



**POCAGA**

**BLOCKCHAIN PLATFORM**

**is for**

**ONLINE CASINO & GAMBLING**



**WHITEPAPER**

**VERSION 1.0 - 07.07.2017**



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# 1 OVERVIEW OF POCAGA

## 1.1 REVOLUTION IN THE CASINO & GAMBLING INDUSTRY

The rapid rise in the number of crypto currencies has attracted a growing interest in the community. For just two years, the value of Bitcoin has increased by more than 1,000% - and predictions suggest that this increase hardly stops early with a market capitalization of over \$819 billion in January, 2018. With more than 1000 different crypto currencies available and more being developed each day, the crypto currency market is really booming.

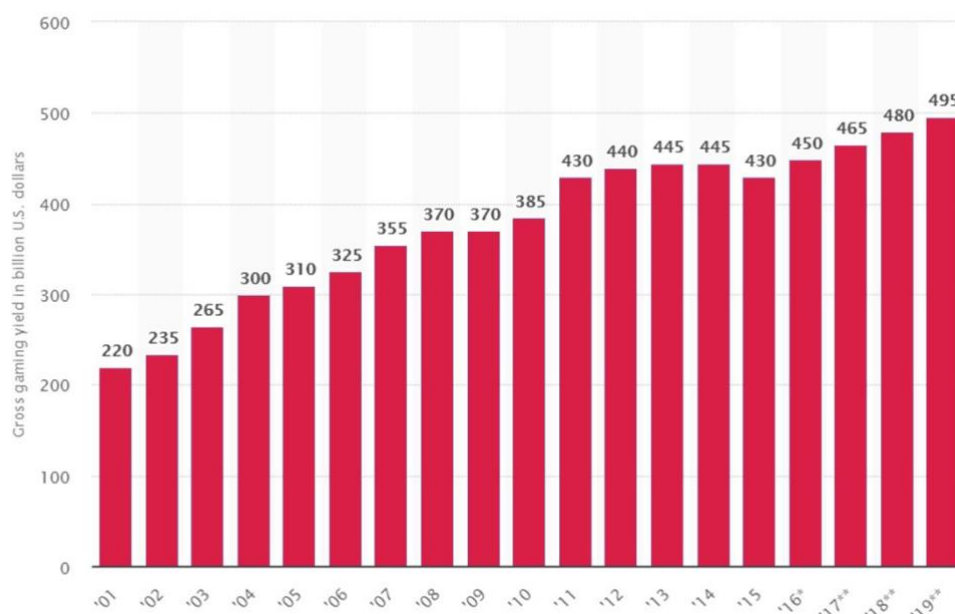


Figure 1. Gross gambling yield in billion US dollars

Besides, as a huge number of people gamble daily sports, casino games, online poker, market capitalization is expected to reach \$ 495 billion by 2019 (Figure 1). The popularity of these markets accompanying the enormous growth of the crypto currency will be a revolution if there is a combination of these two potential industries. There are some unique elements of crypto currency that make them the perfect choice for sports betting, gaming and poker.

Firstly, because the crypto currencies has a much smaller transfer and conversion fee than other traditional currencies, traditional betting channels tend to have more engaging exchange volume than online casinos.

Furthermore, because crypto currency adopts Blockchain technology, crypto currency has a much faster transaction speed than traditional currency. Withdrawing money from a traditional casino can take some days depending on the working time of the involved bank, while withdrawals from the crypto casino usually take no more than an hour.

Another factor demonstrating the superiority of the crypto casino is that many nations will tax the poker player on their win as it is seen as a game of skill. However, tax laws with crypto currency are a bit different, and it means that you will not be taxed so high on your winnings. For example, Bitcoin is held as a capital asset, resulting in a lower tax rate.

Therefore, the combination between betting, online gambling and crypto currency markets offers a huge advantage to both casinos and participants advantage, which promises a revolution in the online casino industry.

## 1.2 WHAT IS POCAGA?

Potentially, the launch of POCAGA offers a total solution that allows online casinos to accept payments in crypto currency. In addition, POCAGA also provides a platform and APIs for game developers, and traditional casinos even can easily integrate their systems and approach the millions of gamers using math algorithm and building a complete ecosystem according to their needs.

For investors, the investment in the token PCG promises to bring many benefits, from the increasing value of PCG to the distribution of profits gained from the system. POCAGA will be introduced in more detail in section 3.

