



POC GOLD.

White Paper

Project Overview (Introduction)

Background and Purpose

POC GOLD (hereinafter referred to as "POCG") has been designed as a payment-type digital asset directly connected to the real economy.

Although the blockchain industry continues to grow, many projects remain limited to speculative trading without actual use cases.

POCG has been structured to overcome this limitation by serving as an immediately usable payment method at domestic directly managed outlet discount stores and online shopping platforms.

The project aims to bridge the gap between the real economy and digital assets, centered around the ****PlusOne Outlet**** brand.

When payments are made using POCG at nationwide directly managed stores and affiliated offline shops, users receive reasonable benefits and experience tangible utility through the coin.

Furthermore, the project plans to gradually expand its usability to overseas directly managed outlets and global online stores.

Key Keywords

- *Real-Economy Payment*
- *Integration of Direct Outlets and Online Platforms*
- *High-Speed and Low-Fee Polygon Network*
- *Global Partnership and Merchant Expansion*

Project Basic Information

Chain	Polygon
Full Name	POC GOLD
Abbreviation	POCG
Total Supply	3,000,000,000
Primary Use	Domestic and international directly managed outlets and online shopping

Payment Necessity Centered on the Real Economy

Currently, digital assets are in a situation where practical application in real transactions is limited compared to technological innovation. POCG has been designed in the following practical directions.

Consumer Real-Use Centered

POCG functions not as a mere investment instrument but as a real-use coin utilized for payments in actual stores and online. It is configured so that users can directly confirm the utility of the coin by participating in payments.

Improvement of Merchant Revenue Structure

Merchants are designed to be able to expect both a reduction in the burden of payment fees and an expansion of brand reach through POCG payments. It aims at a model that maximizes merchant benefits from the perspectives of settlement and promotion.

Transparent and Prompt Settlement

A high processing performance and low fee structure based on the Polygon chain have been adopted. Through this, the efficiency and transparency of payment processing and settlement procedures are configured to be enhanced.

Integrated Online–Offline Ecosystem

By linking with online shopping malls and mobile services, it is oriented toward a structure in which users, merchants, and the operator are connected into a single payment network. It is planned to gradually expand an integrated payment environment that encompasses offline directly managed outlets and online platforms.

POCG aims to naturally incorporate digital assets into everyday consumption activities. It is oriented toward a structure in which network utility is accumulated as users participate in payments, and it takes as a key task the realization of the trust and transparency of blockchain in the realm of the real economy.

Philosophy & Vision

Project Philosophy

POC GOLD has “real-economy-centered value realization” as its core philosophy. The project aims not to remain at the virtual value of blockchain, but to realize the true value of the coin through practical consumption and payments.

POCG pursues a structure in which the ecosystem grows through use in real life rather than speculative trading.

To this end, a real-economy-centered ecosystem in which payment, consumption, and distribution circulate has been designed, and a structure has been prepared in which users participate as economic agents.

This direction means a structure in which value is formed through the expansion of practical demand according to the increase in usage, not the price fluctuation of the coin itself. In other words, it seeks to implement the essence of blockchain in the real economy as a “coin that is used,” not a “coin that creates value.”



Project Vision

A coin that becomes the center of offline payment innovation :

- POCG is planned to be operated as a payment method available at nationwide directly managed outlet stores and affiliated merchants.
- It aims to lead the popularization of blockchain payments through a structure directly used for actual product purchases.

Expansion into a global brand :

- The project is based on the domestic market but plans to expand into overseas directly managed outlets and partnership networks.
- It aims to be a global payment brand that provides the same payment value and benefits to global users.

Complete convergence of the real economy and blockchain :

- POCG aims to apply the transparency and efficiency of blockchain technology to the payment and settlement processes of the real economy.
- By securing both technical reliability and the convenience of commerce, it is designed so that digital assets naturally converge into the everyday economy.

Leading changes in everyday payment habits :

- It will induce users to utilize digital assets instead of existing cash or card payments, and by providing a payment experience without boundaries between online and offline, it plans to create changes in payment habits.

Building a community-centered value-sharing ecosystem :

- The POCG ecosystem is based on a win-win structure in which users, merchants, and the operator grow together.
- Users obtain rewards through payments, merchants expand revenue through increased incoming customers, and the entire network is designed to achieve sustainable growth through this circulating structure.

