# **G**mix

**GMIX Whitepaper** 

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## **1. Executive Summary**

GMiX is the utility token developed by Gennius XYZ to act as an interoperable digital currency that unifies the fragmented world of rewards, loyalty points, miles, and vouchers. It enables users to consolidate value from various reward programs into a single, fluid currency that can be seamlessly used across the Gennius XYZ ecosystem. GMiX tokens are designed to be compatible with network tokens, allowing them to be embedded into network tokens issued by Visa or Mastercard and used for real-time transactions across a global merchant network. This innovation transforms traditionally siloed reward assets into liquid, usable value–enhancing user flexibility, increasing redemption rates, and unlocking new monetization avenues for program providers.

GMIX is an ERC-20 EVM-compatible token that enables seamless interoperability and instant swaps between Rewards assets, fiat currencies, and crypto assets. It is the backbone of the Gennius XYZ ecosystem, designed to unify the fragmented world of rewards by tokenizing traditionally siloed assets such as miles, vouchers, and loyalty points. GMIX provides users with the ability to consolidate and convert disparate reward values into a fluid digital currency, useable at over 100 million merchants worldwide through embedded network tokens issued by Visa or Mastercard and wallet integration. This token is not just a bridge between rewards and fiat, but a transformation engine that converts dormant value into active capital.

GMIX has included a revolutionary technology called "CC" (Cron Robot!). Developed in Java Spring Boot, CC was designed to enable users to connect all sources of rewards points, digital assets, and payment networks available in the global marketplace. It was designed to run intelligence, allowing the implementation of business rules - accurately and efficiently including customized accrual engine, - spending preferences, - fraud control, - and analytics, among others. CC can be executed in real time or through a cronjob, which allows for the preprogramming of the robot's scheduling.

Our turnkey solution is ready to instantly connect your rewards assets, fiat money, and cryptocurrencies, for you to start earning on every transaction and redeeming without currency limits or merchant constraints, globally and locally.

## 2. Introduction

In the rapidly evolving landscape of financial technology, the next wave of innovation is represented by "wallets of wallets." These platforms are transforming the digital asset ecosystem by allowing users to manage a diverse range of financial instruments—including rewards programs, credit cards, debit cards, bank accounts, and cryptocurrencies—through a single interface. This white paper explores the architecture develop by Gennius XYZ that enable these next-generation wallets, detailing how to streamline financial management and enhance user autonomy in both digital and physical realms; by translating close loop rewards assets originated by program owners and make these assets compatible to network tokens for universal consumption.

#### The All-In-One Digital Wallet

Next-generation wallets provide a comprehensive solution for navigating the complex world of finance. By consolidating multiple financial accounts into one accessible container, users can monitor their overall financial health, their store value, payment instruments enabled and execute transactions seamlessly. These wallets support a dynamic range of assets, from fiat currencies in traditional bank accounts to digital currencies and network tokens. The integration capabilities extend to managing credit and debit card functionalities, enabling real-time tracking and smarter spending decisions.

#### **Enhanced Financial Control and Flexibility**

The core of the technology is it's the ability to provide unprecedented financial control, transparency and flexibility. Users can effortlessly convert their assets from one form to another, such as turning reward points into cryptocurrency or vice versa, depending on their needs at any given moment. This fluid asset management not only simplifies the user's financial management but also maximizes the utility and value of each asset type.

#### Web3 Integration

Leveraging the decentralized nature of blockchain technology, Gennius' next-generation wallets incorporate Web3 integration, allowing for direct, peer-to-peer transactions and a more transparent financial ecosystem. This feature is pivotal for users who are increasingly looking to engage with digital economies directly, without intermediaries. It enhances privacy and reduces transactional costs, making digital financial management more accessible and efficient

#### **Rewards Programs Integration**

A distinctive feature of these advanced wallets is their ability to integrate multiple rewards programs. Users can aggregate and optimize their loyalty points, air miles, and cash-back rewards, managing them as easily as they would handle traditional currencies. This integration empowers consumers to make the most of their accumulated rewards, providing both flexibility in how they redeem them and transparency in tracking their value.

**Integration and Simplification:** By tokenizing reward funds and utilizing the GMIX token, the Gennius platform aims to translate, simplify and integrate various financial rewards into one streamlined container. By them, pairing the GMiX token to network tokens issued by Visa and/or Mastercard, consumers gain access to universal acceptance of their rewards assets maximizing value and generating a new source of good funds for the networks, like a prepaid balance, checking accounts balances or credit lines.