## 1.3 OVERVIEW OF ICO

For recent five years, the team at POCAGA has built the crypto casino service platform. The next phase in our development will be the release of the payment platform used for the crypto casino. First, we will develop a crypto currency called PCG dedicated to the payment in the crypto casino system. This platform will be available for release by the end of Q1 2018 - early Q2 2018. This brochure highlights the key stages, features of the casino, payment solutions and future directions, in which our products will be developed completely, PCG coins will be put up for trading on the famous crypto currency exchanges.

Before being used in the crypto casino system, POCAGA is providing prepayment for the token PCG. POCAGA allows advance payment up to 70 000 0000 PCG codes with an initial market value of 0.7 USD per PCG.

Additional details on ICO and the potential benefits of PCG ownership are provided in this document. The terms and conditions of the PCG Token sale will be set in the Terms & Conditions provided at <https://pocaga.io/>

<b>Start day</b>	21ST January 2018, 12:00 AM (UTC-4)
<b>Opening time for sale</b>	75 days, to 9st April 2018 23:59:59 (UTC-4)
<b>PCG Token Price</b>	0.7 USD
<b>Completion Condition</b>	Reached 45 million USD
<b>Maximum number of tokens</b>	70 000 000 (seventy million)
<b>Adjust distribution</b>	Tokens that are not sold, not delivered will be canceled
<b>Payment method accepted</b>	Bitcoin (BTC), Ethereum (ETH)
<b>Minimum calling</b>	5 million USD
<b>Final support deadline</b>	Not over 2018/04/09

## 1.4. COMPARE POCAGA WITH TRADITIONAL SOLUTIONS

	TRADITIONAL CASINO	BLOCKCHAIN CASINO
<b>Geography</b>	Limited by nationality and local laws	Not geographically limited
<b>Users</b>	Limitations of each country and the legal system to control	There are only technical limitations
<b>Extension</b>	Slow and expensive	Fast and cheap
<b>International Money Transfer</b>	Limited, slow and expensive	Unlimited, fast and free
<b>Conversion value</b>	Limited	Depending on the user
<b>Transaction costs</b>	Up to 5%	Less than 0.5%
<b>Transaction speed</b>	Many days	Immediately or a few minutes
<b>Withdrawal</b>	It may take days depending on the amount of money	Some minutes
<b>Control</b>	concentrated	Dispersal
<b>Budget control</b>	Banks	Customers control
<b>Security</b>	Rely on the bank	Open source and controlled by community transparently
<b>Newservice integration and new partners</b>	Hard, long and expensive	Fast and cheap
<b>Currency conversion</b>	Up to 5%	Almost free

# 2 POCAGA STORY



## 2007-2012

- ↑ Developing the Casino & Gambling system for US, Macau, Cambodia.
- ↑ Developing the online game system for Asian partners.
- ↑ Operate the Game Online & Casino system for partners in USA, Macau, Cambodia, Asia.



## 2012-2017

- ↑ Participating in the field of trading and crypto currency.
- ↑ Developing trading platform for Chinese partners.
- ↑ Developing complete ICO solutions for US and Asian partners.



## 2018 onwards

- ↑ Issuing a separate currency for the casino & gambling sector.
- ↑ Building separate casino & gambling ecosystem.
- ↑ Listing PCG on the international crypto currency exchanges.
- ↑ Developing APIs to integrate PCG Token into other online Casio & Gambling systems in the world.

# 3 POCAGA ACTIVITY MODEL

In developing the platforms (solutions & applications) for the Casino & Gaming system, we have a lot of limitations in creating a large enough ecosystem to attract tens of millions of players every day. Our challenge is to build a truly intelligent platform so that it can be easily integrated into any professional casino & gaming system in the world into a common ecosystem (which we now named POCAGA). This requires consistency in the players' information and the bonus points they have earned. And at a higher level: This platform can turn players into real financial investors, not just a regular gamer or casino player. This will also allow us to have more participants in the ecosystem than just engaging in betting or entertainment (we will explain in this section).

For service providers (Casino & Gaming systems): When we connect the Casino & Gaming systems to the same ecosystem, service providers who build and operate the Casino & Gaming also enjoy great benefits. They take advantage of the cross-platform pool of players and other resources in each party's system. They also enjoy the benefits of playing as a dealer (we limited to less than 5% of the prize money for each match). These benefits help us attract many participating service providers.

On the scale of expansion POCAGA: In many countries, laws prohibit people from using money to play casino in the country (whether online or offline). We offer solutions that do not depend on rigid government rules. Players do not need to spend money to play and can play Casino or Game wherever they want. We think it is the personal freedom of hundreds of millions of people. Of course, we will find limited solutions and warnings to limit gambling addicts.

