

JMP: A Utility Token for Loyalty Programs and Reward Distribution

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Abstract

JMP is a utility token deployed on BNB Smart Chain (BSC) and implemented as an ERC-20 token for loyalty programs, referral systems, and reward distribution.

The token is issued exclusively through Proof-of-Work (PoW) mining, with no pre-mining or hidden allocations. Users can claim their accumulated mining rewards at any time in a single transaction while benefiting from some of the lowest transaction fees available among public blockchains.

From the first day of mining, JMP can be listed on any decentralized exchange (DEX) that supports BNB Smart Chain using standard Automated Market Maker (AMM) mechanisms.

Token Overview

Parameter	Value
Name	JMP
Symbol	JMP
Network	BNB Smart Chain (BSC)
Standard	ERC-20
Decimals	18
Issuance Mechanism	Proof-of-Work (Mining)
Pre-mining / Airdrop	None (Fair Launch)

1. Problem and Solution

Today, loyalty programs, referral systems, and reward distribution mechanisms operate in isolation. Every platform has its own reward points, rules, and expiration policies. Marketplace customers cannot redeem cashback for a SaaS subscription. Miners cannot spend their rewards in e-commerce. Companies distributing bonuses to

hundreds of thousands of users incur disproportionate transaction fees and integration costs. As a result, users lose accumulated value, while businesses spend significant time and resources maintaining proprietary accounting systems.

JMP addresses this challenge by serving as a universal digital unit of value for any platform built on BNB Smart Chain. The project provides a unified settlement layer for loyalty programs, referral systems, and payments. A typical use case illustrates the concept: a user earns JMP through mining, spends it on goods or services with one merchant, and receives cashback in the same token from another. Instead of managing multiple incompatible point systems, users interact with a single transferable digital asset.

Many first-generation Proof-of-Work assets demonstrated the value of Fair Launch and verifiable issuance. However, they remain largely disconnected from real-world reward programs, B2B integrations, and large-scale distribution systems. JMP preserves the principles of PoW issuance without pre-mining or hidden allocations while extending them to practical applications, including loyalty programs, referral rewards, B2B payouts, and mass reward distribution.

Traditional Proof-of-Work mining presents a significant barrier to entry, requiring specialized hardware, infrastructure setup, mining software maintenance, and technical expertise. JMP preserves the integrity of PoW issuance while lowering the barrier to participation through a **Miner Access Layer**—a user-facing interface for connecting to mining, monitoring reward accruals, and claiming accumulated JMP through the claim mechanism.

Global Liquidity Gateway

JMP moves beyond isolated reward systems where points expire and accumulated value becomes inaccessible. It introduces a fluid, transferable form of liquidity. The value embedded in each token at the time of issuance remains permanently preserved and can circulate freely between users, businesses, and real-world products.

By leveraging standard ERC-20 interfaces, JMP becomes a universal medium of exchange that seamlessly connects purchases, cashback, and rewards, creating a continuous flow of value across the entire network.

Fee Economics

Transaction fees on BNB Smart Chain are among the lowest of any public blockchain. JMP further enhances this advantage through its batch distribution mechanism, making large-scale micro-reward distributions exceptionally gas-efficient.

The model benefits from economies of scale: the more recipients included in a distribution, the lower the effective cost per recipient, increasing the overall efficiency of the system for every participant involved.

For businesses, cost efficiency alone is not sufficient. Reward distributions must also be transparent and independently verifiable. JMP addresses this requirement through its claim mechanism, where each entitlement is cryptographically verified and every payout is permanently recorded on-chain.

2. Token Design and Tokenomics

JMP is issued exclusively through Proof-of-Work (PoW) mining. Arbitrary token issuance is neither supported nor technically possible. The network launched under the principles of **Fair Launch**, with no pre-mining, airdrops, or hidden allocations.