**Enhanced User Engagement:** At the same time, the use of GMIX as a rewards mechanism is designed to increase user engagement by providing tangible incentives for activities within the platform, including trading, investing, or participating in other platform offerings. Program owners or consumers, can acquire the GMiX token, as store value to then use it universally.

#### **Strategic Benefits to Centralized Exchanges**

Implementing the GMIX token offers several strategic advantages to centralized exchanges:

**Enhanced User Engagement:** Rewarding transactions with GMIX tokens makes trading more appealing, potentially increasing both the frequency and volume of trades.

**Improved Customer Loyalty:** With benefits and rewards linked directly to trading activity, GMIX helps cultivate a loyal user base. Regular rewards provide a continuous incentive for users to choose a GMIX-enabled exchange over competitors.

**Market Differentiation:** By offering a unique rewards token, exchanges can differentiate themselves in a crowded market. This distinction can be pivotal in attracting new users and retaining existing ones.

**Scalability and Adaptability:** The GMIX token system is designed to scale and adapt to changing market conditions and user needs, allowing exchanges to adjust reward structures as necessary to maintain competitiveness and relevance.

**Adoption of Digital Assets:** As detailed in the "Digital (De)Dollarization?" article, there is a growing shift towards digital currencies and assets. This shift provides a ripe environment for introducing a rewards-based digital token that can be used across a centralized exchange and banking interface (1).

**Competitive Edge:** Offering a proprietary token like GMIX can distinguish the Gennius platform in a competitive market by adding unique features that leverage blockchain technology for rewards management and transaction efficiency.

## **3. Project Description**

GMIX tokens have been engineered to support both on-chain and off-chain operations, enabling hybrid wallet solutions that operate across fiat systems and blockchain networks. The integration with Polygon's Agg Layer ensures that GMIX operates across over 100 Web3 platforms while maintaining compatibility with traditional payment infrastructures. Through these enhancements, GMIX enables real-time, low-fee transactions and acts as the interoperable standard for digital rewards liquidity, including compatibility with network tokens issued by Visa or Mastercard.

**1. Reduced Transaction Costs:** We've optimized our system on the Polygon network to significantly reduce gas fees. This change means cheaper transactions for you, making it more economical to use GMIX for your daily needs.

**2. Enhanced Interoperability:** Introducing the Agg Layer by Polygon Labs—a state-of-theart protocol unifying various blockchains into one seamless network. This innovation allows you to effortlessly manage your rewards across over 100 Web3 platforms, offering you a unified and enhanced user experience.

**3. Improved Transaction Privacy and Efficiency:** GMIX now supports both on-chain and off-chain transactions, providing you with faster, more private transaction options that are scalable and secure, thanks to Polygon's EVM compatibility. This flexibility ensures that your sensitive transactions remain confidential and efficient, away from public network congestion.

**4. Broad Application Compatibility:** Our updated infrastructure now better supports both decentralized and centralized applications, including major platforms like Uniswap. This compatibility fosters wider adoption and facilitates innovation, making GMIX a versatile choice for developers and users alike.

**5. Blockchain Infrastructure:** Utilizing blockchain technology to manage and distribute GMIX tokens ensures transparency, security, and efficiency. Blockchain's inherent characteristics, such as immutability and decentralization, enhance trust among users.

**6. Smart Contracts for Rewards Distribution:** Smart contracts can automate the distribution of GMIX tokens based on predefined criteria and user activities, reducing administrative overhead and improving user satisfaction with real-time rewards.

These updates position GMIX not only as a pioneer in technological advancement but also as a leader in user-centric solutions in the blockchain ecosystem.

## 4. Uses Cases

**Multi-functional Use Cases:** GMIX tokens can be utilized for a variety of purposes within the Gennius platform, such as payment for transaction fees, access to premium features, or direct trade within the exchange. GMIX can be embedded into network tokens issued by Visa or Mastercard through Gennius partners, enabling fiat-like transactions using tokenized rewards at both online and offline POS systems.

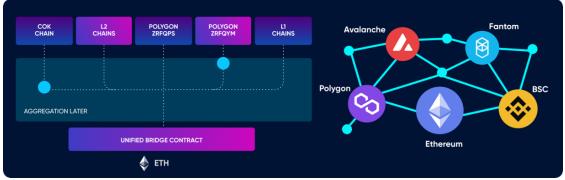
**Rewards Liquidity:** Users can convert their accumulated rewards into GMIX tokens, which can then be used within the platform or converted into other cryptocurrencies or fiat, enhancing the liquidity and usability of the rewards.

