Whitepaper: MMA Pulsa (MMAP)

Introduction

MMA Pulsa Token (MMAP) is a token based on the ERC-20 standard implemented on the Binance Smart Chain (BSC).
This combination offers high transaction speed with low costs, while ensuring compatibility with wallets and decentralized
applications (dApps) supporting ERC-20.

Since 2011, the MMA Pulsa application has been a multi-product top-up solution for mobile credit, data packages, electricity tokens,
e-wallet top-ups, games, and monthly bill payments. With servers hosted on Google Cloud, the application offers fast and reliable
transactions, making MMA Pulsa a trusted top-up service provider in Indonesia.

Problem Statement

Traditional reward systems often have limitations, such as:
- Rewards that can only be used for specific needs without additional flexibility.
- Lack of transparency in reward calculation and distribution.
- Limited accessibility to increase the value of rewards.

Solution

MMA Pulsa Token introduces blockchain-based innovation to provide solutions through:
- Reward Staking: Token-based incentives for active users to enhance loyalty.
- Double Benefits: Users can convert points into tokens that can be staked to generate additional income.
- Burning Mechanism: Control token inflation to ensure long-term value stability.
- Transparent Reward Pool: All reward funds are managed through publicly verifiable smart contracts.

Tokenomics

- Token Name: MMA Pulsa
- Symbol: MMAP
- Max Supply: 100,000,000 MMAP

- Reward Pool: Reward funds managed transparently through smart contracts, verifiable on the blockchain, ensuring full community trust.

- Minting Mechanism: New tokens are minted only for liquidity, reward pool, and MMA Pulsa Points Conversion, provided the owner has
sufficient MMAP balance and digital assets according to the market price of MMAP. Each time new tokens are minted, the owner adds

digital assets (such as USDT, BNB, or others) to an on-chain wallet as collateral to repurchase tokens, provide a reward pool,
and ensure liquidity pairs. This ensures ecosystem stability and on-chain verifiability.

- Owner Asset Transparency: Every digital asset transfer to the owner's wallet supporting token minting is recorded on the blockchain
and verifiable by the community.

- Initial Token Allocation: Upon contract deployment, the owner is allocated an initial supply of 1,000 MMAP for operations:
  - 10% (100 MMAP): Allocated to the reward pool for staking programs and community incentives.
  - 70% (700 MMAP): Allocated for building liquidity pools (e.g., USDT-MMAP).
  - 20% (200 MMAP): Reserved for initial operations. The owner is also required to maintain sufficient BNB balance for gas fees to
    ensure smooth ecosystem operations.

- Token Burning Mechanism: To maintain stability and increase token value, users, including the owner, can burn tokens. Each burned
token permanently reduces the total supply, potentially increasing market value and supporting the ecosystem long-term.

- Point Conversion: Every 10,000 points in the MMA Pulsa application is automatically converted to 1 MMAP Token. Conversion is done
in batches for efficiency, and tokens are sent to the wallets of registered resellers.

- Utility Token: MMAP is not just a reward but also a staking tool that allows resellers to earn passive income. Thus, resellers gain
double benefits—both from product sales and token staking.

Technical Details

- Blockchain: Binance Smart Chain (BSC)
- Token Standard: BEP-20
- Smart Contract: 0x3C94926fF166ABB1D0160594cbBcdA700C73a6f8
- Minting Mechanism: New tokens are minted only for liquidity, reward pool, and MMA Pulsa Points Conversion.
  Each token minted is backed by digital assets like USDT or BNB to maintain value stability.

Technical Mechanism

Point System in MMA Pulsa
The MMA Pulsa application has a reward point system granted to resellers or users for every transaction.
Points are awarded based on the profit from products sold, with values ranging from 1 to 500 points per transaction.

Reward points are derived from 1% to 10% of transaction profits, ensuring they do not burden MMA Pulsa's operations.

