


● WHITEPAPER v1.0

JAM Token

Powering the JAM Street Ecosystem

 Utility-First Token

 Community Economy

 Transportation + Payment

Executive Summary



Utility-First Approach

JAM Coin is a utility token designed to be an economic engine within the JAM Street ecosystem. This token integrates transportation, merchant networks, and community economic services into a single platform. JAM Coin is used within the JAM ecosystem's utilities and features.



Closed-Loop Economy

By combining transportation services, a digital wallet, a merchant marketplace, gamification, and an advertising platform, JAM creates a closed-loop digital economy that allows economic value to continue circulating within the ecosystem.

🎯 Key Differentiator

Unlike most crypto assets that focus on price speculation, JAM Token is built with a utility-first approach.



The value of the token comes from real economic activity within the ecosystem.

📍 Mission

Accelerating the adoption of blockchain technology in everyday economic activities in a simple, transparent and inclusive manner.

Introduction: Bridging the Gap

Global Digital Transformation

The global digital economy is undergoing a major transformation thanks to blockchain technology. However, to date, most cryptocurrency projects have focused on trading digital assets rather than creating real-world utility.

Key Insight

Digital platforms such as transportation services and marketplaces have become an essential part of modern life, but often operate on an unbalanced economic model.

JAM Solution

JAM is here to bridge this gap by building a digital ecosystem that integrates real economic activities with a token-based reward system.

Four Major Problems

- 01 High Platform Commissions**
High platform commissions reduce driver and merchant margins
- 02 Value Distribution Imbalance**
Unequal distribution of economic value in the ecosystem
- 03 Lack of Community Ownership**
Lack of community ownership in the platform
- 04 Short-Term Loyalty Programs**
Loyalty programs have no long-term value

Market Opportunity in Indonesia

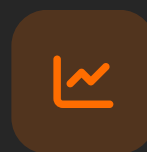
Indonesia is one of the fastest growing digital markets in the world



20+

Million

Registered cryptocurrency investors



80%+

Age 18-34

Digital native population

💡 Market Gap

However, most crypto activity is still limited to trading on exchanges and is not yet connected to the everyday economy.

This opens up huge opportunities for ecosystems like JAM to create utility-driven crypto adoption.

"The future of cryptocurrency lies not in speculation, but in real-world utility and adoption."



Hundreds

Trillions of Rupiah

Crypto transaction value per year



Platform

Economy

Rapid growth of transportation, e-commerce, digital payment



Indonesia E-Money Transaction

\$18.5 Billion (2021)

Industry Challenges

Four key challenges hindering the growth of an equitable digital economy



CHALLENGE 01

Platform Fee Extraction

20-30%

Large digital platforms often take a commission of up to 20-30% of each transaction.

This significantly reduces the margins of drivers, merchants, and economic actors in the ecosystem, creating inequality in the distribution of value.



CHALLENGE 02

Speculative Crypto Economy

⚠ No Real Utility

Most cryptocurrencies have no real utility and are only used for price speculation.

The lack of adoption in everyday life keeps crypto as a speculative asset rather than a functional transaction or reward tool.



CHALLENGE 03

Limited Loyalty Programs

- ✕ Traditional loyalty programs are non-transferable
- ✕ Has no long-term value
- ✕ Limited to one platform or merchant

Users lose reward value when switching platforms or when the program is changed.



CHALLENGE 04

Fragmented Digital Economy

- Transportation
- Transaction
- Reward
- Merchant

Transportation, transaction, reward, and merchant activities still run in separate systems, creating inefficiencies and a fragmented user experience.

The JAM Solution

An integrated digital ecosystem that connects various services in one platform

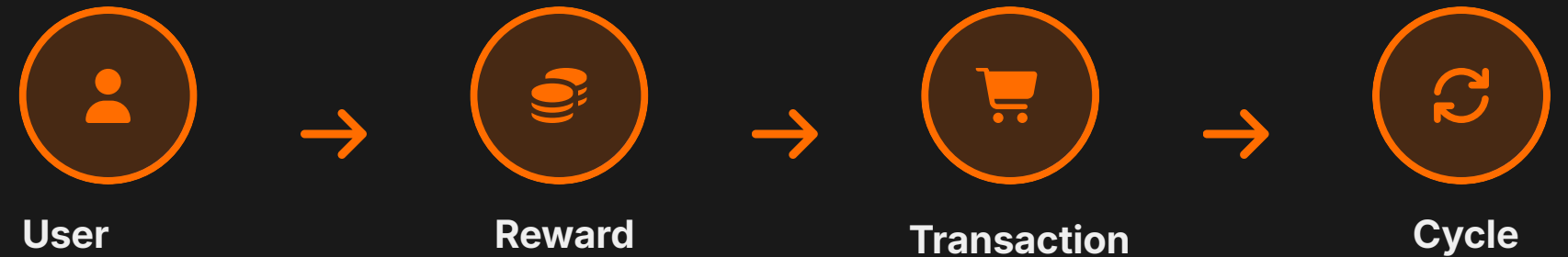


Our Vision

JAM builds an integrated digital ecosystem that connects various services in one platform with the aim of creating an economic system that:

- ✓ Fairer for the community
- ✓ Giving rewards for contributions
- ✓ Connecting real economic activity with **token utility**

🔄 Closed-Loop Digital Economy



This ecosystem creates a closed-loop digital economy that allows economic value to continue to circulate within the ecosystem.

“By combining transportation services, a digital wallet, a merchant marketplace, gamification, and an advertising platform, JAM creates a sustainable ecosystem.”

— JAM Token Philosophy

Six main components that make up the JAM Street ecosystem



COMPONENT 01

Transportation Platform

A digital transportation service that allows users to earn rewards for every trip. Drivers and users become part of an ecosystem economy.

- ✓ Ride-hailing with rewards

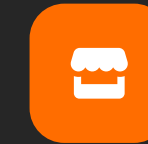


COMPONENT 02

Digital Wallet

A digital wallet for storing, sending, and using JAM Tokens. It also supports various in-app transactions.

- ✓ Multi-function wallet



COMPONENT 03

Merchant Network

A network of local merchants accepting transactions using JAM Tokens. Merchants receive various incentives within the ecosystem.

- ✓ Local business empowerment



COMPONENT 04

Gamification Layer

Activity-based reward system to increase user engagement.

- ★ Daily challenges
- ★ Achievement system
- ★ Loyalty rewards



COMPONENT 05

Advertising Platform

Brands and merchants can run advertising campaigns within the JAM ecosystem, with a portion of the advertising rewards shared with users.

- ✓ User reward sharing



COMPONENT 06

JAM Care Fund

Social funds are used to help drivers and communities in certain circumstances, demonstrating a commitment to social impact.

- ✓ Social responsibility

JAM Token functions as an economic engine in the ecosystem with six main utilities.



UTILITY 01

Payment

Used for transportation service transactions and various digital services in the ecosystem.



UTILITY 02

Reward

Users earn tokens as rewards for activity within the platform, creating an incentive for engagement.



UTILITY 03

Merchant Incentives

Merchants receive cashback and incentives from transactions using JAM Token.



UTILITY 04

Driver Incentives

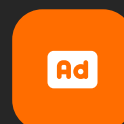
Drivers receive performance bonuses in the form of tokens, increasing their well-being.



UTILITY 05

Digital Services

Tokens can be used for various digital services such as PPOB and billing transactions.



UTILITY 06

Advertising Payments

Brands can use JAM Token for advertising transactions within the platform.



Economic Engine

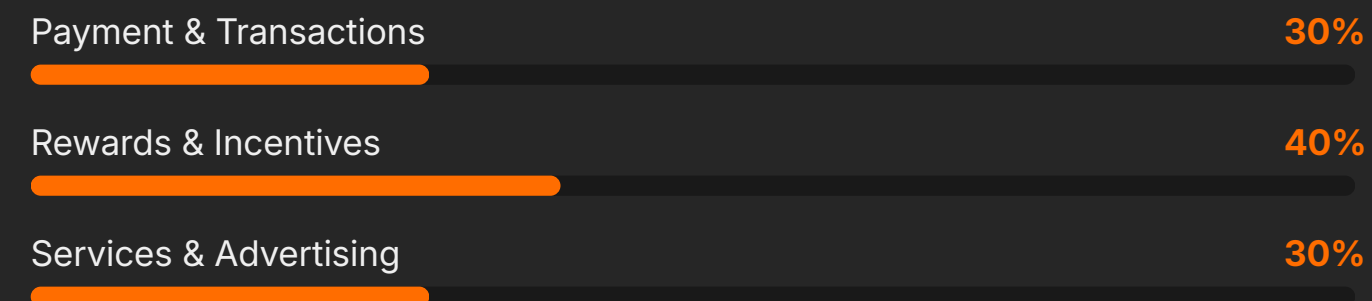
JAM Token serves as the economic engine that drives the entire JAM Street ecosystem.



Circular Economy

Each token utility is interconnected and creates a sustainable economic cycle in the ecosystem.