**Interoperability:** GMIX is supported in Polygon and takes advantage of the new protocol **Agg Layer** designed for them to unify disparate blockchains into a cohesive network experience for end-users. This innovation allows our users to seamlessly harness their reward performance across an extensive network of more than 100 Web3 platforms, effectively bridging the divide between multiple blockchain ecosystems.

Consumers can instantly convert their GMIX tokens into fiat equivalents within their digital wallets, enabling purchases from a global network of merchants without friction.

Gmix is a mechanism, protocol, or service that helps reduce gas fees (which are paid in Gwei, a denomination of Ethereum). The idea is that by using Gmix, users can pay less for executing transactions on the Ethereum blockchain.

We've optimized our system on the Polygon network to significantly reduce gas fees. This change means cheaper transactions for you, making it more economical to use GMIX for your daily needs. Gwei: A small unit of Ether used to measure gas prices (1 ETH = 1 billion Gwei).



Source: Cointelegraph

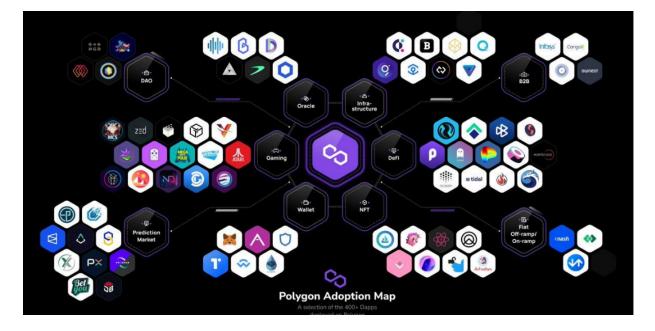
**Gmix Gas fees** is leverage in Polygon to reduce the cost of transactions in terms of Gwei. We've optimized our system on the Polygon network to significantly reduce gas fees. This change means cheaper transactions for you, making it more economical to use GMIX for your daily needs.

FEATURE	ETHEREUM GAS FEES (USD)	POLYGON GAS FEES (USD)
ERC-20M Transfer	\$1.68	\$0.0026
NFT Transfer	\$2.20	\$0.0034
OpenSea Sale	\$1.85	\$0.0029
Add Liquidity (Uniswap v3)	\$5.61	\$0.0088
Swap (Uniswap v3)	\$4.78	0.0075

Source: Coingecko

**On-Chain & Off-chain transactions:** Gmix is EVM Compatible enabling the creation of private blockchains offering scalability, privacy, and the ability to execute transactions efficiently both on-chain and off-chain. Including enhanced security, privacy, and control over transactions ensuring that sensitive information remains confidential, avoiding public network congestion and high fees, and enabling seamless integration with our current systems and processes.

**Decentralized applications (DApps) and Centralized applications compatibility:** Gmix's infrastructure supports a wide range of decentralized finance (DeFi) applications and services, promoting broader adoption and innovation within the blockchain space. Its versatility and compatibility make it a preferred choice for developers aiming to bridge the gap between decentralized and centralized systems. An excellent illustration of such compatibility is Uniswap, which currently supports over 1,800 cryptocurrencies on its network.



#### Announcing and Positioning GMIX

Given its unique characteristics and the specific ecosystem it serves, the best way to announce and position GMIX involves highlighting its utility and stability while managing expectations about its use cases and circulation:

#### 1. Highlight Stability and Reliability:

Communicate Stability: Emphasize that GMIX is pegged to the USD, providing a stable and reliable measure of value within the platform, which can be particularly appealing in the volatile crypto market.

Assurance of Backing: Assure users and stakeholders that GMIX's value is backed by actual reward funds held by the bank, providing a layer of security and trust.

#### 2. Define Specific Utility and Benefits:

Focused Use Cases: Clearly define the use cases of GMIX within the Gennius platform and associated banking services–such as redeeming for services, fee reductions, or special access within the platform.

Benefits of Rewards Tokenization: Outline the advantages of having a tokenized rewards system, such as ease of accumulation, redemption, and potential for secondary uses within the platform.

#### 3. Educational Outreach:

User Education: Implement educational campaigns to help users understand what GMIX is, how it works, and its benefits. Focus on educating them about how GMIX differs from other cryptocurrencies and stablecoins.