Token Economics

- **Mining** — New JMP tokens are mined using physical hardware. No mechanism exists for discretionary or additional token issuance.
 - **Distribution** — Token distribution is designed to be as decentralized as possible. The project acts as the technology provider through whose infrastructure mining takes place, while ecosystem partners and users acquire JMP on the open market for loyalty programs, settlements, and other use cases.
 - **Utility** — JMP is used for customer rewards, payments for goods and services within the ecosystem, cryptocurrency transactions (including trading, sales, and peer-to-peer transfers), and as a liquid asset for long-term holding.
 - **Scarcity and Demand** — Supply is constrained by mining capacity and available hardware, while demand is expected to grow alongside partner integrations, user adoption, and expanding use cases, creating organic scarcity as the ecosystem grows.
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Proof-of-Work Issuance Economics

JMP is issued through the Proof-of-Work consensus mechanism. Every newly created token is backed by verifiable computational work performed on physical mining hardware and by real energy consumption. This establishes a measurable production cost for every token and eliminates the possibility of arbitrary inflation by design.

Cost of Production

Every mined JMP carries a measurable production cost, including electricity consumption, hardware depreciation, and data center operating expenses.

This creates an economic cost basis comparable to the production cost of physical goods—something fundamentally absent from memecoins and many other digital assets whose supply is determined solely by administrative decisions.

Resource-Based Issuance

Every JMP token is created through verifiable computational work performed using real mining resources.

Unlike assets with discretionary issuance, creating new JMP requires a valid Proof-of-Work solution rather than an administrative decision.

As demand increases, additional issuance requires proportionally greater mining activity, increased energy consumption, and additional computational resources.

Technical Impossibility of Arbitrary Issuance

At the smart contract level, token issuance is restricted exclusively to accounts assigned the **miner** role and only upon submission of a valid Proof-of-Work solution.

The protocol contains:

- no administrative mint function;
- no mechanism for issuing tokens without verified computational work;
- no hidden backdoors;
- no alternative issuance paths.

Mining Accessibility and Connection Methods

Participating in JMP mining does not require users to purchase expensive hardware, operate ASIC farms, or build industrial mining infrastructure.

The primary user experience is designed around a straightforward connection process through the official interface, a supported mining pool, or a lightweight mining client. Users simply connect, monitor reward accruals, and claim accumulated JMP through the claim mechanism.

For technically experienced participants, self-hosted mining through compatible mining pools remains available.

Lowering the barrier to entry does not change the underlying issuance model: every new JMP token is created exclusively through verified computational work, never through administrative action.

Organic Scarcity Model

JMP does not rely on token burning or other artificial supply reduction mechanisms as the foundation of its value.

Instead, the model derives its long-term sustainability from:

- limited Proof-of-Work issuance;
 - progressively increasing mining difficulty;
 - expanding utility across partner ecosystems;
 - growing demand driven by real-world adoption.
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Architectural Safeguards Against Market Manipulation

The distribution model is designed to reduce the risk of market manipulation by participants with privileged access.

- **No whales.** No participant received an unusually large allocation without incurring market-based acquisition costs.
- **No early investors.** The project did not raise capital in exchange for token allocations and therefore has no obligations to investors with preferential exit terms.
- **No pre-mining.** The team reserved no portion of the token supply prior to public launch.

Every JMP holder acquired their tokens through mining, open-market purchases, or participation in loyalty programs under the same conditions available to every other participant.

These design principles reduce the risks associated with concentrated insider ownership. They do not eliminate the market risks inherent to all digital assets (see Section 10).

Micro-Divisibility

The smallest unit of JMP is **0.000000000000000001 JMP (10^{-18})**—one quintillionth of a token.

For comparison, Bitcoin is divisible only to **0.00000001 BTC**, making JMP ten billion times more divisible.

This level of precision enables use cases that are impractical for traditional banking systems and most cryptocurrencies, including pay-per-second streaming, micro-tipping, and rewarding individual user actions.

Value Driver — Network Growth and Transaction Volume

The more partners integrate JMP, the more users join the ecosystem, and the greater the transaction volume becomes, the stronger the structural demand for the token.

Each new integration introduces additional users and expands the range of practical applications, including payments, reward distribution, referral programs, and promotional campaigns.

Transaction volume remains the primary economic driver of the JMP ecosystem.