Business Model



Payment Structure for Directly Managed Outlets and Partner Stores

POC GOLD (POCG) is building a payment ecosystem that can be immediately utilized in the real economy.

Centered on PlusOne Outlet directly managed outlets operating in major regions nationwide, users can directly pay for products through POCG. A certain rate of discount or accumulation benefits is applied at the time of payment, and this real-use experience serves as a key factor in forming the actual value of the coin.

Partner stores obtain three practical advantages through POCG payments: reduction of payment fee burden, brand promotion effect, and inflow of new customers.

The payment process is configured to ensure that payment authorization and settlement procedures are handled quickly and transparently, based on the Polygon chain.

In the future, POS terminal integration and QR payment methods will be operated in parallel to provide an environment where general consumers can use it as easily as cash or cards.

POCG payment aims for a win-win payment structure that goes beyond a simple act of payment and returns benefits to both consumers and partner stores.

Through this, the coin circulates through use, and through circulation, an economic structure is formed in which value is naturally accumulated.

Integrated Online–Offline Coexistence Model

POCG's business model is designed as an integrated structure that includes not only offline stores but also online payment systems.

On the online shopping mall <https://plusoneoutlet.shop/> and the mobile platform <https://plusone.waveon.me/>, users can experience the same payment environment. (Planned)

Payment details used at offline stores are automatically linked to the online account, and point accumulation, reward receipt, and transaction history management are operated in an integrated manner.

In addition, through future expansion of global partners and overseas directly managed outlets, it plans to expand so that a single user can experience the same payment environment anywhere in the world.

Through this structure, POC GOLD is not just a coin project, but is expected to establish itself as a real-economy-based payment ecosystem in which partner stores, consumers, and the operator all share benefits.



Payment System

Polygon-Based Payment Technology Structure

The payment system of POC GOLD (POCG) is built on the Polygon blockchain. Polygon is a high-performance chain capable of processing thousands of transactions per second (TPS), satisfying all the essential elements for payment services: speed, fees, and stability.

The POCG payment process consists of the following procedures :

User Payment Request

When a consumer selects payment at a store or on an online platform, the POCG payment request is transmitted to the blockchain network.

Smart Contract Approval

The transaction request is verified through a smart contract, and information such as payment amount, wallet address, and timestamp is automatically recorded.

Payment Completion and Settlement

Once approved, the transaction is immediately completed on the Polygon network, and the amount is reflected in real time in the merchant's settlement wallet.

Reward Processing

Depending on the payment amount, consumers automatically accumulate points or reward tokens, which can be used for future discounts or additional payments.

Wallet and POS Integration Mechanism (Planned)

POC GOLD payment is operated in a form that integrates a mobile wallet application with POS terminals.

Users can generate or scan a payment QR code in the mobile wallet to proceed with payment, and the POS terminal immediately recognizes and approves the transaction.

QR/NFC Payment Support

Stores support convenient payment methods using QR codes or NFC (Near Field Communication).

Users can use coins with the same level of convenience as card payments.

Real-Time Settlement and Automatic Receipt Issuance

After payment completion, merchants can confirm settlements immediately through data on the Polygon network.

Transaction receipts are automatically issued electronically and stored for both the consumer and the store.

Online Integration

Payment details from offline stores are automatically synchronized with the online account.

Users can easily check transaction details, accumulated points, and payment history through the website or app.

This payment system simultaneously realizes the transparency of blockchain and the practicality of the real economy.

It aims to technically embody POC GOLD's philosophy of being a **"coin used in real life."**

Tokenomics

Basic Information and Issuance Structure

POC GOLD (hereinafter “POCG”) is a payment-type utility token issued based on the Polygon chain.

The total supply is fixed at **3,000,000,000 POCG**, and all issuance details are transparently recorded on the Polygon blockchain.

The project is designed so that the issued tokens can be used directly for payments and distribution in the real economy, rather than for short-term speculative purposes.

All tokens are planned to be distributed to the market in stages according to a certain ratio, rather than through a centralized issuance method.

This structure is intended to manage circulation volume stably and minimize sudden market volatility.