Transparency in Operations: Maintain transparency about how the token is managed, the security measures in place, and how the bank determines its value conversion to USD.

#### 4. Marketing and Strategic Alliances:

Marketing Strategies: Use targeted marketing strategies to promote the adoption and use of GMIX among platform users, emphasizing its role in enhancing their financial and transactional experience.

Partnerships: Explore partnerships with other financial services and platforms that might benefit from integrating or supporting GMIX, expanding its utility and acceptance within a broader network.

## **Rewards Assets**

Customer loyalty and engagement programs are marketing tools in finance that can increase positioning, branding, and revenue to companies. It is a strategic solution that can set any company apart from the rest. Loyalty rewards programs represent strategic investments for all types of organizations and, sometimes, they are a key part of their identity.

**Rewards Assets** are experiencing an increase in adoption rates due to a new wave of digital transformation. Considering the value of the loyalty and rewards industry, it's crucial to understand the paths that companies are building to reach a relevant and successful concept for the market. Not all loyalty programs are the same, and even if trends are developed, value added, and customized propositions help to build the entire ecosystem. The possibility of including blockchain to reward programs adds an additional layer to the mix, boosting markets, reducing barriers of entry to customers, and providing liquidity to digital assets.

Advance Procurement estimates that the rewards market is growing at an annual rate of 4%, reaching around \$190 billion in 2022. On those estimates, the Asia-Pacific and parts of Latin America regions are expected to be the future growth driving markets for loyalty program services.

32% of the US population, about 80 million people, are interested in a solution involving crypto assets. Additionally, the interest in the Metaverse and web3 technologies have experienced an exponential growth that can expand the boundaries of loyalty solutions across the board. Overall, our studies suggest that a solution like GMIX provides a value proposition that seems to be responding to consumers because.

a) it addresses significant pain points experienced by consumers when redeeming rewards (e.g., via real time redemption), and

b) offers impactful features that perform above the market benchmark of top performing benefits (e.g., redeem rewards for crypto) and c) because the blockchain loyalty features provide an ultimate experience in terms of access to new services that includes, the metaverse, web3, NFTs, gaming, etc.

As mentioned before, a sizable market of 80 million consumers indicates interest in super Apps like GMIX. In terms of market segmentation, our data found that there was an interest in solutions like GMIX across multiple segment (not related) groups. For example, 46% of Millennials were interested, 39% of Mass Affluent customers are willing to use the Super Apps, 40% of cardholders are willing to use the solution, and 59% of Crypto/blockchain Owners will invest in it.

We also found that 15% of consumers are dissatisfied with the lack of information provided by existing apps and propose a solution that assists them in the process. Thus, a successful go-to-market strategy should include marketing tools that effectively educate consumers on the right offering and crypto capabilities (e.g., ease and immediacy of programs like rewards programs, redemption processes and crypto tax implications).

As our numbers indicate, if implemented properly, GMIX will be well positioned to cater to the 28% of consumers who want digital access for different purposes, from storing value to using them to convert into products or services.

#### **Rewards assets and the Web3**

Blockchain rewards powered by GMIX introduce liquidity, usability, and transparency into a system previously marked by fragmentation and expiration constraints. Unlike traditional loyalty schemes, GMIX empowers users to treat their rewards as spendable currency. With wallet integration and support for network tokens issued by Visa or Mastercard, rewards can be redeemed in fiat, used within decentralized finance, or invested in Web3 assets like NFTs. This transformation elevates rewards from passive to transactional value, increasing redemption rates and monetization for program owners.

In today's world, loyalty is about more than recurring purchases. What is happening now is that customers are buying digital tools, digital assets, rewards, and in some cases virtual products. This is where the Web3 comes to play. Virtual assets like Non-Fungible Tokens (NFTs) are not only a subject for early adoption but also a defining trend in the new loyalty customer journey.

That is why digital payments in cryptocurrencies represent a new opportunity to use rewards in additional ways that users didn't experience before. Customers feel tied up with reward programs that in many cases are difficult to expend or liquidate. By combining technology platforms and crypto markets, customers increase their chances as they feel free to spend their rewards on the things that they need to purchase or invest in, including purchases, digital assets and Web3 related.