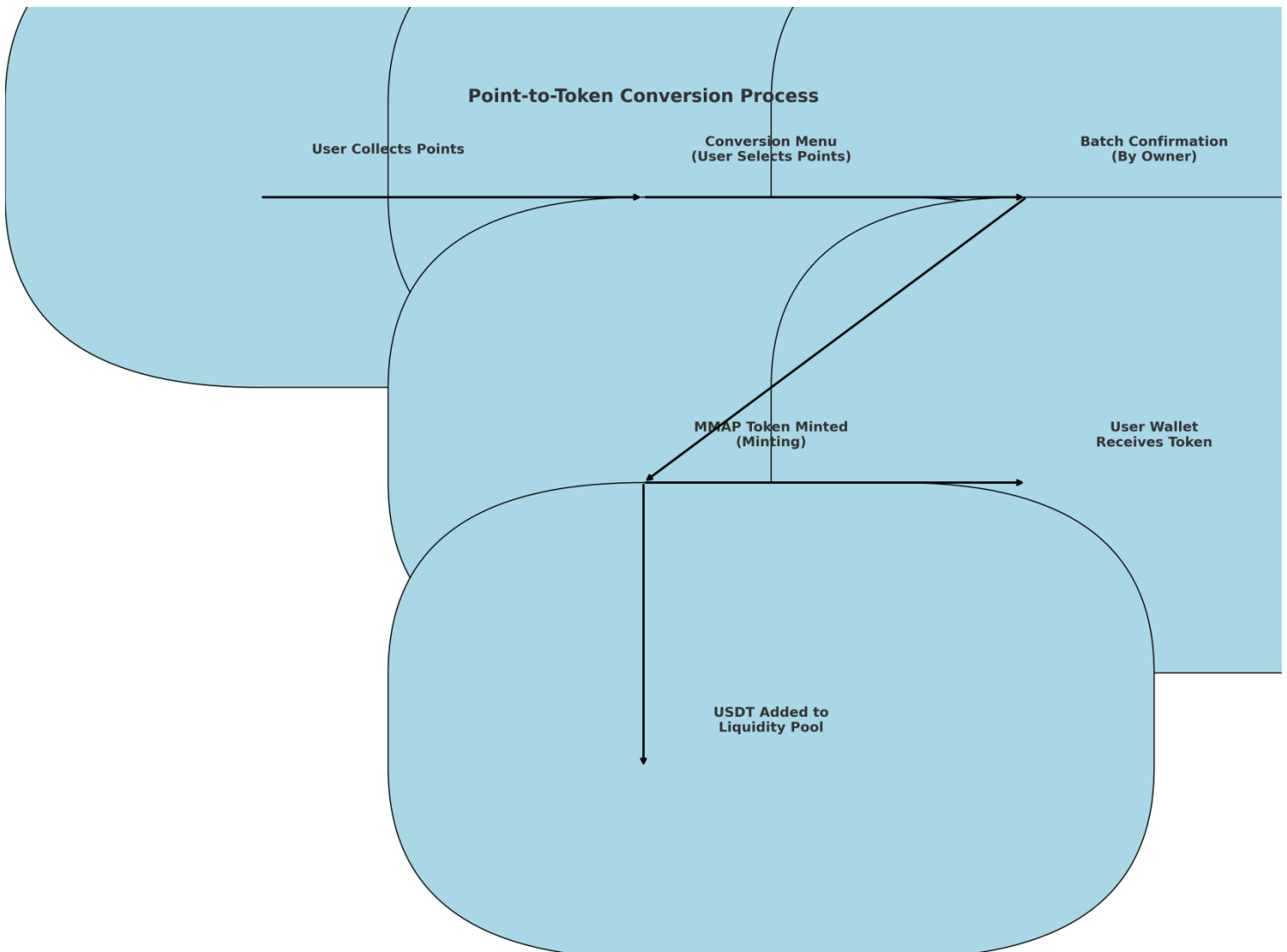Users can view their total points in the MMA Pulsa application.

