



JadongPay

\$JPAY

An on-chain fee-redistribution protocol on Binance Smart Chain

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JadongPay (JPAY)

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JadongPay is a BEP-20 token on Binance Smart Chain with an on-chain fee-redistribution mechanism. A portion of sell transaction fees is converted to USDT and redistributed to holders, proportionally and automatically, through a transparent smart contract.

Important Notice

This document is a technical description of the JadongPay smart contract and its mechanisms. It is **not** investment advice, a prospectus, or a solicitation to invest. JPAY is a utility token. Acquiring it carries significant risk, including the total loss of the amount committed. Nothing in this document constitutes a promise, guarantee, or projection of financial return. Read the full legal disclaimer in section 12 and the Terms & Conditions before participating. Do your own research (DYOR).

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1. Executive Summary

JadongPay (JPAY) is a BEP-20 utility token on Binance Smart Chain built around one technical mechanism: a fee applied to sell transactions, partially redistributed to holders in USDT.

When JPAY is sold on PancakeSwap, the smart contract applies a 10% fee. Of this fee, 7% is allocated to a redistribution pool, converted to USDT, and made claimable by holders proportionally to their balance, above a minimum threshold. The remaining fee is split between a permanent token burn (2%), a reserve wallet (0.5%), and a marketing wallet (0.5%).

The mechanism is implemented in an immutable smart contract, verified on BscScan, with deterministic and publicly auditable logic. There is no promise of profit, no projected return, and no guarantee of any kind regarding the value of the token or the amount of fees that may be redistributed — these depend entirely on third-party trading activity, which is unpredictable.

Key technical parameters:

Parameter	Value
Blockchain	Binance Smart Chain (BSC)
Token standard	BEP-20
Total supply	5,000,000 JPAY (fixed)
Presale rate	7,000 JPAY / BNB
Listing rate	1,400 JPAY / BNB
Sell fee	10% (redistribution + burn + reserve + marketing)
Buy / transfer fee	0%
Smart contract	Immutable — internal audit v4.0

2. Context

The DeFi token space presents recurring technical shortcomings that JadongPay's design addresses:

Inflationary redistribution models. Many tokens redistribute by minting more of their own supply, diluting holders. JadongPay does not mint any new tokens for redistribution — it redistributes a stable asset (USDT) sourced from sell fees.

Snapshot-based systems exclude passive wallets. Epoch-based systems only credit wallets that recently transacted. JadongPay uses a continuous accounting model (Dividend-Per-Share) where the pro-rata calculation applies to all eligible balances at all times.

Opaque off-chain calculations. Redistribution computed in off-chain databases cannot be independently verified. JadongPay's calculation is fully on-chain and deterministic.

JadongPay is a technical response to these points. It does not claim to be an investment opportunity, and the redistribution mechanism does not constitute a yield, dividend, or income guarantee.

3. The Mechanism

Redistribution in a stable asset, not minted tokens. The redistributed amounts are in USDT, sourced exclusively from fees collected on sell transactions. No new JPAY is created for this purpose. The total supply is fixed and can only decrease (through burning).

Continuous pro-rata accounting. JadongPay uses the Dividend-Per-Share (DPS) model. The redistribution share attributable to a wallet is calculated continuously, proportionally to its balance, whether or not the wallet transacts. The amount is claimable at the holder's discretion.

Fully on-chain and verifiable. The smart contract is open source, verified on BscScan, and immutable. Every calculation follows a deterministic mathematical formula that anyone can verify. No black box.

No promise, no projection. The amount potentially redistributed depends entirely on the volume of sell transactions carried out by third parties. This volume is unpredictable and may be zero. The mechanism is a technical feature, not a source of guaranteed income.

4. The JPAY Token

JPAY is a BEP-20 utility token with the following technical characteristics:

Fee redistribution participation. Holding JPAY above the minimum threshold (1,000 JPAY) makes the wallet eligible for a proportional share of the USDT collected via sell fees and placed in the redistribution pool.

