

# T4G Pay

A Payment Solution for  
Sustainability and Financial Inclusion

Crypto/Fiat Exchange



T4G POS Device - sample



T4G Visa Card - sample



Smartphone – Sample

**T4G Pay**

*Hardware Component*

# Value Proposition – its unique value

- Seamless Fiat-to-Crypto and Crypto-to-Fiat Conversion.
- Integrated T4G Token Pegged to USD (\$1 = 1 T4G).
- Supply Cap is 3,167,000,000 metric tons of CO<sub>2</sub> of Carbon Stock in PNG (forest & mangrove)
- Promote Sustainability with Carbon Offset and Incentive Programs. *E.g.: Forest Conservation*
- Accessible Financial Inclusion for the Underbanked in PNG and the Pacific.
- Unlock Global Travel Solutions via Blockchain Technology.

# Customer Segments

- **Travelers:** Efficient global transactions with sustainability benefits ' Everyday payments.
- **Underbanked/Unbanked Communities:** Financial access and inclusion through mobile wallets.
- **Green Projects:** Funding and incentivizing carbon conservation efforts.
- **Merchants/Businesses:** POS system for tokenized payments.
- **Govts & NGOs:** Promoting financial literacy and carbon-neutral goals.

# Channels

- **Digital:**
- **Mobile App (iOS & Android):** Wallets, savings, and transactions.
- **Web App:** Comprehensive platform for merchants and users.
- **Physical:**
- **T4G POS Terminals:** Tokenized payment integration.
- **T4G Visa Card:** Seamless fiat and crypto usage.

# Revenue Streams

- **Transaction Fees:** Fiat-to-Crypto and Crypto-to-Fiat exchanges.
- **Savings Wallets:** Time-locked deposits generate platform income.
- **Merchant Fees:** Commission on T4G POS transactions.
- **Token Issuance Fees:** Profits from minting T4G Tokens.
- **Carbon Offsets:** Fees for using carbon calculator and offset programs.

# Key Activities

- - Blockchain Maintenance and Token Minting (Stellar Blockchain) – software
- - Partnerships with Visa for card issuance and POS systems – hardware
- - Development of mobile and web applications – software
- - Managing Carbon Calculator and Incentive Systems – both software and hardware
- - Marketing campaigns targeting travelers and PNG communities – marketing and media

# Key Resources

- - **Technology:** Stellar Blockchain, Mobile and Web Applications.
- - **Team:** Blockchain Developers, Financial Experts, Sustainability Advocates.
- - **Partnerships:** Visa, Carbon Offset Organizations, Local Merchants.
- - **Brand Assets:** T4G Token, Carbon Preservation Model, Green Initiatives.

# Key Partners

- - **Visa:** For T4G Card integration.
- - **Stellar Development Foundation:** Blockchain support and scalability.
- - **Carbon Offset Organizations:** Validating and rewarding carbon offset activities.
- - **Merchants:** Expanding POS terminal adoption in PNG and globally.
- - **Local Governments/NGOs:** Supporting financial inclusion and sustainability initiatives.

# Cost Structure

- - Blockchain Development and Maintenance – **K800,000**
- - Mobile/Web App Development and Updates – **K650,000**
- - Marketing and Customer Acquisition – **K450,000**
- - Partnership Development (Visa, Stellar, NGOs) – **K350,000**
- - Operational Costs (Regulatory compliance, team salaries, customer support) – **K300,000**
- Total: **K2,550,000** (K2.55M)

# Competitive Advantage

- - **Green Innovation:** Unique carbon offset incentives tied to T4G Token.
- - **Local Impact:** Tailored to PNG's needs, bridging the gap for the unbanked / financial inclusion
- - **Global Accessibility:** Stellar Blockchain's efficiency and low transaction costs.
- - **Proof-of-Engagement Model:** User participation in carbon conservation efforts.
- - **Multi-Currency Support:** Saving and transacting in fiat, Bitcoin, and other cryptos.

# Financial Projections

- - **Year 1:** User acquisition, partnerships with merchants, initial token adoption -
- - **Year 2:** Break-even through transaction fees and savings wallet revenues.
- - **Year 3:** Scale carbon calculator integration and achieve profitability.
- - **Revenue Drivers:** Expansion of merchant network, token adoption, and travel partnerships.
- **Year 4-5:** Fully functional and generate revenues

# Call to Action

- - Investment Opportunity:
- - Total Investment Sought: **PGK2.5 Million.**
- - Allocation: Technology Development (40%), Marketing (30%), Partnerships (20%), Operations (10%).
- - Expected ROI: K20 Million within 5 years.
- *(transaction fees, conversion fees, subscription fees, card sales, POS device sales)*