VerticalsArt & CollectiblesGamingFinanceFashionSport and EntertainmentSocial-ExamplesBored Ape Yacht Club CryptoPunksRoblox G2ABinance Coinbase Circle FTXGucci Louis VuittonNike / RTFKT Mariah Carey NBA TopshotDescentraland Sandbox-Digital AssetsCrypto-&- StablecoinsNon-Fungible Tokens (NFT's)Tokenized Physical Assets	Web3 End-User Economy										
Examples Yacht Club CryptoPunks G2A Coinbase Circle FTX Louis Vuitton Mariah Carey NBA Topshot Sandbox   Digital Crypto-&- Non-Fungible Tokenized	Verticals		Gaming	Finance	Fashion		Social				
	Examples	Yacht Club		Coinbase		Mariah Carey					
	Digital Assets	Digital									

## **5. Strengths of GMIX**

#### Increased User Engagement and Retention:

Utilizing GMIX tokens as a reward for transactions or activities can drive user engagement and loyalty. Reward systems in crypto have proven to be effective at retaining users and increasing the frequency of transactions, similar to loyalty points in traditional business models.

#### Leveraging Blockchain Efficiency:

Blockchain technology offers an efficient, secure, and transparent way to manage transactions and rewards. Smart contracts automate reward distribution based on set criteria, reducing manual overhead and enhancing user trust due to their immutable and decentralized nature.

#### **Enhanced Ecosystem Liquidity:**

By allowing rewards to be tokenized and easily convertible to other forms of currency (crypto or fiat), the platform can enhance liquidity. This feature makes it more attractive for users who wish to use their rewards flexibly and may contribute to increased trading volume.

Users aggregate loyalty points, cashback, and airline miles into GMIX, simplifying their financial lives by converting dormant value into a single, usable balance. Transforming close loop currencies in to universal utility.

#### **Market Differentiation:**

Introducing a unique token like GMIX can help differentiate the Gennius platform in a crowded market. As many platforms seek to attract and retain users, having a bespoke token can serve as a key selling point.

#### Alignment with Financial Trends:

The strategy aligns well with the broader financial trends towards digitalization and the growing acceptance of cryptocurrencies as legitimate financial tools. This trend is further supported by increasing regulatory clarity around digital assets.

#### **Challenges and Considerations**

#### **Regulatory Compliance:**

The most significant challenge in any crypto-related business is navigating the complex and often unclear regulatory landscape. Compliance with regulations regarding digital tokens, anti-money laundering (AML) standards, and knowing your customer (KYC) policies is crucial.

Cryptocurrencies are known for their volatility. Depending on how GMIX tokens are integrated and utilized within the platform, their value could fluctuate significantly, which might affect the perceived value of rewards.

#### Technical Scalability and Security:

Building a blockchain infrastructure that is both scalable and secure is non-trivial. As the platform grows, ensuring that the blockchain can handle increased transaction volumes without compromising on speed or security will be crucial.

#### **User Adoption and Education:**

For a rewards system based on crypto tokens to be successful, users need to understand how to use them. This requires comprehensive user education on the benefits and mechanics of GMIX tokens, which can be resource intensive.

#### Integration Complexity:

Integrating GMIX tokens across different banking platforms and ensuring interoperability between various financial systems can be technically complex and require significant backend development.

The strategy to use GMIX tokens as a core component of the Gennius platform is innovative and could potentially offer substantial benefits in terms of user engagement, market positioning, and operational efficiency. However, success will largely depend on effective execution, particularly around regulatory compliance, market volatility management, technical scalability, and user education. If these challenges can be effectively managed, the strategy has the potential to set the Gennius platform apart in the competitive digital finance landscape.

#### **Characteristics of GMIX Relative to Stablecoins**

**Pegged Value:** Like stablecoins, GMIX has a defined value relative to USD, determined by the bank. This could provide stability in its valuation, making it akin to a stablecoin, which is typically pegged to a fiat currency or a basket of assets.

**Utility Focus:** Unlike traditional stablecoins, which are often used broadly for trading, payments, and as a store of value, GMIX is specifically designed as a rewards token within the banking and Gennius platform ecosystem. Its primary use is to incentivize and reward user behavior, which distinguishes its purpose and circulation dynamics from that of general use stablecoins.

**Ecosystem Integration:** GMIX is integrated into a specific financial ecosystem (the Gennius platform and associated banking systems), potentially limiting its usage outside of this context, unlike broader stablecoins that aim for wide acceptance across various markets and platforms.

**Stimulating Platform Growth:** By incentivizing user participation through GMIX tokens, the platform can potentially increase its user base, transaction volume, and overall ecosystem activity.