Deflationary characteristic. 2% of each sell transaction is permanently burned via the standard ERC20 burn function, which actually reduces the total supply (verifiable on-chain through `totalSupply()`).

Token mechanics

JPAY applies a **10% fee on sells only** — purchases and wallet-to-wallet transfers are never subject to a fee.

Fee Component	Rate	Destination
USDT Redistribution	7.0%	Redistribution pool for holders
Burn	2.0%	Permanent supply reduction (real burn)
Reserve	0.5%	Project reserve wallet
Marketing	0.5%	Marketing wallet
Total	10.0%	

The 7% redistribution portion is collected as JPAY in the contract, then converted to USDT via PancakeSwap (JPAY → WBNB → USDT) when a technical threshold is reached. The USDT is held in the contract and claimed by holders at their discretion.

5. How Fee Redistribution Works

JadongPay uses the **Dividend-Per-Share (DPS)** model. Illustrative technical example (not a projection):

If the contract has converted 1,000 USDT into the redistribution pool and the eligible circulating supply is 2,000,000 JPAY:

$$\text{Share per token} = 1,000 \text{ USDT} / 2,000,000 \text{ JPAY} = 0.0005 \text{ USDT per JPAY}$$

This calculation happens continuously. Each time USDT is added to the pool, the `rewardPerShareStored` accumulator increases. A wallet's claimable amount is computed from the difference between the current accumulator and its last recorded checkpoint.

Minimum holding to be eligible: 1,000 JPAY **How to claim:** Call `claimRewards()` from any wallet with a claimable balance.

The pool is replenished only when sell transactions occur. **The redistributed amount is therefore entirely dependent on third-party trading volume, is unpredictable, and may be zero.** This figure of 1,000 USDT is a calculation example, not a forecast.

6. Tokenomics

Allocation	%	JPAY Amount	Vesting
Presale	50%	2,500,000	10% at cliff, 90% linear over 12 months
Liquidity	15%	750,000	Locked
Team	15%	750,000	5% at cliff, 95% linear over 24 months
Marketing	10%	500,000	10% at cliff, 90% over 12 months
Reserve	10%	500,000	10% at cliff, 90% over 12 months

Total supply: 5,000,000 JPAY (fixed, can only decrease via burn).

Allocations are proportional to the actual presale result. Any unsold portion of the hardcap is **never minted** (it does not exist as supply) — this is tracked on-chain via `unmintedSupply` and is distinct from burned tokens. Burned tokens (sell fee + any liquidity-creation deficit) are really destroyed and reduce `totalSupply()`.

Thresholds & limits

- Minimum holding for redistribution eligibility: 1,000 JPAY
- Maximum sell limit: 1% of circulating supply (anti-manipulation)
- Buys and transfers: 0% fee

7. Presale

The presale has no fixed date. It opens when the community reaches a defined milestone (announced on official channels). The offering is deliberately capped.

Parameter	Value
Rate	7,000 JPAY / BNB
Softcap	500,000 JPAY
Hardcap	2,500,000 JPAY
Min contribution	0.01 BNB
Max contribution	5 BNB per wallet

Offering size and regulatory framing. The total offering is capped to remain below the applicable de minimis threshold. The issuer reserves the right not to open, or to close, the presale should market conditions bring the total raised close to that threshold.

Process

1. Presale opens (`startPresale`)
2. Participants contribute in BNB (0.01-5 BNB)
3. A 24-hour finalization timelock applies (anti-front-running, one-shot)
4. If the softcap is reached, liquidity creation + PancakeSwap listing
5. If the softcap is NOT reached, full refund available via `refundContribution()`

After listing

- 2-hour cliff after liquidity creation
- Presale vesting: 10% at cliff, then 90% linearly over 12 months
- Claim via `claimTokens()` then `claimVestedTokens()`

8. Security & Transparency

The v4.0 contract has undergone: - **4 internal audit passes** — 42 vulnerabilities identified and resolved - **97 automated tests** (unit + invariant + end-to-end integration) - **Slither** static analysis: 0 actionable High finding (1 documented false positive) - **Mythril** symbolic analysis: 0 issue detected in JadongPay

No external audit has been commissioned; security relies on internal review and AI-assisted static analysis. The full report is available on the Documents page.

