

Cryptopay99

全球区块链支付系统

GLOBAL BLOCKCHAIN PAYMENT ECOSYSTEM



BLOCKCHAIN

Whitepaper
Version 1.0



ABSTRACT

Cryptopay99 is a pioneering global blockchain payment platform designed to bridge traditional commerce with digital currencies. By leveraging the stability of fiat-pegged stablecoins and the efficiency of blockchain technology, Cryptopay99 provides merchants with fast, secure, and low-cost payment solutions while offering network partners a sustainable business model.



INTRODUCTION

1.1 The Problem

The current global payment landscape is plagued by:

- **High Transaction Fees:** Traditional gateways and cross-border payments incur significant costs.
- **Slow Settlement Times:** International transfers can take days to settle.
- **Financial Exclusion:** Many businesses and individuals lack access to efficient global payment rails.
- **Complexity for Merchants:** Integrating and managing multiple payment systems is cumbersome.

1.2 The Opportunity

The advent of clear regulatory frameworks for stablecoins, such as the U.S. GENIUS Act (2025) and Hong Kong's Stablecoin Ordinance (2025), has created a pivotal moment for blockchain-based payments. Major corporations are already adopting stablecoins, signaling a shift in the financial paradigm.

1.3 Our Solution: Cryptopay99

Cryptopay99 addresses these challenges by offering a unified platform that enables merchants to seamlessly accept stablecoin payments and instantly convert them into fiat currency through multiple global channels.

PROJECT OVERVIEW

2.1 Vision

To democratize global payments by creating a borderless and efficient financial ecosystem for businesses and individuals worldwide.

2.2 Mission

To provide future-proof payment solutions for merchants of all scales and deliver legitimate, sustainable income opportunities for a global network of partners.

2.3 Company Background

Cryptopay99 is the flagship project of C99 LLC, a U.S.-based company founded in 2019 with a proven track record in social media marketing, digital advertising, and e-commerce solutions. This experience provides deep insights into the digital commerce landscape and the specific needs of online businesses.



TECHNOLOGY & PLATFORM



3.1 The Payment Gateway

A stable and secure API-based system that enables merchants to quickly and safely accept USDT and other major stablecoins.

3.2 Blockchain Infrastructure

Leverages the security and transparency of public blockchains (such as BSC, Tron, and Ethereum) for stablecoin transactions, ensuring immutability and auditability.

3.3 Instant Fiat Conversion Engine

The core innovative engine processes stablecoin payments and enables instant (within two minutes) withdrawals through multiple fiat gateways, including:



All banks
in China

3.4

Core Value Proposition: Massive Transaction Demand & Unique Gas Fee Model

The value foundation of the C99 Token is built upon substantial market demand and a meticulously designed deflationary economic model. This section elaborates on its core value-supporting mechanisms.

1. A Trillion-Dollar Market Opportunity & Liquidity Channel

Tether (USDT), the world's most widely used stablecoin, boasts a daily trading volume exceeding \$1 Trillion, underscoring its vast ecosystem and global adoption as a digital payment medium. The Cryptopay99 system seamlessly integrates with this massive market. Users can effortlessly convert their USDT assets into fiat currency through the platform's seven integrated blockchain payment channels, enabling free flow between digital assets and the real economy. This critical functionality creates a consistent and genuine demand scenario for the C99 Token.

2. Unique Dual-Token Fee Model & Value Accelerator

Within Cryptopay99's seven payment systems, the C99 Token is designed as the core utility token, constituting the transaction fees together with USDT in what we term the "Dual-Token Fee Model."

- **Fee Composition:** All transactions require payment of equivalent value in both USDT and C99 Tokens as network fees.
- **Value Acceleration Mechanism:** Crucially, the value of the C99 Token within the system is not based directly on its open market price. Instead, it is calculated using the real-time price from the PancakeSwap decentralized exchange, amplified by a factor of 10 for all fee calculations and usage.

This design implies:

1. **Inelastic Demand:** Any use of the Cryptopay99 payment system mandatorily requires the consumption of C99 Tokens.
2. **Amplified Value:** Within the system, the purchasing power of the C99 Token (gas fee capability) is decupled. This creates a powerful incentive for users to hold and use C99 Tokens, thereby providing strong support and upward pressure on its market price.