For the players, brokers or investors: As we mentioned at the beginning of this section, POCAGA not only attracts players who play casino games, it also attracts Brokers (who are capable of building a community of players), **Investors** (who have idle money. We give equal opportunity to everyone to become an investor with a minimum investment of only 50 PCG Tokens - **starting at just \$ 30**) and **Traders** (who want to make a profit from PCG Tokens trading after we list them on international crypto currency).

✓ **Players** will benefit from bringing back the PCG Tokens value when they win.

✓ **Brokers** will benefit from the percentage commission in the community they own.

✓ **Investors** will benefit from millions of transactions every hour as our game ecosystem improves.

✓ **Trader** will benefit from the price fluctuation of PCG.

PCG Tokens will be developed into a Bitcoin-like cryptocurrency or ETH. They are of real value to ensure real benefits for POCAGA ecosystem participants. We will explain more about PCG Tokens in the next section in this brochure.

# 4 POCAGA TOKEN – PCG

## 4.1. OVERVIEW

POCAGA PCG token - is the kernel of all transactions in the ecosystem (platform) POCAGA. No transactions were made without using PCG. PCG is regulated by the "smart deal" for the short-term goal of becoming the No. 1 coin in Casino & Gaming activities. In the long term, we stimulate owners (token holders) to use for other trading activities in daily life.

## 4.2 HOW PCG TOKENS WORK

The POCAGA ecosystem is designed specifically for PCG token holders. You cannot make a transaction if you do not own PCG tokens. When a transaction is made, the system automatically charges a transaction fee equal to 0.5% of the total transaction value. Thanks to Blockchain technology and POCAGA smart platform, this 0.5% will be implemented immediately and guaranteed 100% transparency.

### Example:

James, a PCG token owner, joins and wins a game with a bet of 30 PCG. The dealer charges 5%.

- Amount after deducting house expenses:  $30 - 30 * 5\% = 28.5 \text{ PCG}$ .
- James needs to pay 0.5% of PCG withdrawal fee and receive:  $28.5 - 28.5 * 0.5\% = 28.3575 \text{ PCG}$ .
- The owner also needs to pay 0.5% of the cost of PCG withdrawal and receive:  $1.5 - 1.5 * 0.5\% = 1.4925 \text{ PCG}$ .
- The POCAGA system receives:  $0.1425 + 0.0075 = 0.15 \text{ PCG}$ .

We design the optimal system to handle millions of transactions per hour to serve the tens of millions of people involved in the ecosystem every day. The POCAGA platform is also flexible and intelligent enough to expand to meet the rapidly growing demand for trading.

Trading activities will arise from the following activities:

- Casino Betting.
- Game Competition.
- Purchase PCG.
- Use PCG for other commercial activities in the future



## 4.3 REWARD PROGRAM FOR HOLDER

With any payment service currently available: with Visa, Paypal or Payoneer, etc, the cost per transaction can be up to 5% or higher. However, we charge only 0.5% per transaction. At low cost, we believe it will stimulate huge trading volumes from the casino & gaming ecosystem and from the traders.

We create a Monthly Loyalty Program (MLP) and spend up to 50% of our transaction income to pay for PCG Tokens. This is a worthy and truly valuable reward for the loyalty of the PCG Tokens. We also divide the structure of rewards to ensure fairness for each level (transaction value):

<b>DIAMOND GROUP</b> <b>50%</b> 100,000+ PCG Ownership amount	<b>GOLDEN GROUP</b> <b>35%</b> 50,000+ PCG Ownership amount	<b>SILVER GROUP</b> <b>15%</b> 10,000+ PCG Ownership amount
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### Example:

Total transaction value in the month was **\$ 450 million**. With a transaction cost of **0.5%**, your monthly trading income will be **450M \* 0.5% = \$ 2.25M**. POCAGA will distribute bonus to each group as follows:

<b>DIAMOND GROUP</b> <b>15%</b> \$1,125,000	<b>GOLDEN GROUP</b> <b>35%</b> \$787,500	<b>SILVER GROUP</b> <b>15%</b> \$337,500
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James owns **110,000 PCG** tokens, so James is in the Diamond Group. The total transaction generated by this group in the month was **\$1.5 million**, of which **\$20,000** was generated by James, thus James contribute **20K/ 1.5M = 1.33%**.

James will receive a bonus of **\$1,125,000 \* 1.33% = \$14,962.5**

## 5.4 ADDITIONAL BENEFITS OF HOLDER

Additional Benefits of Holder in addition to the Monthly Loyalty Program (MLP), investors owning PCG Tokens also enjoy the following benefits:

- î Joining our Casino & Gaming ecosystem. People who do not own PCG Tokens will not participate.
- î Benefit PCG value in the future.
- î **And importantly: PCG Tokens Holder can join the list of profit sharing from the Casino & Gaming system developed by POCAGA. We will soon announce this benefit.**
- î We do not choose the path of development in the short term. The benefits of the investor (Token Holder) will be seriously analyzed and added in the future.