**Creating a Reward Economy:** The tokenization of rewards creates a micro-economy within the platform, where users can earn, spend, and trade rewards in a meaningful way that contributes to the platform's vibrancy and user retention.

**Regulatory Compliance:** Given the evolving regulatory landscape for digital tokens, ensuring compliance with relevant laws and regulations is crucial. This involves staying abreast of changes in digital asset classifications and engaging with regulatory bodies.

**Market Volatility:** Managing the implications of market volatility on the value of GMIX tokens is vital. Strategies might include stabilizing mechanisms or reserve funds to ensure that the token retains utility even during market downturns.

# 6. Market Analysis

By offering a single utility token that serves as a bridge between rewards, fiat, and crypto assets, GMIX taps into the \$190B global rewards market and the 4.3 billion cardholder ecosystem. With growing dissatisfaction around reward redemption complexity, GMIX offers a wallet-compatible, real-time alternative that provides liquidity and convenience. As brands and platforms move toward Web3 integration, GMIX stands as a forward-compatible utility that drives both consumer satisfaction and partner revenue.

**Marketing Strategies:** Use targeted marketing strategies to promote the adoption and use of GMIX among platform users, emphasizing its role in enhancing their financial and transactional experience. Partnerships: Explore partnerships with other financial services and platforms that might benefit from integrating or supporting GMIX, expanding its utility and acceptance within a broader network.

#### Target market and audience

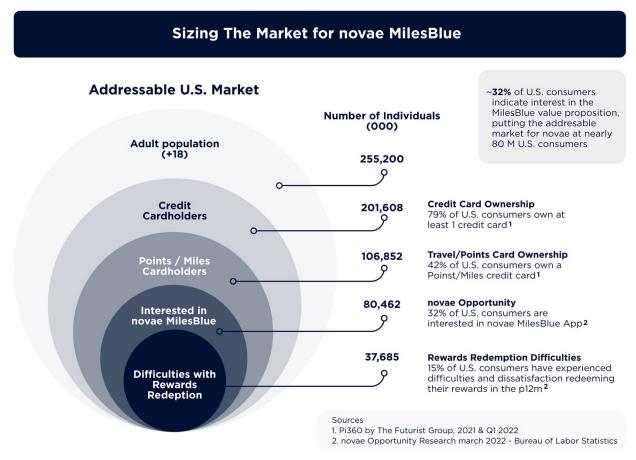
In an evolving market where the demand for digital assets and innovative loyalty solutions is increasing, GMIX presents a unique opportunity. It addresses the challenges faced by traditional loyalty programs, such as limited usability and lack of interoperability, by providing a blockchain-based solution that empowers users to engage with a broader digital landscape. The adoption of GMIX within the Imagine ecosystem signifies a shift towards a more inclusive, flexible, and user-centric approach to loyalty rewards.

#### **Competitive analysis**

Our services extend to a broad spectrum of clients: financial institutions, payment processors, merchants, money remitters, fintech and travel-tech companies, the GIG Economy, entertainment sectors, and Web3 businesses. All our clients are unified by a common objective: leveraging consumer loyalty and rewards as a strategic differentiator.

#### Market opportunity

Our specialization lies in crafting, customizing, and scaling B2B2C white-label super-apps and web solutions. Designed to serve a vast consumer audience, including 4.3 billion cardholders and over 580 million Web3 and Crypto enthusiasts, our platform seamlessly melds with our clients' ecosystems. This integration empowers them to offer cutting-edge services and value, solidifying customer loyalty and engagement. VISA estimates that 15% of U.S. consumers have experienced difficulties and dissatisfaction redeeming rewards in their redemption programs<sup>1</sup>. For the team, this means that there are sufficient elements to open the connection between loyalty rewards, crypto assets, and the new digital trends. Thus, GMIX becomes an enabler of liquidity, as it can be used to purchase anything, anywhere at any time in the real world and the digital world, even in the Web3. In the end, GMIX gives them control of their rewards.



Source: novae Opportunity Research March 2022

A 2021 report by Gartner estimates that by 2024, 20% of enterprise organizations will use digital currencies for payments, stored value, or collateral This prediction has important implications for e-commerce as the new economy is gaining traction globally. At the same time, the crypto ecosystem has been raised as an alternative to the financial system to bring

<sup>&</sup>lt;sup>1</sup> novae Opportunity Research March 2022

liquidity to the market and opening new solutions that includes web3 and blockchain applications.