3. Payment Channel Fee Structure

The table below details the specific fee structure for each payment channel, clearly demonstrating the application of the C99 Token in every transaction (where "U" represents USDT and "C99" represents the C99 Token valued at the 10 Times rate mentioned above):

	Payment Channel	Fee Structure (USDT + C99)
	Mastercard	2% U + 2% C99
	VISA	2% U + 2% C99
	Alipay	1.5% U + 5 U (Fixed) + 1.5% C99
	PayPal	1.5% U + 5 U (Fixed) + 1.5% C99
	Touch 'n Go	1.5% U + 5 U (Fixed) + 1.5% C99
	GCash	1.5% U + 5 U (Fixed) + 1.5% C99
	All Chinese Banks	1.5% U + 5 U (Fixed) + 1.5% C99

3.5 Low-Barrier Platform Access & Membership Structure

Cryptopay99 is committed to building a secure and high-speed global payment network. To democratize access to blockchain payment technology, we have established an exceptionally low barrier to entry, ensuring that businesses of any scale and individual users can join with ease.

For a minimal annual membership fee of just **36 USDT (18PV)**, users gain full access to all **seven of Cryptopay99's integrated payment systems**. This serves as a passport to the next generation of financial infrastructure for our global user base, effectively dismantling the barriers traditionally associated with high-cost payment services.

THE C99 TOKEN



4.1 Token Overview

The C99 Token is the core utility token within the Cryptopay99 ecosystem, built on the Binance Smart Chain (BSC) to ensure low gas fees and high transaction throughput.



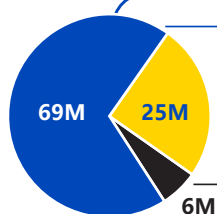
Token Name: C99

Token Type: BEP-20

Total Supply: 100 Million Tokens

4.2 Deflationary Mechanism

A total of 69 million C99 tokens will be gradually burned, resulting in a final circulating supply of 25 million tokens. An additional 6 million C99 tokens are allocated to the issuer, funders, and technical team.



• **Gradually Burned**

• **Final Circulating**

• **Issuer, Funders, & Technical Team.**

4.3 Deflationary Tokenomics: The "Buyback and Burn" Mechanism

A deflationary mechanism is embedded in the platform's economy:

- **10%** of Global Airdrop Package Proceeds
- **10%** of Global Airdrop Package PV (Point Value)
- **10%** of Global Payment System Membership Fees
- **25%** of Global Merchant Onboarding Fees
- **25%** of Total Global Merchant Rebates/Cashbacks
- **100%** of Gas Fees from the Seven Payment Systems
- All burned tokens are sent to the designated burn address
(0x000000000000000000000000000000000000dead)
- This continuously reduces total supply, creating upward pressure on token value.

Summary:

To achieve the ultimate deflationary target of 31 million C99 tokens, the protocol will proactively and continuously repurchase and remove tokens from circulation, thereby creating a highly scarce asset. To this end, a predetermined percentage of all the platform's major revenues will be automatically allocated to a dedicated capital pool. The sole purpose of this pool is to execute repurchases and permanent removal (burning) on the open market, providing the token with sustained and verifiable buy-side support.





BUSINESS MODEL & REVENUE STREAMS

Cryptopay99 has established a multi-dimensional, closed-loop, and sustainable business model. By integrating network marketing, traditional business, and blockchain payments, it creates a synergistic ecosystem where all participants benefit mutually.

5.1 Core Business Model: Two Cores



Core 1 Merchant Service Network

- Value Proposition: Provides global merchants with a low-cost, efficient, borderless blockchain payment solution.
- Revenue Foundation: A fixed annual franchise fee of \$300 establishes a stable and predictable cash flow base.
- Network Effect: Each new merchant added acts as a new payment node, enhancing overall network value.



Core 2 Partner (Agent) Ecosystem

- Value Proposition: Offers individuals and teams a zero-inventory, low-barrier entrepreneurial platform.
- Growth Engine: Partners earn multiple revenue streams by promoting the merchant network, creating a strong, community-driven promotional force.
- Ecological Closed Loop: Partner earnings are derived from real merchant transactions, ensuring long-term sustainability.