3. Use Cases

JMP can be integrated by any company or service operating on BNB Smart Chain without requiring approval from the project team or entering into integration agreements. The ERC-20 standard ensures compatibility with existing EVM infrastructure, wallets, decentralized exchanges, and payment processors.

JMP is not limited to loyalty programs. The project is designed to develop the token as a universal settlement asset across partner ecosystems, supporting reward distribution, cashback, payments for goods and services, and access to exclusive partner offers.

B2B Ecosystem and Partner Value

For business partners, JMP serves as a ready-to-use reward and payment layer within supported ecosystem use cases. Companies can reward customers for purchases, referrals, user activity, or retention, while users receive not a closed reward balance tied to a single platform, but a transferable digital asset that can be used for partner offers, discounts, and payments wherever JMP is accepted.

This is particularly valuable for business models where traditional loyalty programs quickly reach their limits. For example, a SaaS or subscription service may offer additional months of access as a reward, but active referrers and referred users do not

always need more subscription time. Direct cash payouts require separate operational, contractual, and accounting processes, particularly for international users. JMP provides an alternative reward format without replacing applicable legal, tax, or accounting requirements.

For partners, this means access to the Web3 audience, more opportunities for ongoing customer engagement, and the ability to launch tokenized reward programs without issuing a proprietary token, deploying dedicated blockchain infrastructure, or maintaining a closed rewards ledger. JMP functions as a ready-made ERC-20 reward layer that integrates seamlessly into existing products and loyalty programs.

How It Works

1. The service integrates JMP through standard ERC-20 interfaces.
2. Users receive JMP for qualifying actions such as referrals, purchases, or platform activity. Unlike airline miles or traditional cashback points, JMP is immediately a **liquid digital asset with a transparent market value**. It is supported by most wallets, can be exchanged for fiat currencies and other cryptocurrencies, does not expire, is not subject to unilateral policy changes by a service provider, and remains the user's property on-chain—even if the service changes its rules or ceases operations.
3. Accumulated JMP can be spent with any participating merchant, redeemed for subscriptions or digital services, exchanged through decentralized exchanges or compatible wallets, converted into fiat through supported providers, or held as a long-term digital asset.

JMP vs. Traditional Loyalty Programs

A familiar example illustrates the difference.

A traveler spends years accumulating airline miles only to discover that the required number of miles for a desired flight has increased significantly, only inconvenient connecting flights remain available, and some of the accumulated miles have already expired due to inactivity.

Similarly, a coffee shop may discontinue its loyalty program, instantly eliminating all accumulated rewards.

JMP removes these limitations at the protocol level. The token belongs to the user, never expires, has an independent market value, and can be used across any service built on BNB Smart Chain that supports it.

Feature	Traditional Points / Miles	JMP
Cross-platform portability	No	Yes
Balance transparency	Service-dependent	On-chain
Conversion to crypto or fiat	No	Supported
Integration cost	High (custom implementation)	Standard ERC-20 integration
Expiration	Usually applies	None
Asset ownership	Controlled by the service	Owned by the user (on-chain)
Unilateral devaluation	Possible	No (market-driven value)

Areas of Application

E-commerce and SaaS

Cashback earned from one merchant can be spent with another. Referral rewards can be redeemed for subscription extensions or withdrawn.

Travel and Ticketing

Users can earn JMP for hotel bookings, pay for partner transportation services, or receive discounts on future flights through referral programs.

Web3 Gaming and Gamification

JMP supports play-to-earn tournaments, instant reward distribution, cross-game economies, and achievement-based incentives represented by transferable digital assets.

Reward Distribution

The batch distribution mechanism enables highly gas-efficient large-scale micro-reward campaigns.

Payments for Services and Features

JMP can be used to pay for premium access, feature upgrades, platform fees, and other services across partner ecosystems.

Partner Marketplace

Partner products and services can be purchased using JMP or offered with exclusive discounts, bonuses, and promotional terms.

Mining and Cloud Computing Capacity

Users may mine independently, participate through mining pools, or access rented computing capacity without purchasing dedicated mining hardware.