A Loyalty and Rewards 2022 Study**2** found that 72% of American consumers who purchased crypto assets at least one time in the past six months is likely to redeem loyalty miles to acquire more. Also, this study shows that 51% of crypto/blockchain buyers are interested in crypto-rewards programs.

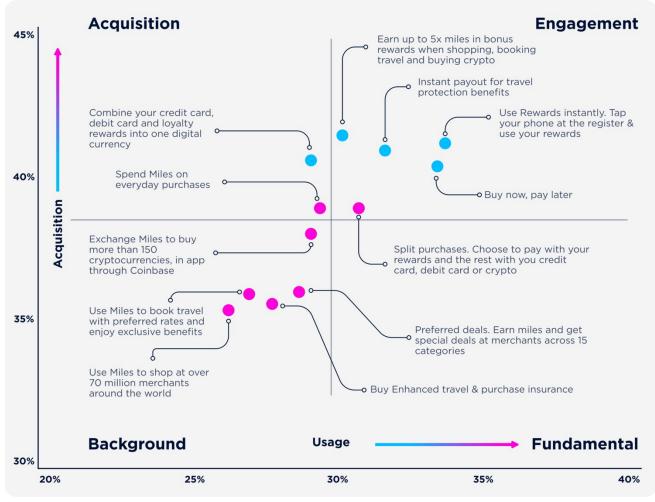


In Forbes studies3 44% of consumers mentioned that they are interested in receiving loyalty rewards in the form of cryptocurrencies as an alternative to traditional retailers' rewards programs. Big brand names are starting to bring their offering into web**3**, and this trend includes rewarding consumers with loyalty miles and blockchain-based digital assets. We can expect that in no time this will become the norm.

<sup>&</sup>lt;sup>2</sup> Bakkt Loyalty and Rewards 2022 Outlook Study

https://www.businesswire.com/news/home/20220216005546/en/Bakkt-Study-Examines-Loyalty-Rewards-Preferences-of-Digital-Assets-Among-U.S.-Consumers

<sup>&</sup>lt;sup>3</sup> FORBES, (2021). https://www.forbes.com/sites/bryanpearson/2021/05/24/retailers-are-accepting-crypto-should-loyalty-programs-be-next/?sh=164d7e441368



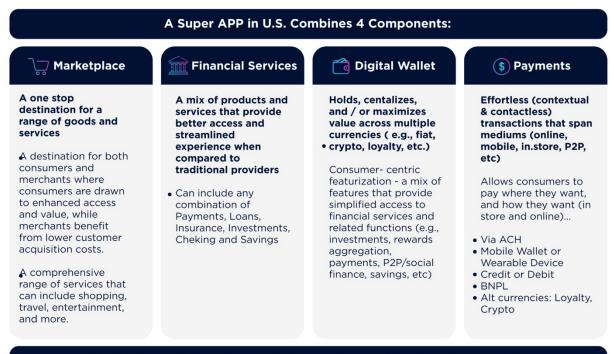
Source: novae Opportunity Research March 2022

## Our Experience in Rewards assets

It is relevant to mention that Gennius XYZ has a strong experience in the industry and teaches us the importance of educating our customers in our solutions and providing them with ready-to-use-Applications is a key element for growth.

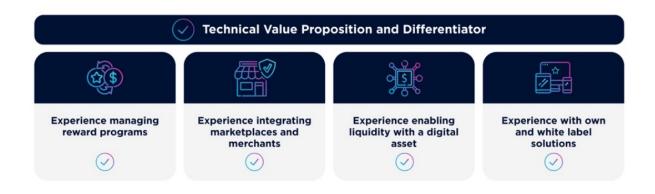
The access that provides crypto to reward programs to new economies represents a huge opportunity. Web3 and digital platforms that include virtual reality are opening spaces for markets that include NFTs and other new tendencies. The combination of blockchain technology with Artificial Intelligence, Big Data and e-commerce is bringing a new perspective to rewards programs that will be immersed in the growing market. GMIX becomes an opportunity for its customers to offer new services.

Part of the differentiator of GMIX is its customer centric mentality and experience. VISA found that SuperApps should include the following:



On their journey to Super App status, providers can start any one of these points.