Distribution Management and Value Stabilization Strategy

To function not as a mere trading asset but as a sustainable means of payment, POCG operates the following management policies.

1. Step-by-Step Distribution Structure

The initial circulation is limited to a portion of the total supply, and supply is gradually carried out according to payment usage and the scale of merchant expansion.

This helps prevent oversupply in the market and preserve the intrinsic value of the coin.

2. Burn Policy

A certain percentage of transaction fees or recovered promotion portions will be regularly burned.

Through this, the circulation relative to the total issued amount will gradually be reduced in the long term, inducing a value increase effect based on scarcity.

3. Reward Circulation Structure

Reward tokens accumulated by users at the time of payment are used for reuse at merchants and additional purchases, and are designed to circulate back into the payment ecosystem.

Through this, the token forms a circular economy in which consumption and recycling are repeated within the ecosystem.

4. Transparent Operational System

All issuance, distribution, and burn details are recorded on the Polygon blockchain in real time, and anyone can check them.

This transparent structure serves as a foundation for securing user trust and promoting long-term value stability.

Category	Percentage	Purpose
Operations and Payment Circulation	40 %	For offline outlet and online payment circulation.
Marketing and Reward	20 %	Payment rewards, promotions, user benefits
Partnerships and Affiliations	15 %	Securing domestic and overseas merchants and strategic partnerships
Team and Operating Expenses	15 %	Maintaining technical development and operational personnel
Reserve and Foundation Holdings	10 %	Securing emergency liquidity and maintaining long-term stability

Distribution Plan

Step-by-Step Distribution Structure

POC GOLD (hereinafter “POCG”) places top priority on market stability and real-use-based distribution.

It adopts a step-by-step distribution structure aligned with payment demand and the pace of ecosystem expansion to prevent indiscriminate initial volume releases.

Each phase proceeds sequentially based on indicators such as actual payment usage rate, number of merchants, and transaction volume.

This gradual distribution structure is intended to minimize the token’s market volatility and induce stable price formation based on practical demand.

Market Stabilization and Operational Strategy

POCG’s distribution plan is designed not as a simple coin allocation but as part of the payment ecosystem’s operational strategy.

The following operational principles are applied to ensure market credibility and the formation of a sustainable ecosystem.

1. Demand-Driven Distribution

The coin is supplied according to demand indicators in the real economy, such as the number of payment transactions, merchant expansion, and the scale of reward payouts. Through this, it is operated to prevent price instability caused by excessive distribution and to maintain the intrinsic value of the coin.

2. Transparent Distribution Management

All distribution and movement details are recorded on the Polygon blockchain and disclosed so that anyone can verify them.

The distribution status, holding wallets, burn details, etc., will be transparently disclosed through regular reports.

3. Burn and Redistribution Policy

A certain percentage of payment fees and recovered marketing portions are regularly burned to control circulating supply.

In addition, redistribution is made to merchants or the community that contribute to ecosystem activation to maintain a continuous network circulation structure.

4. Distribution Speed Control Mechanism

Exchange distribution and payment distribution are managed separately, and a policy has been prepared to activate a temporary distribution restriction (Freeze) function in the event of market overheating.

Through this, token distribution is operated to respond flexibly to market conditions.

Category	Period	Distribution Ratio	Purpose
1st Phase (Initial Distribution)	Project launch ~ 6 months	10 %	Initial exchange listing, payment testing, marketing distribution
2nd Phase (Domestic Payment Introduction)	6 months ~ 1 year	20 %	Expansion of offline outlet payments, securing merchants
3rd Phase (Online Payment Integration)	1 year ~ 2 years	25 %	Integration with online shopping mall and mobile payments
4th Phase (Early Global Expansion)	2 years ~ 3 years	25 %	Expansion of distribution to overseas directly managed outlets and partners
5th Phase (Stabilization Stage)	After 3 years	20 %	Distribution adjustment, burn policy and redistribution operations

Ecosystem Expansion

Establishment of Domestic and International Merchants and Partnerships

POC GOLD (hereinafter “POCG”) is gradually expanding its real-economy payment ecosystem centered on PlusOne Outlet directly managed outlets operating nationwide. An environment in which payments are possible has been established in major domestic regions, and in the future, the payment network will be expanded to region-based stores, small businesses, and franchise stores through a merchant partnership program.