5.2 Detailed Revenue Sources and Distribution Mechanism

5.2.1 Merchant Franchise Fee (300 USDT / 150 PV)

This serves as the foundational revenue stream for the platform, featuring a transparent allocation mechanism:

Purpose	Ratio	Economic Logic
Marketing Plan	50%	Incentivizes partners to promote the network for rapid market coverage
Purchase & Burn C99	25%	Drives deflation and increases token value
Area Agent Rewards	5%	Motivates Area Agents to grow and manage territories
Super Agent Rewards	5%	Encourages Super Agents to drive global development
Platform Operations	15%	Supports R&D, customer service, and compliance

5.2.2 Merchant Transaction Cashback (50% PV)

A continuous revenue stream based on actual transaction volume.

Purpose	Ratio	Economic Logic
Marketing Plan	50%	Incentivizes partners to promote the network for rapid market coverage
Purchase & Burn C99	25%	Drives deflation and increases token value
Area Agent Rewards	5%	Motivates Area Agents to grow and manage territories
Super Agent Rewards	5%	Encourages Super Agents to drive global development
Platform Operations	15%	Supports R&D, customer service, and compliance

* Merchant cashback ratio: 2%–15%, ensuring balanced interests for all parties.*

5.3 Value Cycle and Economic Logic

5.3.1 Positive Feedback Loop



5.3.2 Zero-Bubble Design

- **Authentic Revenue Sources:** All income is derived from merchant franchise fees and rebates, not from later participants.
- **Effective Deflation:** Continuous token buybacks and burns drive sustained value growth.
- **Multi-Layered Validation:**
 - **Merchant Validation:** 7 blockchain payment systems help merchants expand their reach.
 - **Market Validation:** Creates sustainable passive income for global partners.
 - **Token Validation:** Multiple deflationary mechanisms ensure consistent token value appreciation.

MARKETING & AGENT PARTNERSHIP PLAN

6.1 Agent Qualification

Agent Fee:

Entry:	100U + 10U	Burn Expands user base
Standard:	300U + 30U	Burn Attracts core builders
Premium:	1000U + 100U	Burn Engages deep participants

Economic Logic: The package fees both attract committed partners and directly support the C99 token through the burn mechanism.

6.2 Bonus Structure

- **Direct Referral Bonus (40%)** – Immediate incentive for recruiting new agents.
- **Level Bonus (10% across 20 levels)** – Rewards long-term organizational growth.
- **Performance Bonus (up to 20%)** – Rewards high-performing leaders (C1–C6 tiers).
- **Same Rank Bonus (up to 10%)** – Encourages teamwork among peers.
- **Operation Center Subsidy (up to 10%)** – Supports large-scale community leadership.



6.3 Area Agent Program

(3000U + 300U Burn) – Enhanced benefits:

- Higher daily airdrop rate (1%).
- 30% share of C99 transaction tax from PancakeSwap DEX.
- 5% share of merchant franchise fees.
- 5% share of cashback.
- 5% share of member yearly subscription
- 0.5% share of member withdrawal fee

6.4 Super Agent Program

3 × (3000U + 300U Burn) – Premium tier benefits:

- Higher daily airdrop rate (1%).
- 30% share of C99 transaction tax from PancakeSwap DEX.
- 5% share of merchant franchise fees.
- 5% share of cashback.
- 5% share of member yearly subscription
- 0.5% share of member withdrawal fee



SUSTAINABILITY & LEGITIMACY

7.1 Sustainable Development Metrics

- **Merchant Lifetime Value (LTV):** \$300 annual franchise fee + ongoing transaction commissions.
- **Customer Acquisition Cost (CAC):** Reduced via partner-driven expansion.
- **Network Health:** Active merchant ratio, transaction frequency, and number of token holders.

7.2 Distinction from Risky Models

Cryptopay99 is:

- **Not a Ponzi Scheme:** Revenue comes from legitimate merchant and agent fees, not new participant funds.
- **Not a Splitting Scheme:** Income is based on actual merchant transaction volume, not one-time entry fees.
- **Sustainable:** The “Buyback and Burn” mechanism and genuine merchant activity ensure long-term growth.

7.3 Regulatory Compliance

Cryptopay99 is committed to operating within evolving digital asset regulations, as reflected in its design centered around regulated stablecoins.



FUTURE ECOLOGICAL EXPANSION: DIVERSE BLOCKCHAIN GAMING & ENTERTAINMENT PLATFORM

To deepen the utility of the C99 token and strengthen the ecosystem, Cryptopay99 will launch a diversified blockchain gaming and entertainment platform.