# 5 POCAGA ICO TOKEN SALE OVERVIEW

## 5.1. PURPOSE OF THE ICO ROUNDS

By our team's in-depth experience and expertise in casino & gaming systems and later on in the cryptocurrency projects, we have successfully developed for a number of companies in the US and Asia. We realize that there are many advantages of the ICO system that many companies have missed. Although we have detailed advice, they (the companies that have implemented ICO plans) remain ignorant. Because they care about the immediate value of selling a lot of Token, instead of concentrating on developing a strategy for long-term system development.

You can see that a lot of companies have implemented ICO plans and then left the token owners. They have only done a few media plans, internal crypto currency exchanges or Lending packages with a commitment to create great bargains. Although everyone knows that this cannot grow in the long run, many people fall into the trap of gaining a bad hold.

We release PCG Tokens and implement an ICO plan to build a truly rich community of PCG Tokens holders, including: Service Providers (casinos or game system publishers), Casino players or gamers, token holders, brokers (who have the capacity to create big communities), Trader (who knows the rules of ups and downs in the cryptocurrency market).

A rich community will help the POCAGA Ecosystem grow stronger in many areas and initially we will focus our resources on the development of Casino & Gaming systems. A large community available before ecosystem functioning will also help us ensure that the plan is indeed successful. This eliminates the risk for both us and the PCG Token holders.

Holding PCG Token brings good benefits in the future (we have analyzed in Section 5). However, we need to understand that PCG Token is not a stock. Therefore, the owner of PCG Token does not participate in deciding the strategies and plans of the Company.

## 5.2 TOKENS PRICE THROUGH ICO ROUNDS

We accept: Bitcoin (BTC) and Ethereum (ETH) when buying PCG Tokens. Prices are in USD and are converted to BTC or ETH at market price at time of purchase. You have the right to add or withdraw any BTC or ETH at any time.

**ROUND 1**  
Jan 21 – Feb 16

- ✓ Price: just **\$0.7**
- ✓ Bonus **10%** / PCGToken purchase amount

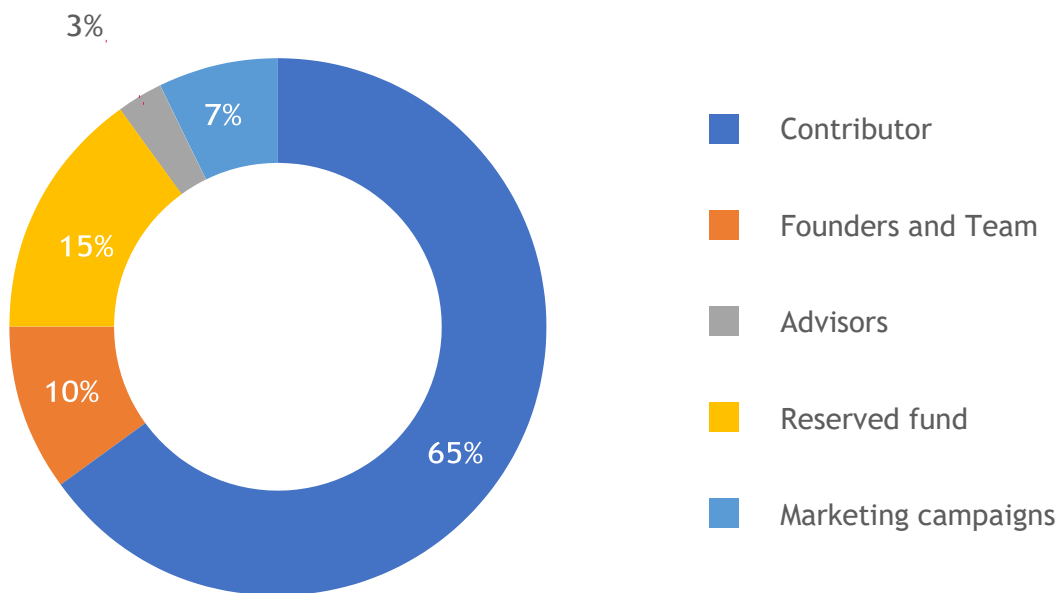
**ROUND 2**  
Feb 17 – Mar 14:

- ✓ Price: **\$1.0**
- ✓ Bonus **7%** / PCG Token purchase amount

**ROUND 3**  
Mar 15 – Apr 09

- ✓ Price: **\$1.5**
- ✓ Without bonus

## 5.3 DISTRIBUTION OF TOKENS



↑ 65% Total ICO distribution to the Community.

