PAX pingpay PAX°ON

Connecting Real Commerce, Real Data, and Real Assets into One Financial Ecosystem.

PAX GLOBAL GATEWAY

Web3 Financial Infrastructure

Independent Services.
One Financial Ecosystem.

PAX Global Gateway operates Web3 payment (PingPay), RWA tokenization, merchant cash advances (Advance Finance), staking, and rewards on a single platform.
Each service generates independent revenue, and that revenue supports the growth of the next service.

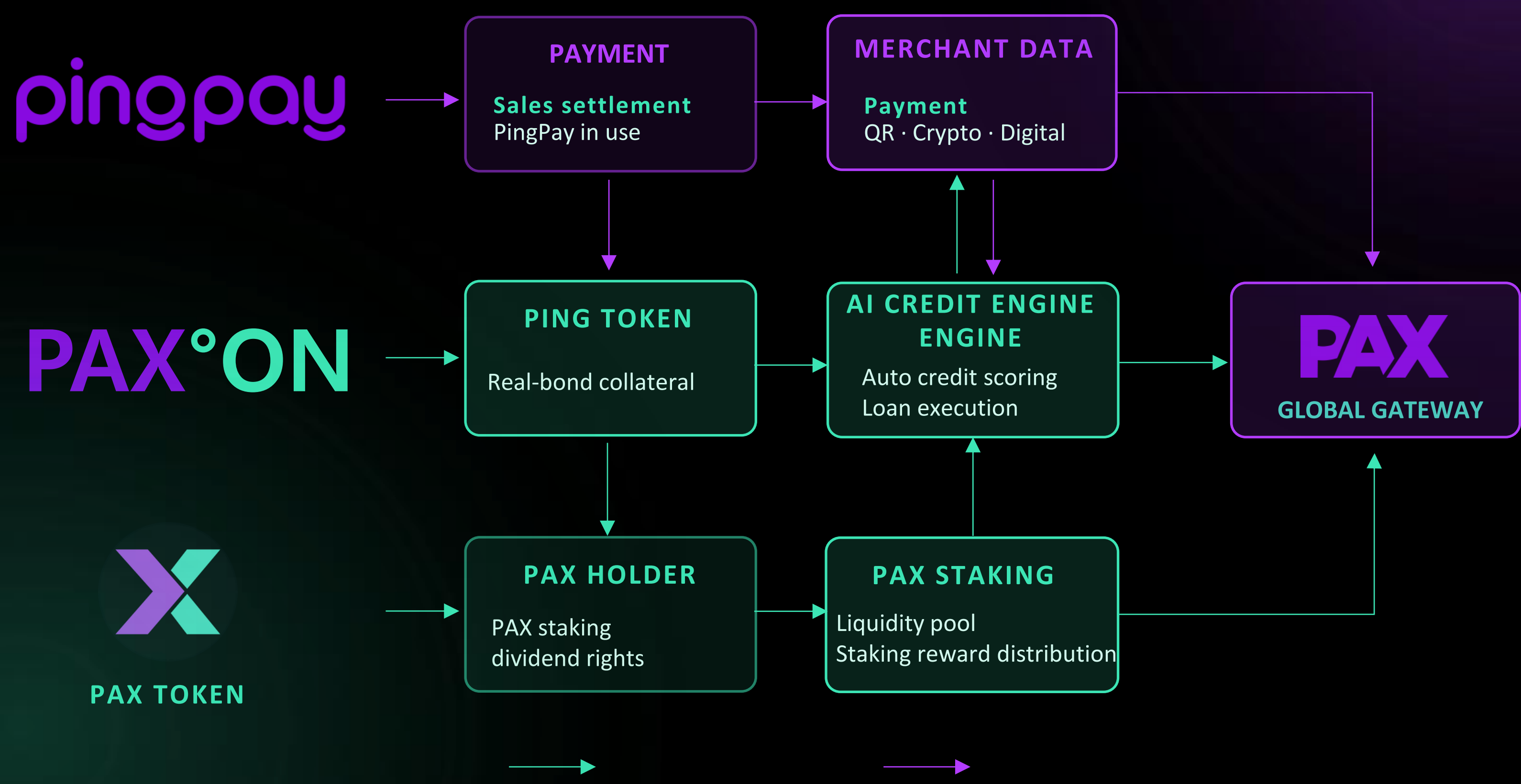
01 · PAYMENT	02 · CREDIT	03 · FINANCE	04 · ASSETS	05 · REVENUE
PingPay	AI Engine	Advance Finance	RWA · PING	Staking
Web3 payment infra	Credit score output	Merchant cash advance	Bond tokenization	PAX · PING dividend

STRATEGIC THESIS

As financial services expand, on-chain revenue sources expand → the staking reward pool deepens.
Each module backs the next module. No single point of failure exists.