8.1 Core Design: Dual-Token Payment Model

All games will adopt a hybrid payment system of "50% Stablecoin + 50% C99 Token".

Payment Method

Players must use an equivalent combination of USDT and C99 tokens to purchase game credits.

Economic Logic

- **Stability & Accessibility:** USDT ensures cost stability and predictability.
- **Inelastic Demand:** The mandatory C99 ratio creates sustained token demand as gaming grows.

8.2 Impact on the C99 Token Economy

1. Driving Deflation & Value Growth:

The portion of C99 tokens received from gaming revenue will be burned under the “buyback and burn” mechanism, permanently reducing supply.

2. Expanding Use Cases & User Base:

Blockchain gaming will attract new users who must first acquire C99 tokens, expanding global adoption.

3. Building a Flywheel Effect:



8.3 Game Types and Ecosystem Integration

Game Categories:

The platform will carefully select and launch a variety of game types, including:

- Skill-based competitive games
- Casual puzzle games
- Massively multiplayer online role-playing games (MMORPGs)

Ecosystem Integration:

- **Unified Account System:** Users can seamlessly log in to the gaming platform using their Cryptopay99 account for a smooth and consistent experience.
- **Revenue Sharing:** A portion of the gaming platform's profits will be allocated to the Regional Agent and Super Agent Bonus Pools and Token Burn Mechanism, allowing all ecosystem participants—especially core contributors—to share in the growth dividends generated by the gaming business.

By introducing a blockchain-based gaming and entertainment platform, Cryptopay99 will evolve from a powerful payment network into a more attractive and resilient “Payment + Entertainment” integrated economy, ensuring that the C99 token maintains strong and diversified foundations for long-term demand and value growth.



ROADMAP

Cryptopay99's development roadmap clearly outlines the strategic path from platform launch to the establishment of a mature ecosystem. We are committed to achieving coordinated progress between technology and market through phased objectives, ultimately becoming a global leader in the blockchain payment industry.

2025



Phase 1: Technology Foundation & Ecosystem Launch

Objective: Complete the development of core products, establish an initial user base, and validate the business model.



Q3

- Complete development and internal testing of the Cryptopay99 payment platform (Beta).
- Begin global market expansion and recruit core regional and super agents.
- Complete smart contract audit for C99 token.



Q4

- Official launch of Platform V1.0 with global merchant registration.
- Initiate the "10,000 Stores Plan."
- Integrate multiple global payment channels and fiat gateways.
- Complete public sale of C99 on PancakeSwap DEX to enable liquidity.
- Launch Global Ambassador Program.



2026

Phase 2: Market Expansion & Scale Effects

Objective: Achieve rapid growth of agents and merchants, and strengthen regional market presence.

Q1

- Expand into Asian markets (Malaysia, China, Indonesia, Thailand, Vietnam).
- Integrate at least five additional fiat payment channels.
- Surpass 50,000 merchants.

Q2

- Optimize merchant membership systems and premium services.
- Launch C99 staking for revenue sharing.
- Release blockchain gaming features and data analytics dashboard.

Phase 3: Ecosystem Prosperity & Value Deepening (2026)

Objective: Upgrade from a payment tool to an integrated financial ecosystem, achieving a complete value cycle.

Q3

- Launch DeFi lending based on merchant cash flow.
- Pilot DAO governance transferring partial power to C99 holders.

2027

Q4

- Collaborate with licensed institutions to launch compliant local stablecoins.
- Release merchant SaaS toolkit with CRM and inventory management.

Phase 4: Technological Autonomy & Global Leadership

Objective: Develop proprietary core technologies and establish a leading position in the global market.

Q1

- Launch the development of the proprietary high-performance blockchain "Cryptopay Chain", aimed at overcoming transaction volume and cost bottlenecks.
- Apply for payment licenses in key markets (such as the EU and the UAE) to enhance compliance and market credibility.

Future Vision

- **Become the foundational payment infrastructure of the Web3 era, connecting millions of merchants and billions of consumers.**
- **Establish an ecosystem based on Cryptopay99.**

SUMMARY

Cryptopay99 delivers a comprehensive, fast, and secure solution to the shortcomings of existing payment systems. By integrating a merchant-centric multi-blockchain payment network with a token-driven growth model, Cryptopay99 is poised to capture a leading position in the global blockchain payment market.

We invite merchants, agents, and partners worldwide to join us in building and shaping the future of innovative finance together.