Point-to-Token Conversion Process
Resellers or users of the MMA Pulsa application can exchange their collected points for MMA Pulsa Token (MMAP) through the "Convert Points" menu in the application.

- Conversion Rate: 10,000 points = 1 MMAP Token.
- Conversion status (pending or successful) can be viewed in the application.
- Conversion is conducted in batches weekly or monthly to reduce gas costs.

After the conversion is complete:
1. The owner mints MMAP tokens equal to the total points converted.
2. The owner adds USDT assets equivalent to the MMAP market price x the number of minted MMAP tokens.
3. MMAP tokens are sent to the wallets of resellers who converted their points.
4. The USDT assets are added to the MMAP-USDT liquidity pool to ensure liquidity if resellers decide to sell their tokens.

Point-to-Token Conversion Process

User Collects Points → Conversion Menu (User Selects Points) → Batch Confirmation (By Owner)

MMAP Token Minted (Minting)

User Wallet Receives Token

USDT Added to Liquidity Pool

Reward Pool and Its Management
The reward pool is used to support staking programs and provide incentives to users. Below is the mechanism for its management:

-Sources of Reward Pool Funding:
1. Initial Allocation: MMA Pulsa has allocated 100 MMAP and a USDT liquidity pair worth $437 for initial promotion.

2. Transaction Profits: 5% of the profits from each transaction in the MMA Pulsa application will be allocated to the reward pool in the form of USDT. The funds will be transferred to the owner's wallet monthly.
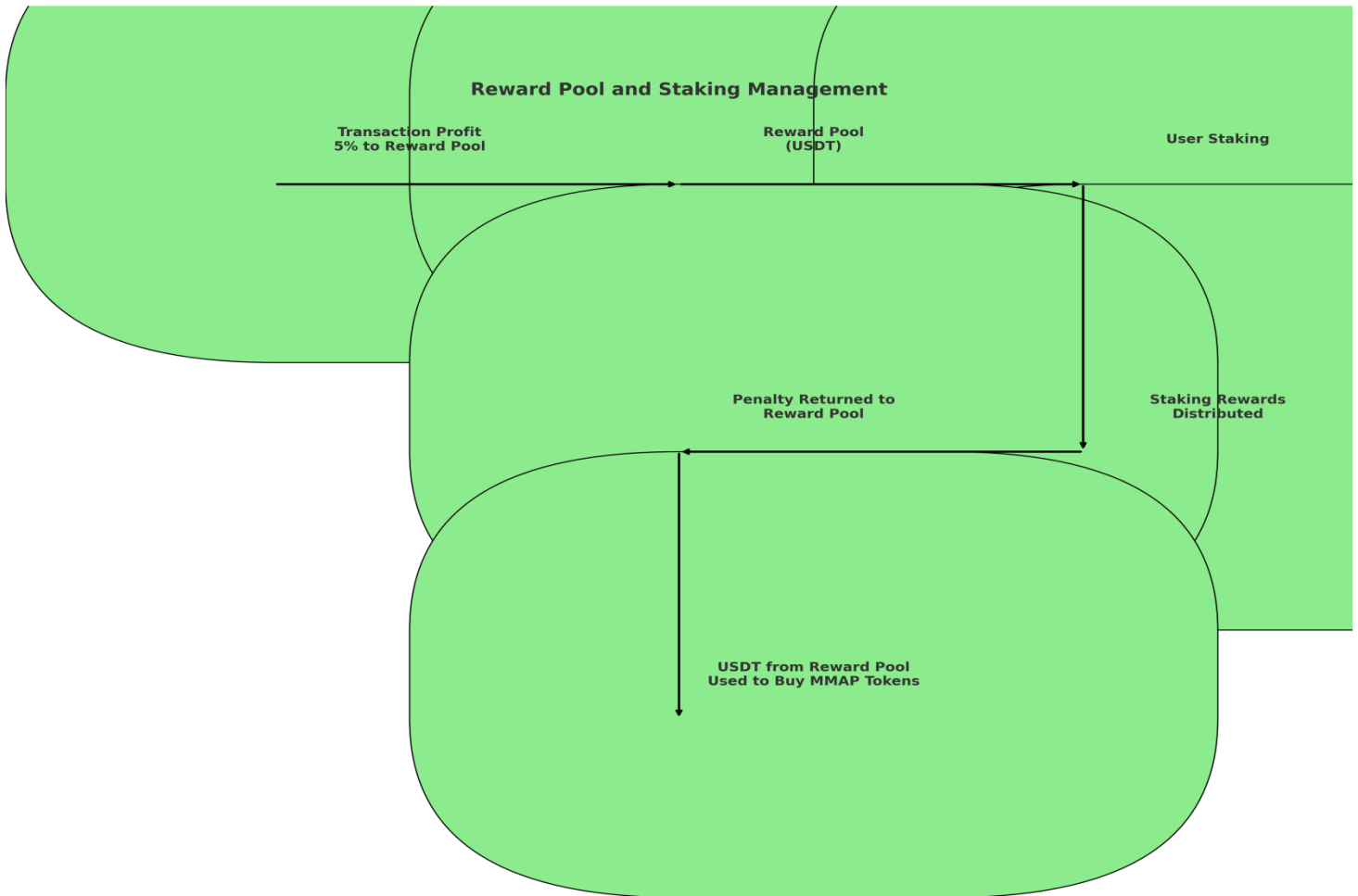
-Staking Rules:
1. Resellers can only have one active staking per address.
2. Staking rewards are given based on the number of tokens staked and the staking duration.
3. Rewards are taken from the reward pool, and if the pool is insufficient, staking cannot be performed.