Utility Distribution





JAM Token

(JAM)

SC: [D5KojYsUGd53bFiGVpKnGEyCLQcnPPVr4mgco44Mo6fk](https://solscan.io/address/D5KojYsUGd53bFiGVpKnGEyCLQcnPPVr4mgco44Mo6fk)

A utility-backed asset designed exclusively for real use cases within the JAM ecosystem.



Fueling the JAM Ecosystem

Four core pillars of utility driving sustainable engagement.



01

Reward for Activity

Earned directly by completing verified transportation, merchant networks, and other services activities tracked by the app.



02

Pay-Per-Use Access

Seamless access to premium features.
1 Balance = 1 Day of feature usage.



03

Vouchers & Deals

Redeem tokens for exclusive discounts, transportation, merchant networks, and community economic services.



04

Internal Payment

Native crypto payment mechanism within the ecosystem, ensuring transparent value exchange.

Economic Model & Tokenomics

Closed-Loop Economic System

- 1** Step 1
User Activity
- 2** Step 2
Token Reward
- 3** Step 3
Service Usage
- 4** Step 4
Value Cycle

This model ensures that the value of the token grows as usage of the service grows, creating a sustainable economy.

Total Supply

1,000,000,000

JAM Token

Fixed supply to maintain scarcity and long-term value

Token Distribution

- 50%** **Private Sale**
5% - 50% distributed, 50% locked 6 months
- 20%** **Treasury**
Lock 5 years
- 10%** **Team & Advisors**
Lock 3 Years
- 10%** **Liquidity Provisioning**
10% - Lock 1 year in DEX & CEX
- 15%** **Product Dev, Tax & Legal**
15% of tokens are subject to an 18-month vesting period, with 20% distributed every 3 months.
- 10%** **Yield Farming & Staking**
-

10% **Reward, Marketing, & Operations**
- 1%** **Developer Wallet - Airdrop Event**
-

19% **Public Market Sale**
-



Our commitment locked the Token allocation according to the tokenomics we designed. You can check the contract ID at the link we provided. Together, we are building a brighter and safer future.

Treasury 20% (Lock 5 Years)

<https://app.streamflow.finance/contract/solana/mainnet/J85EsQoYqeP2MjFYHK4VLUU9vwL3vqTqv3pmvgWr9nCE>

Product Dev, Tax, & Legal 15% (18-month vesting period, with 20% distributed every 3 months)

<https://app.streamflow.finance/contract/solana/mainnet/7GAKcx1ercxRvz6oGhW8XjzvGadaJotFN8xUFFTGXnXi>

Team & Advisors 10% (Lock 3 Years)

<https://app.streamflow.finance/contract/solana/mainnet/2tjGK7fwj3ShUbp1czKcT4L3WJg5ueFmy7d6qKtBNQB?new=>

Revenue Model & Competitive Advantages

\$ Revenue Streams



Service Fees

Commission from transportation services and digital transactions



Advertising Revenue

Revenue from in-app advertising platforms



Merchant Services

Service fees for merchants in the ecosystem



Digital Services

Revenue from PPOB and digital transaction services

🏆 Competitive Advantages



Utility-First Token

Tokens have real utility in a variety of services



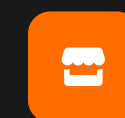
Community-Based

Ecosystem built with community



Driver-First

Priority on driver welfare



Local Merchant

Empowering local merchants and MSMEs




Seamless Experience

Without blockchain complexity



Social Impact

Social programs through the JAM Care Fund

 This revenue is used to strengthen the ecosystem economy and support the distribution of reward tokens.

Roadmap to Success

Three phases of development to build a sustainable JAM ecosystem

01

PHASE 1

Ecosystem Integration

Integration of JAM Token into transportation applications and digital wallets to build the foundation of the ecosystem.

✔ Transportation app integration

✔ Digital wallet launch

✔ Initial user onboarding

🚧 Foundation Phase

02

PHASE 2

Merchant Expansion

Merchant network expansion and advertising platform monetization to expand token utility.

🛍 Merchant network growth

📄 Advertising platform launch

🎮 Gamification features

📈 Growth Phase

03

PHASE 3

Ecosystem Growth

A self-sufficient ecosystem with regional expansion to create a broader impact.

🌐 Regional expansion

🔄 Self-sustaining ecosystem

🔑 Advanced features



👑 Maturity Phase



Strategic Approach: Each phase builds the foundation for the next phase, ensuring sustainable and stable growth.



JAM Token Burning Mechanism

Automatic Burning Automatic Burning Mechanism

-  **Every Token Usage**
Every transaction using JAM Coin will automatically trigger the burning mechanism, gradually reducing the number of tokens in circulation.
-  **More Efficient Ecosystem**
This mechanism creates a more efficient and sustainable ecosystem by reducing the token supply based on real utility.