Payment Gateways

JMP can be accepted by online businesses through integrations with cryptocurrency payment processors and payment gateways.

Card Payments (Future Development)

The protocol is technically compatible with payment card integrations through banking aggregators, enabling potential offline payment functionality. This direction remains under active development.

4. Liquidity and Compatibility

JMP is DEX-compatible from the moment mining begins. As soon as the first mined tokens enter circulation, holders can use standard BNB Smart Chain AMM mechanisms to create trading pairs and provide liquidity to decentralized exchanges.

Liquidity develops organically through mined token supply and market participants, with no pre-mining or dedicated hidden allocations for market making.

Wallet Compatibility

Thanks to BNB Smart Chain's EVM compatibility, JMP is supported by most major BSC and EVM wallets, including MetaMask, Trust Wallet, Coinbase Wallet, Binance Web3 Wallet, SafePal, Ledger, Trezor, and others.

The token can also be integrated into custodial wallets and payment platforms, reducing the barrier to entry for users who are unfamiliar with cryptocurrencies. Users can interact through familiar interfaces without managing private keys or seed phrases.

5. Technical Architecture

5.1 Blockchain Network

JMP operates on **BNB Smart Chain (BSC)**, one of the largest EVM-compatible blockchain networks.

BSC was selected for its low transaction fees, high throughput, fast finality, and broad infrastructure support.

The token is implemented as an ERC-20 smart contract, ensuring compatibility with Web3 wallets, decentralized and centralized exchanges (DEXs and CEXs), and a wide range of applications across the BNB Smart Chain ecosystem.

5.2 Technology Stack

Component	Technology	Purpose
Network	BNB Smart Chain	High-performance EVM-compatible blockchain
Token Standard	ERC-20	Compatibility with wallets and DEXs/CEXs
Smart Contract Language	Solidity 0.8.x	Token and mining logic implementation
Libraries	OpenZeppelin	Audited security standards and role-based access control
Gasless Approvals	ERC-20 Permit (EIP-2612)	Off-chain signed approvals without a separate approve transaction
Zero-Knowledge Proofs	Groth16 (BN254)	Efficient claim verification for batch reward distributions
Development Framework	Foundry	Smart contract testing, fuzzing, and deployment

The smart contracts are implemented in Solidity using audited OpenZeppelin libraries.

The protocol follows a modular architecture with clearly separated responsibilities and a role-based access control model (**admin / miner / submitter / credit**), eliminating the concentration of privileged authority in a single account.

The contracts are **non-upgradeable**, meaning their logic becomes immutable after deployment.

5.3 Contract Architecture

JMP-coin

The core token contract combining the ERC-20 implementation and the Proof-of-Work issuance logic within a single contract. New tokens can only be minted by accounts assigned the appropriate role and exclusively upon successful verification of computational work.

ProductionVault

The reward distribution contract with isolated accounting for each reward pool (poolId). It stores reward distribution state and verifies Zero-Knowledge proofs on-chain. A ring buffer of Merkle roots limits the attack surface associated with historical state verification.

Verifier

An auto-generated Zero-Knowledge verifier (Groth16/BN254). It is used exclusively to verify cryptographic proofs and contains no mutable business logic.

5.4 Contract Guarantees

The protocol provides the following guarantees:

- New tokens can only be created through verified Proof-of-Work performed by miners. Arbitrary token issuance is impossible.
 - The transfer, balanceOf, and allowance functions fully comply with the ERC-20 standard. No hidden functions exist that allow mass withdrawal of user funds.
 - The contract logic does not permit unilateral freezing of user balances.
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5.5 Two-Layer Reward Distribution

Reward distribution is divided into two distinct layers:

Settlement

Settlement occurs entirely on-chain.

Any address that submits a valid Groth16 proof may execute a reward claim either for itself or for another eligible recipient.

The on-chain Verifier applies deterministic validation rules without discretionary authority.

Data Availability

Data availability is maintained through regular publication of reward snapshots and batch distributions covering all eligible addresses.

The submission mechanism remains permissionless, allowing any third party to submit claims without taking custody of user assets.