3 Engines · 2 Tokens
One Financial Flywheel.

Each engine supports the next engine's growth, completing a single sustainable financial ecosystem.



AI Credit Scoring Engine.

Payment data becomesAdvance Financeprocess.

The PAX°ON AI Engine analyzes payment data and produces credit scores.
When a merchant is identified as execution-ready, PING (RWA) tokens are issued against that score as the underlying collateral.

STEP 1 Payment Data
PingPay · payment execution (merchant sales data)

STEP 2 AI Credit Scoring
AI Credit Scoring Engine · score produced, limit set

STEP 3 Advance Finance
Advance Finance · merchant instant execution

STEP 4 RWA Tokenization
Receivable generated → PING(RWA) token issued

Real Sales → AI Credit → Advance Finance → RWA(PING)

Use Case

Limit = Monthly Sales
up to 30%

Example

Monthly Sales (Monthly Sales)
30,000 USDT
Advance Limit (Advance Limit)
9,000 USDT (30%)

Execution Conditions

· 60 days of execution · Fee revenue generated
· Set up merchant credit line → PING auto-minted

Pingpay.

Web3-basedglobal paymentinfrastructure.

Merchants can support QR, digital, and crypto payments simultaneously.
All payment data is immediately accumulated as training data for the AI Credit Engine.

Payment RAIL A

QR Payment

Code-based one-line payment.
Existing QR receipts are flow-tagged and payment-cash receipt data is auto-recorded.

Pament RAIL B

Digital Payment

Cards · convenience payment
Existing gateways interlock — standardized as Pingpay standard data format.

Pament RAIL C

Crypto Payment

USDT · MEA · PAX etc. crypto wallet direct payment.
Auto-convert → USDT settlement.

OUTPUT · MERCHANT SALES DATA

All three rails are accumulated → immediately transferred as AI Credit Engine input data

Sales · Customer reviews · Repeat rate · Average transaction · Settlement · Local data — auto-weighting

AI Credit Engine.

Produces merchantAdvance Financelimit.

The AI analyzes 6 core payment data points to produce merchant credit scores.

Assessment Factor 01

Payment Data

Whole payment flow, per-transaction pattern

Assessment Factor 02

Sales

Day · Week · Day-unit sales, seasonal trend

Assessment Factor 03

Customer Activity

New vs repeat, visit customer count

Assessment Factor 04

Repeat Pattern

Day · Week-average transaction count, peak time band

Assessment Factor 05

Average Transaction

Average per-transaction, product-category distribution

Assessment Factor 06

Settlement · Region

Settlement delay, region · local effect

AI ENGINE OUTPUT

Produces merchant eligible credit limit in real time

Payment Data → AI Credit Engine → Advance Finance

Without relying on complex historical data, AI automatically calculates credit limits using accumulated real-time payment data.

Advance Finance.

AI Credit Score →Real-time credit execution.

Provides instant credit execution to merchants based on AI credit scores.
The sales data becomes the underlying for the loan.

ADVANCE EXAMPLE

Monthly Sales — **30,000 USDT**

↓ **Score produced AI Credit Score**

↓ **Credit Limit Created**

Advance Limit (30% of sales) — **9,000 USDT**

Execution Conditions
· 60 days of execution
· Merchant credit line opened · Auto-mint PING for executed usage

KEY FEATURES

Real-time limit creation

AI credit scores immediately convert to merchant execution cash advance limits.

Instant execution upon issuance

Digital receivable → RWA tokenization — automatically linked upon issuance, PING minted instantly (= real collateral).

Usage fees fund dividend pool

20% of generated usage fees are rewarded to the PING dividend pool.

Receivable → PING → Dividend Pool → PAX Ecosystem

RWA Tokenization.

Real receivables becomeassetson-chain.

Instant execution receives are issued as PING tokens based on the receivable.
The strength of real financial receivables converts illiquid assets into on-chain circulating assets.

EXECUTION FLOW

① Advance Execution
Merchant receives instant finance

↓

② Receivable Created
Digital receivable issued (60 days)

↓

③ PING Issued
PING(RWA) token auto-minted

↓

④ Dividend Distributed
PING dividend paid at usage

RWA ASSET

Real receivable-based RWA Token · PING

Real-receivable-based

Issued based on real-receivable collateral.
1:1 mapping per real receivable.