Merchants can expect effects such as a reduction in payment fees, an increase in customer inflow, and an improvement in brand credibility through POCG payments. In addition, since payment settlement is carried out in real time, operational efficiency can be greatly improved compared to existing card payments.

In the partnership sector, strategic cooperation with various industries such as distribution, travel, food and beverage, and fashion is being promoted, and through this, POCG aims to establish itself as a practical payment method across everyday consumer spending as a whole.



Global Payment Network Vision

POCG plans to promote global expansion centered on overseas directly managed stores and partner companies, based on the domestic payment network.

To this end, the following strategies will be applied step by step.

1. Linking Overseas Directly Managed Outlets

The payment infrastructure of directly managed stores built mainly in Korea will be linked with overseas directly managed stores, and a system that can provide the same payment environment will be operated.

Users will be able to make payments with the same wallet regardless of country, and a consistent user experience (UX) will be secured through integrated operation of the global brand.

2. Establishment of an International Merchant Network

Through cooperation with overseas merchants and partner companies, a multi-payment system that can parallel local currency-based payments and POCG payments will be introduced.

This naturally incorporates the usability of POCG into the local market, providing the foundation for it to take its place as a universal digital payment method for global consumers.

3. Enhancement of Global Brand Awareness

POCG will establish brand value through a trust-based image as a “coin that can actually be used,” leveraging its strength as a real-economy-centered model.

In the future, joint marketing with brand partners will be carried out, and it plans to expand into a global brand ecosystem beyond payments.

Roadmap

Development and Commercialization Phases

POC GOLD (hereinafter “POCG”) has established a step-by-step implementation plan aimed at building a real-economy payment ecosystem.

Each stage is designed to maintain a balance between technical completeness and commercialization speed, proceeding in the order of **initial infrastructure construction** → **real-use expansion** → **global expansion**.

This roadmap may be flexibly adjusted depending on market conditions and the pace of technological development, and all stages will be carried out based on the principle of transparent operation through blockchain.



Legal Notice

User Protection and Regulatory Compliance

The POC GOLD (hereinafter “POCG”) project complies with relevant laws and regulations at home and abroad, and strives to provide safe and transparent services to all users. The contents stated in this whitepaper are materials to help understand technology development and service plans, and do not imply legal or financial rights or guarantees.

The project operates based on the following principles.

1. User Protection Principle

All payments and transactions are designed to be recorded on the Polygon blockchain so that they cannot be tampered with.

Encryption and security policies will be continuously strengthened to protect users’ personal information and assets.

2. Ensuring Regulatory Compliance and Transparency

POCG plans to conduct its business in accordance with each country’s laws related to virtual assets and electronic payments.

Depending on changes in legal requirements, the service structure, payment policies, or merchant operation methods may be partially changed.

All major decisions will be announced in advance through official channels and shared transparently with users and partners.

3. Precautions When Integrating Third-Party Services

Some services integrated with affiliates or external payment gateways may be restricted according to third-party system policies.

The project operator does not take direct responsibility for losses caused by such changes or temporary usage restrictions.

Risk Notice and Limitations

The development and operation of POCG may be affected by various external factors such as market environment, technological changes, and regulatory reforms.

Accordingly, the following risks exist.

1. Market Volatility Risk

Due to the nature of digital assets, price fluctuations may occur depending on market conditions.

Although POCG is operated as a coin centered on real-economy payments rather than for speculative purposes, it does not guarantee price fluctuations on external exchanges or secondary markets.

2. Technical Risk

There is a possibility of temporary disruptions due to technical factors such as upgrades of the Polygon network, security vulnerabilities, or service interruptions.

The operations team maintains monitoring and recovery systems at all times to prevent this.

3. Policy and Regulatory Risk

Depending on changes in each country's laws or regulatory policies related to virtual assets, some services may be restricted or operational policies may be modified.

The project responds promptly to such changes and prioritizes lawful operations.

This whitepaper is not a document for investment solicitation, financial advice, or contract execution, and the contents herein may be changed without prior notice.

All participants and users should fully understand the project's direction and risks before using it.