Distribution Modes

Single

A proof covering a single address. The transaction may be submitted by a third party without requiring access to the recipient's private key.

Batch

A single proof authorizes reward distribution to multiple recipients within one transaction, making the average cost per recipient sublinear as the number of recipients increases.

Regulatory Considerations

Pool operators, aggregators, and front-end providers that submit reward claims never receive or hold users' digital assets.

The Verifier transfers rewards directly to the address specified in the validated proof.

Depending on the jurisdiction and operating model, this non-custodial architecture may reduce regulatory exposure related to custody and licensing requirements.

6. Security and Audit

The security of user funds is a top priority for the JMP project. The protocol follows a **Defense-in-Depth** strategy that combines cryptographic guarantees, verifiable smart contract code, and independent security reviews.

Internal Verification

The protocol undergoes a multi-layered verification process that includes static analysis (Slither), invariant and fuzz testing (Foundry and Echidna), symbolic verification of critical properties (Halmos), and mutation testing (Gambit).

This comprehensive testing approach helps identify vulnerabilities before deployment and ensures a consistently high standard of code quality throughout the development lifecycle.

External Audit

An independent audit of the protocol's critical components by a Tier-1 blockchain security firm is planned. The audit report will be published upon completion.

The source code will also be verified through a blockchain explorer, allowing anyone to independently compare the deployed bytecode with the publicly available source code.

Rug Pull Protection Architecture

The protocol incorporates multiple architectural safeguards designed to minimize the risk of malicious or unauthorized actions.

- **Limited issuance** — New JMP tokens can only be created through Proof-of-Work. Arbitrary token issuance is technically impossible.
- **No backdoors** — The smart contracts contain no hidden administrative functions capable of bypassing protocol rules.
- **Role-based access control** — Privileged operations are distributed across separate roles, eliminating a single point of administrative control.
- **Inherited BSC security** — Block finality and network security are provided by the BNB Smart Chain.
- **Deterministic reward distribution** — Rewards are distributed on-chain according to predefined contract logic and are independent of the internal state of individual mining pools.
- **Single-execution claims** — Smart contract state guarantees that each claim can be executed only once, preventing duplicate reward distributions.
- **Cryptographic verification** — Batch reward claims are secured by Zero-Knowledge proofs verified on-chain, making it impossible to alter recipient lists or reward allocations outside the published Merkle root.

7. Legal Status

JMP is designed and offered as a **utility token**, not as a security, investment contract, or financial instrument.

Its classification has been assessed against the criteria established under MiCA (Regulation (EU) 2023/1114) and the SEC's Howey Test.

The Fair Launch model and the absence of pre-mining are intended to ensure that JMP does not derive its value from the managerial efforts of third parties and therefore does not qualify as an "investment contract" or transferable security under these frameworks.

8. About the Project

The JMP team has been active in the digital asset and mining industry since 2011.

Over the years, the team has conducted extensive research and development, built a proprietary technology stack, and developed distributed mining infrastructure at an industrial scale.

This provides operational independence from third-party computing providers and enables predictable Proof-of-Work issuance costs.

The project's operations are supported by a distributed infrastructure built on modern blockchain, cryptographic, and industrial mining technologies.

The team combines deep technical expertise with years of hands-on experience operating large-scale mining infrastructure in production environments.

9. Roadmap

Milestone 0 — Foundation

The objective of this milestone is to establish the technological, operational, and commercial foundation required for the launch of JMP and the long-term expansion of the token ecosystem.

- Conduct market research across the loyalty, mass reward distribution, and B2B cashback sectors, validating demand for a portable and transparent reward asset.
- Complete technology R&D and select secure, scalable technologies, including BNB Smart Chain, ERC-20, Proof-of-Work issuance, and Zero-Knowledge batch reward distribution.
- Assemble the core team with expertise in blockchain development, Solidity, Zero-Knowledge technologies, mining infrastructure, B2B partnerships, legal and compliance, and product development.
- Establish the project's legal and intellectual property foundation, including trademarks, brand assets, source code, documentation, and public materials.