↑ 10% Reserved for the Founders and Team.

↑ 15% Tokens allocated for Loyalty Purposes.

↑ 03% Reserved for ICO Partner Advisers.

↑ 07% Reserved for Marketing Campaign

We need to ensure stability for ICO plans and long-term business plans. Therefore, during ICO period - the PCG Tokens transfer function will be locked. We will reopen after the ICO period and ensure that the PCG Tokens functions are functioning as other electronic coins. We need to be clear about this information so that you are completely safe with us.

# PLANS FOR POCAGA

## QUARTER 1 2018

- ICO
- Internal trading system
- Development of internal Casino & Gaming systems. Accept PCG Tokens to market & bet.

## QUARTER 2 2018

- List PCG on international crypto currency exchanges and list on Coinmarketcap.
- Attract and further develop the community.
- Officially publish Casino & Gaming System. Players can play and gamble.
- Create APIs for other Casino & Gaming systems to easily integrate.

## QUARTER 3 & 4 2018

- Build Casino & Gaming ecosystem. Attract more Casino & Gaming service providers to the ecosystem.
- Focus on Marketing to create a strong player community.
- Continuously upgrade and optimize APIs & systems to meet the expansion strategy.

# NEED TO BE CONSIDERED ON YOUR PCG TOKEN PROPERTY

*The purchase of any Token will have high levels of risk, including but not limited to the risks described below. Prior to purchasing PCG Tokens, participants carefully weighed all information and risks detailed in this White Paper, particularly the following risk factors.*

## A. RISK RELATED TO COMPUTER INFRASTRUCTURE.

Although we have enough experience and have specific solutions for cases involving computer system errors, viruses or attacks. However, in the changing world of internet every day - this risk always exists and can interrupt the transaction process, using PCG Tokens.

## B. LIMITED FROM “SMART CONTRACT”

Intelligent contracting technology is still in its early stages of development. This can bring significant operational, technology, regulatory, financial, and regulatory risks. Therefore, although the audit aims to increase the level of security, reliability and accuracy, this audit cannot serve as any form of warranty. This does not guarantee that the PCG contract is suitable for all purposes or that contains no errors, holes or problems that may cause a technical problem or the complete loss of PCG Tokens.

## C. RISK FROM REGULATIONS

Blockchain technology is a new concept in some areas of legal issues. In some countries, it may be possible for the government to impose strict regulations on the control of content that is based on Blockchain technology, and these regulations may be detrimental to existing PCG ownership. This may result in significant modifications to the PCG Smart Agreement, including but not limited to termination and loss of PCG Tokens, as well as the suspension or termination of all PCG Token functions.

## D. TAXES

Token owners may be required to pay taxes related to transactions involving PCG Tokens. The sole responsibility of the cardholder will be the sole responsibility of complying with the tax laws of the competent authorities and paying all taxes payable (if any).

## E. UNFORESEEN CIRCUMSTANCES

The performance of POCAGA may be interrupted, suspended or delayed due to unforeseen circumstances. For the purposes of this White Paper, force majeure means extraordinary events and circumstances that POCAGA cannot prevent and includes: Effects of nature, war, armed conflict, civil disorder, industrial actions, epidemics, etc., persistent shortages or other failures of energy supply or communication services, the behavior of municipal, state or federal government agencies, other situations beyond POCAGA control, which did not exist at the time of the Token sale. If that happens before the release of PCG Tokens and POCAGA cannot issue PCG Tokens within 3 months of the scheduled date, we will refund the required Token PCG buyer.

## F. VALUE OF PCG TOKEN.

When purchased, the value of PCG Token varies due to market adjustments. POCAGA does not affect the change in value of PCG in any particular time period. POCAGA will not be responsible for any change in the value of the PCG Token. Assumptions related to the foregoing include judgments about future economic conditions, competition and markets, and future business decisions. Most of them exceed the control of the POCAGA team; therefore it is difficult or impossible to predict accurately. As a result, the POCAGA team cannot guarantee that the claims about PCG Token value contained in this White Paper will prove to be accurate.

*Please note that the PCG of POCAGA token may be subject to other risks that we cannot anticipate at this time. We have to be clear and honest about all of this because we do not want to be labeled with fraudulent or intentional ICO projects drawing on attractive commitments to deceive participants.*

**THANK YOU FOR JOINING US!**