Key protections

- Solidity 0.8.26 + OpenZeppelin 5.x
- Immutable contract: no upgradeable proxy, no admin backdoor
- Verified on BscScan (public source code)
- Liquidity transferred to a pre-approved, publicly disclosed locker (PinkLock/UNCX); lock proof published on-chain
- CEI pattern + nonReentrant on all value-handling functions
- All admin parameters bounded (hard-coded min/max)
- Real burn: `totalSupply()` actually decreases, verifiable on-chain

What the team cannot do

- Modify the total supply or fee rates
- Upgrade or alter the deployed contract
- Access the funds held in the redistribution pool
- Drain the liquidity (locked independently)

9. Roadmap

Phase 1 — Design & Development (2024 - May 2026) Smart contract v4.0 (97 tests, 4 audit passes), BSC testnet validation, 10-language documentation, AI multi-agent infrastructure specified.

Phase 2 — Pre-launch (June 2026) Internal security audit completed, dApp and website launched, community building (Telegram, X, Instagram, TikTok).

Phase 3 — Presale & Listing (after community milestone) Public presale, PancakeSwap V2 listing, listing data submitted to trackers (CoinGecko, CoinMarketCap).

Phase 4 — Growth & Maturity Ecosystem development, potential CEX listings, transition toward community governance.

10. Governance & Owner Powers

In the interest of transparency, the powers held by the contract owner are listed explicitly:

Power	Effect	Bounded?
Pause	Pauses external transfers only (claims/refunds remain active)	—
Blacklist	Blocks an address from trading	—
Exclude from fee / rewards	Operational management	—
Set min holding	Redistribution threshold	Yes [100; 10,000] JPAY
Set max sell	Sell limit	Yes [10; 1,000] bps
Set trusted locker	LP locker (SETUP only, one-shot)	Frozen after SETUP

Governance plan: ownership is intended to be transferred to a Gnosis Safe 2/3 multisig within 30 days of stable trading, using a two-step transfer (Ownable2Step). The signer addresses will be published.

11. How to Participate

Participation occurs **exclusively** through the official dApp (jadongpay.com). Before being able to contribute, participants must read the official documents and explicitly accept the Terms & Conditions, the risk warning, and confirm they do not reside in a restricted jurisdiction.

The team will never contact you first, never ask for a seed phrase or private key, and never ask you to send funds to a personal address. There is no airdrop and no referral program. Any such solicitation is a scam.

12. Legal Disclaimer & Risk Warning

JPAY is a utility token deployed on a public blockchain. This document is not a prospectus and has not been approved by any regulatory authority. It does not constitute investment advice, a financial product, or a solicitation.

Risk warning. Acquiring JPAY involves significant risks, including but not limited to: total loss of the amount committed, extreme price volatility, absence of any guaranteed return, technical/smart-contract risk, liquidity risk, and regulatory risk. The fee-redistribution mechanism does not constitute a yield, a dividend, or guaranteed income; the amounts potentially redistributed depend on unpredictable third-party trading activity and may be zero.

No element of the JadongPay project constitutes a promise of financial return or capital appreciation. Figures, where mentioned, are illustrative technical examples and not forecasts.

Despite extensive internal testing (4 audit passes, 97 automated tests, static analysis), no software is free of risk. Participants acquire JPAY at their own risk after conducting their own research.

The project is operated from the European Union and aims to comply with the applicable regulatory framework, including Regulation (EU) 2023/1114 (MiCA). Participation is prohibited for residents of restricted jurisdictions as set out in the Terms & Conditions.

JadongPay Litepaper v2.0 — June 2026 — Contract v4.0-compliance This document is informational and subject to change. The authoritative source is the on-chain smart contract.