Advance Finance 1:1 Mapping

Same amount of advance executed
PING auto-minted.

Auto-Mint · Auto-Burn

Issued upon receivable creation → burned upon settlement.

Real finance linked to on-chain

Real finance quantification → receivable creation → brewing into on-chain liquidity.

PING Holders.

Credit execution growth,PING dividendalso grows.

PING holders can participate in RWA staking.
A portion of the auto-staked Advance Finance is paid into the Dividend Pool.

DIVIDEND RATE

20%

20% of credit execution usage fees are distributed automatically into the PING Dividend Pool.

PING HOLDER VALUE FLOW

SOURCE 01

Credit execution usage fee → Dividend Pool deposit

POOL 02

Dividend Pool → PING holder distribution

SCALE 03

Financial services ↑ → Dividend ↑ → Revenue ↑

INSIGHT

PING is linked to real finance and execution flow. Supply ≡ actual executed credit volume.

The more PING tokens are issued through credit issuance, the higher the dividend yield.

PING Holder Benefits.

What PING holders get —real sales-receivable dividendrights.

PING holders participate in PING(RWA) staking and receive dividend rights.

BENEFIT 01

RWA Staking Participation

Engage in PING(RWA) staking platform and receive PAX staking rewards + accumulated dividend yield.

BENEFIT 02

Governance Rights

Dividend Pool ownership authority, new PING module priority through ecosystem decision-making.

BENEFIT 03

New Module Priority Access

Priority rights to new financial service and RWA product usage.

BENEFIT 04

Platform Growth Compensation

PingPay merchant growth, credit execution volume expansion are continuously linked to additional compensation.

DIVIDEND POOL

Advance Finance usage 20% → Dividend Pool deposited → PING holder staking yields proportionally distributed.

Financial services growth ↔ Dividend yield increases ↔ Real sales growth brings possible dividend structure expansion as well.

PAX Token.

PAX is thePAX°ON credit execution(Advance Finance) liquidity supply token.

PAX is not an RWA token but a Liquidity token.
When PAX is staked, supply goes into the Advance Finance Pool, and the resulting staking rewards are distributed.

PING · RWA TOKEN

Real sales receivable
RWA auto-mint · auto-burn

- Use: Credit execution execution → Auto-mint
- Yield: Dividend Pool distribution
- Supply: Equal to Advance Finance execution volume
- Settlement: Merchant settlement upon settlement

PAX · LIQUIDITY TOKEN

Credit funding pool
Liquidity through staking

- Use: Liquidity supply (Reception)
- Yield: Staking rewards
- Supply: Real-time issuance · Liquidity supply through staking
- Settlement: Ecosystem-internal

PAX Staking.

Staking funds merchantcredit execution.

Staked PAX tokens function as the liquidity supply pool for the Advance Finance pool.