Trigger **Every Transaction**

Quarterly Periodic Burning Quarterly Periodic Burn

-  **Regular Schedule**
It is carried out routinely every quarter (3 months), where some tokens are removed from circulation based on ecosystem activity.
-  **Proportional to Volume**
The amount of burning is determined proportionally to the volume of use in the ecosystem, ensuring optimal balance.

Frequency **Every 3 Months**

The Main Purpose of the Burning Mechanism

 <p>Real Utilization Actual utility-based ecosystem</p>	 <p>Maintained Liquidity Optimal market equilibrium</p>	 <p>Long-Term Sustainability Sustainable ecosystem growth</p>
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JAM Ecosystem Roadmap

Phase 1 Foundation 0-6 Months	Phase 2 Growth 6-18 Months	Phase 3 Expansion 18-36 Months	Phase 4 Decentralization 36+ Months	Phase 5 Mass Adoption Long Term Vision
<p>Main Development</p> <ul style="list-style-type: none"> Deployment smart contract JAM Token JAM Street platform integration Launch of JAM Digital Wallet Onboarding user & driver awal Merchant pilot cooperation <p>Utility Activation</p> <ul style="list-style-type: none"> Transportation payments Reward system user & driver Initial liquidity (DEX) 	<p>Main Development</p> <ul style="list-style-type: none"> Merchant network expansion (F&B, retail) JAM Merchant platform launch Gamification: daily challenge & tier Platform advertising reward-based <p>Strengthening the Economy</p> <ul style="list-style-type: none"> JAM Token Cashback & Incentives Usage-based burning mechanism Staking & insentif holding Increased liquidity (CEX) 	<p>Main Development</p> <ul style="list-style-type: none"> Expansion of major Indonesian cities Southeast Asia regional expansion Digital service integration (PPOB, billing) Advanced features & system automation <p>Advanced Utilities</p> <ul style="list-style-type: none"> Full integration across services Activity-based dynamic burning Treasury system & liquidity management 	<p>Main Development</p> <ul style="list-style-type: none"> Launch of governance system (DAO) Community participation in decisions Ecosystem policy voting mechanism <p>Ecosystem Evolution</p> <ul style="list-style-type: none"> Community-based economic model Revenue sharing (limited & selective) Open third party integration 	<p>Main Development</p> <ul style="list-style-type: none"> Integration of national payment systems Strategic partner collaboration Real-world use case expansion <p>Use Case Expansion</p> <ul style="list-style-type: none"> Transportation & logistics Trade & merchant ecosystem Digital services & financial solutions
<p>STRATEGIC FOCUS</p> <p>Real Use Transaction Volume</p>	<p>STRATEGIC FOCUS</p> <p>Closed-Loop Economy Demand Token</p>	<p>STRATEGIC FOCUS</p> <p>Independent Ecosystem Transaction Volume</p>	<p>STRATEGIC FOCUS</p> <p>Transparency Community-Driven</p>	<p>STRATEGIC FOCUS</p> <p>Mass Adoption Digital Infrastructure</p>

Strategic Approach
 Each phase is designed to increase **Token Utility** → **Token Demand** → **Economic Circulation**

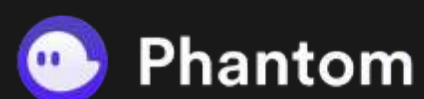
JAM Token Value	Main Vision
Utility-First	Community-Driven

● Driven by real economic activity, not speculation

Partnerships & Integrations

BLOCKCHAIN INTEGRATIONS

Key blockchain integrations that will allow seamless access and usage of MLC across multiple platforms.



DECENTRALIZED EXCHANGES

Leading decentralized exchanges that will list and support MLC, providing liquidity and trading opportunities for the token.



MARKETCAP PARTNERSHIPS

Some of the upcoming partnerships that will further expand the reach and visibility of MLC.



CoinGecko

Coinranking



nomics

coincodex

CoinMarketCap

CERTIK

mobee

Partnerships & Upcoming



Building the Future of Community-Based Digital Economy

JAM's long-term vision is to create a community-based digital economic ecosystem that connects various economic activities in one integrated platform.



Sustainable
Sustainable



Transparent
Transparent



Inclusive
Inclusive



Community-Based
Community contributions



Conclusion

JAM Token is designed not only as a digital asset, but as the economic foundation of the ecosystem.
JAM Street.

By combining real utility, an activity-based reward system, and an integrated digital ecosystem, JAM has the potential to accelerate the adoption of blockchain technology in everyday economic activities.

- Utility-First
- Community-Driven
- Real-World Impact