We are encouraged, with our super app, to provide solutions that respond to those challenges and needs with a unique value proposition:



## 7. Tokenomics

70% of the GMIX token supply is allocated to tokenize and unify global rewards programs, ensuring that the ecosystem's primary use is aligned with converting siloed assets into fluid digital value. This strategic focus reflects the token's core function: to serve as the single, interoperable currency across all reward touchpoints in the Gennius XYZ ecosystem. **Ticker:** GMIX

Token Type: ERC-20

#### Contract:

https://polygonscan.com/token/0x5A3999445D4CB78b8560b9083eee7db56f9f046e Total Token Supply: 100,000,000,000 GMIX

#### **GMIX Tokenomics Overview**

#### **Token Utility**

- Transaction Fees: Users can pay fees using GMIX tokens for a discount.
- **Rewards and Incentives:** GMIX is the primary reward token within the Gennius platform, used for engaging and incentivizing users.
- **Exclusive Services**: Holding GMIX grants access to special features and services.

#### Token Supply and Allocation.

Total Supply: 100 billion GMIX tokens.

#### Allocation:

- Tokenize Rewards Programs: 70 billion tokens (70%).
- Centralized Exchange Incentives: 15 billion tokens (15%).
- Marketing: 10 billion tokens (10%).
- **Team and Advisors**: 5 billion tokens (5%), subjected to a 5-year vesting schedule to ensure long-term commitment.

#### **Token Distribution Mechanism**

• Vesting for Team and Advisors: A 5-year linear vesting schedule with tokens gradually released to prevent market flooding and ensure alignment with the platform's long-term success.

#### Governance

- **Community Participation:** Token holders may be involved in major platform decisions, encouraging a participatory approach to governance.
- Economic and Security Measures.
- Staking Rewards: Encourages users to lock tokens for stability and earn rewards.
- Burn Mechanism: Implementing a token burn strategy to reduce the total supply and support value.

#### **Market Capitalization and Price Projections**

Projected growth to a 10x increase in token value over 5 years from an initial price of **USD \$0.00675.e** 

Here are the visualizations for the GMIX tokenomics:

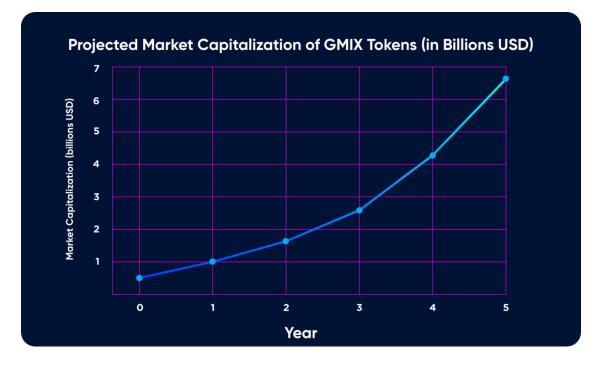
#### Token Allocation Pie Chart:

This chart shows how the GMIX tokens are distributed among different purposes like tokenized rewards programs, centralized exchange incentives, marketing, and team and advisors. The largest share is allocated to tokenized rewards programs, supporting the primary functionality of the token.



#### **Projected Market Capitalization Graph:**

This graph displays the expected growth of the GMIX token's market capitalization over the next 5 years. It illustrates a significant increase, aiming for a 10x growth in value from the initial price, reflecting the platform's anticipated expansion and adoption.



## 8. Team

Source: https://www.gennius.xyz/#/about

## 9. Roadmap

The Team has already advanced in the development side and has several elements done.

Another element that the team has done already is the vulnerability and security check. We have invested heavily in keeping our system and platform in line with the best cybersecurity practices. We have identified and responded to several cyber-attacks, and that has helped us build a strong platform for our clients.

Having said that, there are other elements in which we must continue developing and becoming a more robust platform, also, we are aware of the vulnerabilities of the blockchain architecture. So, we are planning the following roadmap with several high-level projects.

Nevertheless, we must acknowledge the need for constant auditing and security checks of our platforms and their components. We take security very seriously and by doing so, we keep all different assets safe.

**Phase 1: Development and Beta Testing:** Develop the token infrastructure and integrate it with the Gennius platform, followed by rigorous testing with a select user group.

**Phase 2: Full Launch and Marketing Drive:** Officially launch GMIX tokens, accompanied by targeted marketing campaigns to boost adoption and educate users on the benefits.

**Phase 3: Expansion and Scalability:** Evaluate the initial performance and user feedback, adjust strategies as necessary, and explore opportunities for scaling the token utilization across additional services and geographies.

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