01 Stake PAx

PAX Staking

Investors stake PAX in the pool

100K+

Staker target

STAKER

02 Supply Liquidity

Liquidity Supply

Staked supply becomes liquidity pool

Pool Supply

Instant execution

Liquidity Pool

03 Advance Finance

Advance Finance

Liquidity supply funds merchants

Instant

Merchant funding

Merchant Cash

04 Finance Fees

Usage Fee Generated

At execution 20% usage fee

60 Days

Settlement period

Finance Fees

05 Auto-Compounding

Staking Reward

Yield auto-distributed to investors

Every Hr

Time-based payout

Auto-Compounding

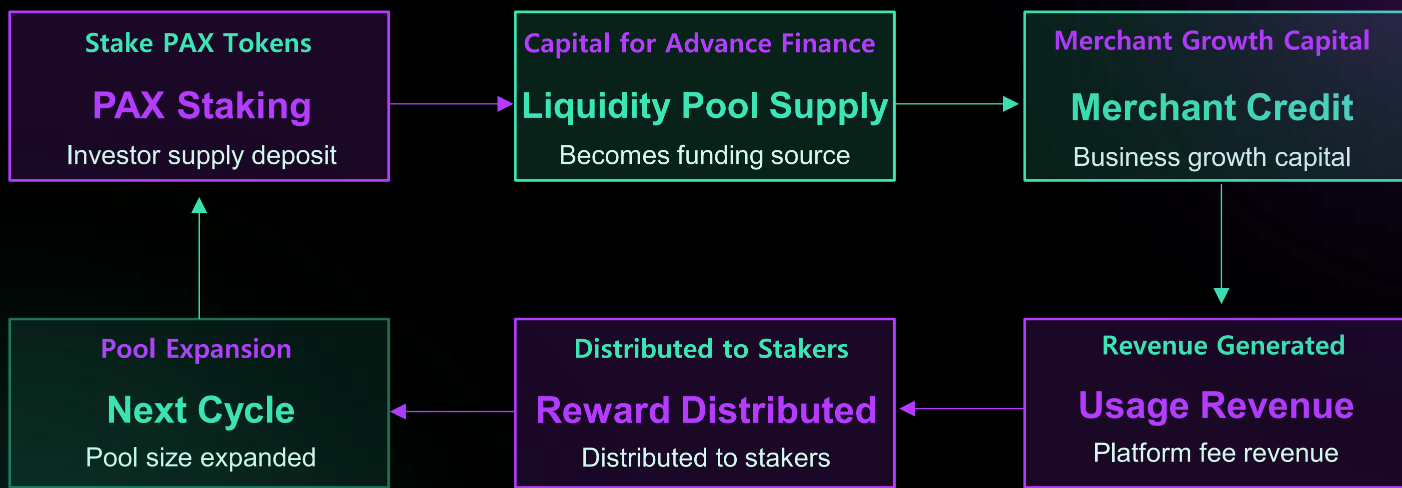
LIQUIDITY FLOW

Staking capital supplies liquidity to real economy through the credit execution pool; generated revenue is automatically distributed to staking participants.

PAX Staking Reward Loop.

Real economy createsrewardable circulation.

PAX Staking → Liquidity Supply → Merchant Credit → Usage Fee → Reward distributed → Next cycle



WHY IT WORKS

Real sales verification provides instant credit execution to merchants.

Advance Finance execution generates Finance Fees → Reward Pool accumulation → Auto-distributed to stakers.

PAX Staking Reward System.

Participation rewardsbased on staking andplatform usage.

PAX rewards are participation-tier rewards based on staking and actual platform usage.

TIER 01

Staking Rewards

Staking Participation Reward

Income participants earn hourly for the held staked amount. Auto-compounded.

TIER 02

Direct Referral Rewards

Direct Referral Reward

Direct invited partners' staked yield additional rewards per hour.

TIER 03

Rank Rewards

Rank Reward

Team performance-based rank upgrade, additional incentive upon promotion.

TIER 04

Ecosystem Rewards

Platform Growth Reward

PingPay merchant growth, whole system transaction volume expansion, additional compensation paid.

DESIGN PRINCIPLE

All rewards are participation-tier rewards based on actual staking and platform usage.

The larger the reward received, the larger the personal stake · usage activity ↔ ratio.
— Reward power is composed of practical contribution memory and proportional linkage.

Five Revenue Streams.

Five revenue sources create sustainable growthstructure.

Payment, finance, swap, service, platform revenue become the driving structure for sustainable growth.

PLATFORM REVENUE STREAMS

SOURCE 1
PingPay Transaction Fee
QR · Digital · Crypto payment transaction fee revenue

SOURCE 2
Advance Finance Usage Fee
Credit execution usage fee generated 20% → PING dividend