-Replenishment of Reward Pool:
The funds allocated from transaction profits will be used to:
1. Mint New Tokens: Buy tokens from the market to be included in the reward pool.
2. Return Staking Penalties: Penalties from staking claimed before maturity will be returned to the reward pool.

Reward Pool and Staking Management

Transaction Profit
5% to Reward Pool

Reward Pool
(USDT)

User Staking

Penalty Returned to
Reward Pool

Staking Rewards
Distributed

USDT from Reward Pool
Used to Buy MMAP Tokens

Smart Contract and Transparency
All the processes above are managed through a smart contract designed to ensure transparency.

- Staking: The contract ensures that users cannot perform double staking or exceed the reward pool capacity.
- Penalty: If users claim rewards before the maturity date, penalties will be calculated and automatically returned to the reward pool.
- On-chain Transparency: All transactions, including the addition of USDT to liquidity and the reward pool, can be publicly verified through the blockchain.

Roadmap

Q1 2025: Launch of staking platform for resellers and users.

Legal Disclaimer

This whitepaper is provided for informational purposes only and does not constitute an investment solicitation. Users must understand the risks associated with digital assets and comply with applicable laws in their jurisdictions. MMA Pulsa is not responsible for losses due to token price fluctuations.

Team and Community

MMA Pulsa Token (MMAP) is directly managed by the MMA Pulsa application.
All funding, development, and operations are handled by the MMA Pulsa internal team.

Appendix

BscScan Contract: https://bscscan.com/address/0x3C94926fF166ABB1D0160594cbBcdA700C73a6f8

Website: https://token.mmapulsa.com/

Support Email: admin@token.mmapulsa.com

Social Media:

- **Facebook:** https://www.facebook.com/mmapulsa
- **LinkedIn:** https://www.linkedin.com/company/mmapulsa

Explorer Links:

1. **Token Tracker (BscScan):** https://bscscan.com/token/0x3C94926fF166ABB1D0160594cbBcdA700C73a6f8
2. **Token Chart (Dexscreener):** https://dexscreener.com/bsc/0x87d4a91c1e4161ebc5b8203750e8791a3a663fbf
3. **Token Analysis (TokenSniffer):** https://tokensniffer.com/token/bsc/0x3C94926fF166ABB1D0160594cbBcdA700C73a6f8