- Develop the core smart contract infrastructure, including Proof-of-Work issuance, reward accounting, claim mechanics, and vault-based reward distribution.
 - Design the JMP issuance model without pre-mining, airdrops, or hidden allocations.
 - Complete the initial review of the protocol architecture and smart contract logic in preparation for an independent security audit.
 - Complete legal research covering token classification, loyalty and reward mechanisms, and partner integration requirements.
 - Prepare the legal, product, and communications foundation required for the public launch.
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Milestone 1 — Genesis Launch

The objective of this milestone is to launch the token, mining operations, and the core ecosystem infrastructure.

- Complete an independent Tier-1 security audit of the protocol's critical smart contracts before mainnet deployment and publish the audit report.
- Deploy and verify the smart contracts on BNB Smart Chain.
- Publish the contract address, public repository, and technical documentation.
- Deploy a production-ready security layer for mining operations, including monitoring, anti-fraud mechanisms, operational procedures, and incident response.
- Validate mining infrastructure through load testing, availability monitoring, redundancy, and operational readiness assessments.
- Launch the mining backend infrastructure and user-facing mining interface.
- Launch a mining dashboard providing pool statistics, reward accruals, and infrastructure status.
- Introduce the Miner Access Layer, enabling users to connect to mining, monitor rewards, and claim accumulated JMP.
- Launch the official DEV Pool to support a controlled network launch and initial reward distribution.
- Launch Fair Launch mining with no pre-mining or hidden allocations.

- Establish the conditions required for initial AMM liquidity on decentralized exchanges, without guaranteeing price, trading volume, or market depth.
 - Launch the official website and public communication channels.
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Milestone 2 — Ecosystem Readiness

The objective of this milestone is to prepare JMP for use beyond mining by enabling loyalty programs, referral rewards, and B2B integration.

- Improve the user experience for earning, claiming, and using JMP.
 - Prepare documentation for companies integrating JMP into loyalty programs and referral systems.
 - Develop legal and compliance materials for partner integrations, including legal opinions covering token classification, loyalty and reward mechanisms, and the regulatory requirements of key markets.
 - Develop an onboarding framework for additional mining pool operators, including documentation, security requirements, role-based access controls, and operational readiness criteria.
 - Expand the partner pipeline across e-commerce, SaaS, gaming, travel, cashback and referral platforms, and other target industries.
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Milestone 3 — Partner Network Expansion

The objective of this milestone is to expand the network of B2B partners and broaden the practical use of JMP across loyalty programs, referral rewards, partner marketplaces, and payment scenarios.

- Expand the network of mining participants and pool operators as infrastructure readiness and security requirements are met.
- Onboard B2B partners using JMP for bonuses, cashback, referral rewards, and promotional campaigns.
- Develop a partner marketplace where JMP can be used for payments, discounts, bonuses, and exclusive partner offers.
- Expand the use of JMP beyond mining to include e-commerce, SaaS, gaming, travel, online services, retail products, and partner services.

- Explore integrations with cryptocurrency payment processors, crypto billing platforms, and payment gateway providers.
 - Gather feedback from partners and users to further improve documentation and integration processes.
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Milestone 4 — Applicability Network Scaling

The objective of this milestone is to establish JMP as a transferable reward and settlement asset across interconnected partner ecosystems.

- Expand the number of B2B partners using JMP in their loyalty programs.
 - Onboard additional services and platforms where JMP can be earned, spent, or accepted as payment.
 - Continue expanding the token's utility network across partner ecosystems.
 - Extend mining access through mobile devices and other lightweight interfaces, subject to technical, economic, and security validation.
 - Encourage mining participation through community initiatives, educational content, awareness campaigns, and influencer marketing.
 - Conduct joint marketing initiatives with ecosystem partners.
 - Pilot integrations with cryptocurrency payment processors, payment gateways, and third-party service providers in selected partner scenarios.
 - Evaluate ecosystem readiness for integrations with aggregators and centralized platforms once sufficient infrastructure maturity, market adoption, and ecosystem demand have been achieved.
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Milestone 5 — Payment Utility Expansion

The objective of this milestone is to explore and, where technically, legally, and commercially feasible, expand JMP into broader payment use cases.