SOURCE 3
Swap Fee
Token swap fee revenue

SOURCE 4
Merchant Service Fee
Additional service fee revenue

SOURCE 5
Staking Ecosystem
Platform growth dividends

Diversified Revenue Model

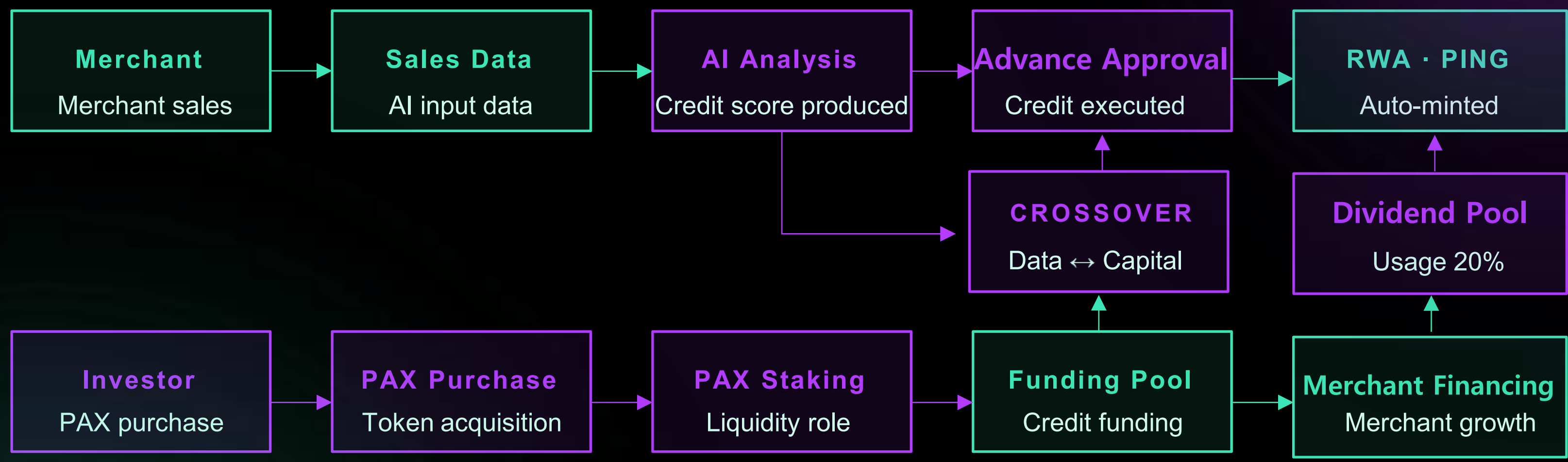
Five streams form a platform-independent revenue foundation. Sales and financial service usage fees are core revenue, core is the Reward Pool accumulation mechanism.

· Payment transaction increase
→ Payment Fees increase
· Advance Finance expansion
→ Finance Fees increase
· Platform expansion
→ All revenue sources linked growth

Ecosystem Flow.

Data and capital meetin one value.

Combined sales data and liquidity structurally interlock to create continuously growing value.
Merchant sales → AI analysis → Credit → RWA(PING) → Dividend pool
PAX participation → Staking → Liquidity pool → Merchant growth



CLOSED-LOOP ECONOMY

The two-way capital flow creates the mutual conversion of another form of value.
Both sides are interconnected credit executions.

External market volatility has little effect, internal revenue circulates continuously.

Why PAX?

Different from existingnew investment staking model.

Real-economy-validated continuous circulation is the foundation of sustainable reward structure.

EXISTING STAKING FLOOR

Depends on new investment

Rewards must be supported by continuously entering new investment staking capital.
If capital inflow is excessive, the reward is exhausted and operational sustainability is threatened.

PAX ECOSYSTEM

Sustainable reward based on real business circulation

Payment (PingPay), credit execution usage fees (Advance Finance), RWA tokenization (PING) generated from real circulation becomes the reward (Reward Pool) source.

SUSTAINABILITY MODEL · 5 BASES

Payment Transaction Fee	Platform Service Fee	Credit Execution Usage Fee	Swap Fee
PingPay transaction fee	Analytics data construction	PING dividend 20%	Swap fee revenue

Platform growth ↔ PingPay merchant growth ↔ credit execution volume expansion ↔ maximize dividends —
Ecosystem revenue flows diversely and the PAX Staking · PING dividend structure strengthens together.

Connecting Real Commerce toReal World Assets.

PAX Global Gateway links Payment (PingPay) → Data (AI) → Finance (Advance Finance) → Asset tokenization (RWA · PING) → Liquidity (PAX Staking) through one sequential financial ecosystem.
Real economy and blockchain assets connect global Web3 financial platform as a structural goal.

PILLAR 01

Real-economy foundation

Payment transaction fee, credit execution usage fee revenue is direct foundation.
Real economy value is connected to the digital asset realm.

PILLAR 02

Modular ecosystem

Each module operates independently and combines with each other.
No single role is over-dependent — organically connected organically.

PILLAR 03

Sustainable reward

Financial service expansion → revenue diversification → reward deepening → ecosystem expansion.
Family income is not the only value, accumulates.

Growth Flywheel.

One rotation faster, wheel grows faster.

Merchants ↑ → PingPay transaction volume ↑ → Sales data ↑ → AI credit score accuracy ↑ → Credit limit ↑ → Capital increase ↑ → PAX Staking pool ↑ → Merchant growth ↑ → again first step.
Every element growth creates the next element growth, completing a continuous sustainable growth cycle.

COMPOUND EFFECT

One direction improvement creates the other direction improvement — each cycle starting point is larger than the last cycle starting point.

Join PAX

Build the Future of Real-World Finance.