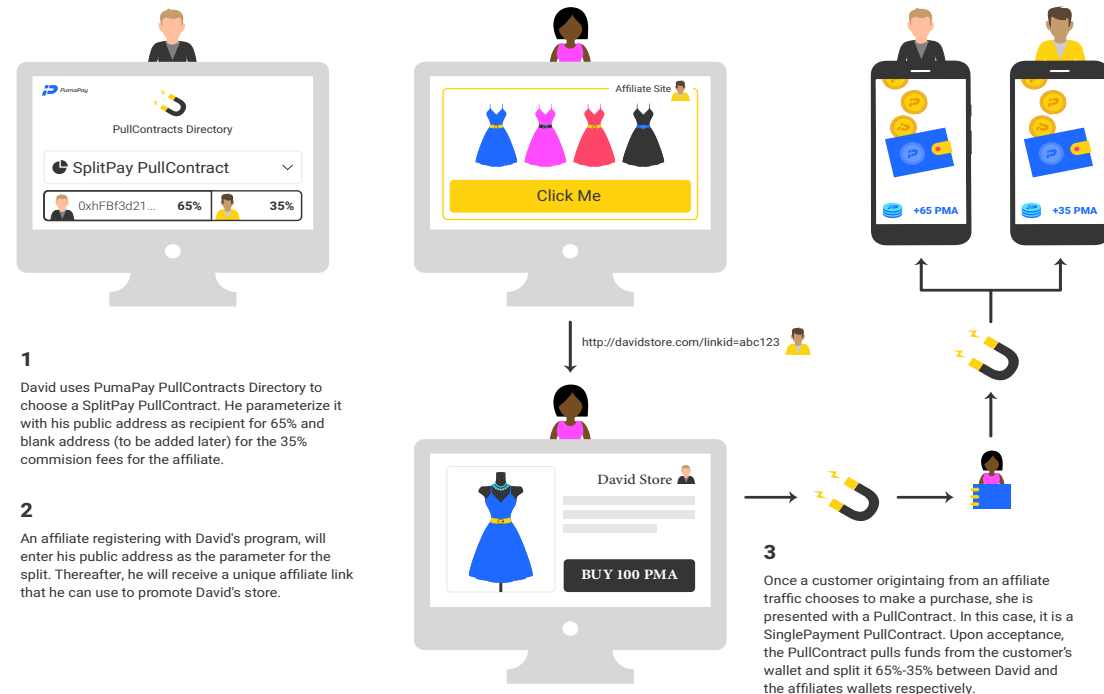
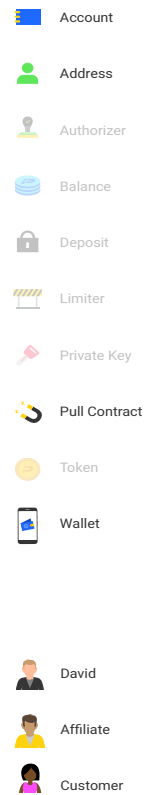
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Shared Payments



Use Case: Affiliate Marketing for Dummies

David has a moderately successful online store, and he wishes to expand. He knows the power of affiliate marketing and wants to utilize it. Since he does not have the resources to build a reputable affiliate network, it will be very hard for affiliates to trust that he will pay them commission, and do so in a timely manner. If he submits his offer to an existing affiliate network, it will cost him unnecessary intermediary fees. With **PumaPay**,

David can create a PullContract to charge his customers and chain it to a Split Payment contract that will automatically split the revenues from each purchase between his account and the affiliates. This ensures that both the affiliate and David will immediately get their share of every purchase without any risk, thus solving the trust issue.