- Expand payment scenarios for goods and services across partner ecosystems.
- Scale proven integrations with cryptocurrency payment processors, payment gateway providers, and external payment infrastructure.
- Evaluate the feasibility of issuing JMP-enabled payment cards for in-store purchases.

- Initiate discussions with prospective partners, including card issuers, Banking-as-a-Service (BaaS) providers, crypto card providers, and payment infrastructure companies.
 - Assess KYC/AML requirements, custody and fiat off-ramp solutions, jurisdictional restrictions, and the commercial viability of a payment card offering.
 - Launch a pilot payment card program only after confirming its legal, technical, and commercial feasibility.
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10. Risks and Disclaimer

JMP is **not** an investment instrument.

The project provides technology, not investment products. The team does not own the token—the first owner of every JMP token is its miner, following the same principle as Bitcoin.

The smart contracts and related services are provided "**as is**," without any guarantee of returns, price appreciation, liquidity, or future market value.

Risk Categories

Smart Contract Risk

Software vulnerabilities, implementation errors, exploits, or limitations resulting from the immutable nature of deployed smart contracts.

Regulatory Risk

Changes in applicable laws or regulations, token reclassification, or restrictions imposed in specific jurisdictions.

Market Risk

Price volatility and the absence of guarantees regarding liquidity or future market value.

Operational Risk

Service interruptions or unavailability affecting third-party wallets, exchanges, payment providers, or partner services.

Consensus Risk

Risks inherited from the BNB Smart Chain, including network failures, validator issues, or consensus-level attacks.

The security of the BNB Smart Chain is outside the scope of the JMP project.

Partner services operate independently and are not part of the JMP protocol.

Token holders are solely responsible for complying with the laws and regulations applicable in their respective jurisdictions.

11. FAQ

Is JMP a Security?

No.

JMP is a utility token designed for loyalty programs, referral systems, and payment use cases. It is not intended to function as an investment instrument. For additional information, see **Section 7**.

Who Owns JMP Before It Is Mined?

No one.

JMP is issued exclusively through Proof-of-Work mining. The first owner of every newly created token is the miner who successfully generates it, following the same principle as Bitcoin.

The project team holds no reserved allocation and owns no pre-issued tokens.

Can Additional JMP Be Created Outside the Mining Process?

No.

The smart contract contains no mint function that allows arbitrary token issuance. New JMP tokens can only be created through verified computational work.

How Can a Company Integrate JMP?

JMP can be integrated through the standard ERC-20 interface using a compatible wallet or a BNB Smart Chain RPC endpoint.

Where Should JMP Be Stored?

JMP can be stored in any wallet that supports BNB Smart Chain.

Is JMP Suitable for Large-Scale Reward Distribution?

Yes.

A single Zero-Knowledge proof can authorize reward distribution to multiple recipients within a single transaction, significantly reducing total transaction costs compared to individual transfers.

For more information, see **Section 5.5**.

Glossary

Term	Definition
AML / CTF	International standards for Anti-Money Laundering and Counter-Terrorist Financing.
ERC-20	The token standard used across EVM-compatible blockchain networks, including the JMP implementation on BNB Smart Chain.
BSC	BNB Smart Chain, a high-performance blockchain fully compatible with the Ethereum Virtual Machine (EVM).
EVM	Ethereum Virtual Machine, the execution environment for smart contracts. BNB Smart Chain is fully EVM-compatible.
Fair Launch	A token launch model with no pre-mining, airdrops, or hidden allocations.
MiCA	Markets in Crypto-Assets Regulation (EU Regulation 2023/1114), the European Union's regulatory framework for crypto-assets.
PoW	Proof-of-Work, an issuance mechanism based on verifiable computational work.
Utility Token	A digital asset designed to provide access to products, services, and reward mechanisms rather than functioning as a security.
ZK / Zero-Knowledge	Cryptographic proofs that verify information without revealing the underlying data.

