

CLICKGEM.COM

WE ARE PART OF
**THE GLOBAL PAYMENT
REVOLUTION**



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01 ▶

WHAT IS CLICKGEM PROJECT? ITS CORE APPLICATION & ECOSYSTEM?

ClickGem Project is part of the global payment revolution!

With the mission to build a multi-currency ecosystem, ClickGem Project has been developing a core payment system with a lot of utility applications suitable for cryptocurrencies and fiat currencies. By supporting both cryptocurrency and fiat currency in an ecosystem which includes a currency cross-exchange system and all applications that helping to solve many needs in the real life, the ClickGem Project will:

- Create more utility and more liquidity for cryptocurrencies,
- Help people to use cryptocurrencies like fiat currencies and likewise,
- Create habits and orient people to use more cryptocurrencies in their daily life.

People with no knowledge about cryptocurrencies are still not ready to use them, will start using ClickGem utilities with fiat currencies, and gradually switch to cryptocurrencies. In addition, this is also an optimum solution to blur the border between cryptocurrency and fiat currency, using the popularity and the liquidity of the whole system to build a new

global payment system and contribute to the revolution of the current global payment system.

The ClickGem core payment system is a new groundbreaking and frictionless payment system which can support the pay-and-receive payment process through multiple currencies, including cryptocurrencies, support exchanging currency instantly with the lowest exchange rate from the market and just 0.2% transaction fee. Our aim is creating a new cross-border payment solution that can solve all the current payment methods issues, and will surpass all other payment systems (PayPal, Visa, etc...). Furthermore purchases will be easier, simpler, instant with minimal cost.

The ClickGem Project is designed as an open platform to facilitate the process of purchases by integrating and supporting transactions between most major fiat currencies and all cryptocurrencies through APIs. More fiat currencies and cryptocurrencies will be continually added along the way.

The team is continuously developing new platform APIs, f.ex. to integrate ClickGem currency cross-exchange system with other external exchanges in order to

optimize liquidity during exchanging currencies for the payment, apart from the already existing API which allows for integration with all today's e-commerce platforms, all B2B/B2C platforms, all applications for accepting payments online, and any software for collecting payments at local stores, supermarkets, etc...

ClickGem can collaborate with all kinds of businesses and all service providers to build ClickGem's ecosystem and its network to any place, access all markets in the world. This way ClickGem will grow fast and its scalability is unlimited.

ClickGem core payment system (core application) is a combination of three important applications:

1. CGWALLET is a multi-currency digital wallet which can store all kinds of currencies includes Fiat such as USD, EUR, JPY, etc... and cryptocurrencies such as BTC, ETH, CGM, etc...

CGWALLET's features:

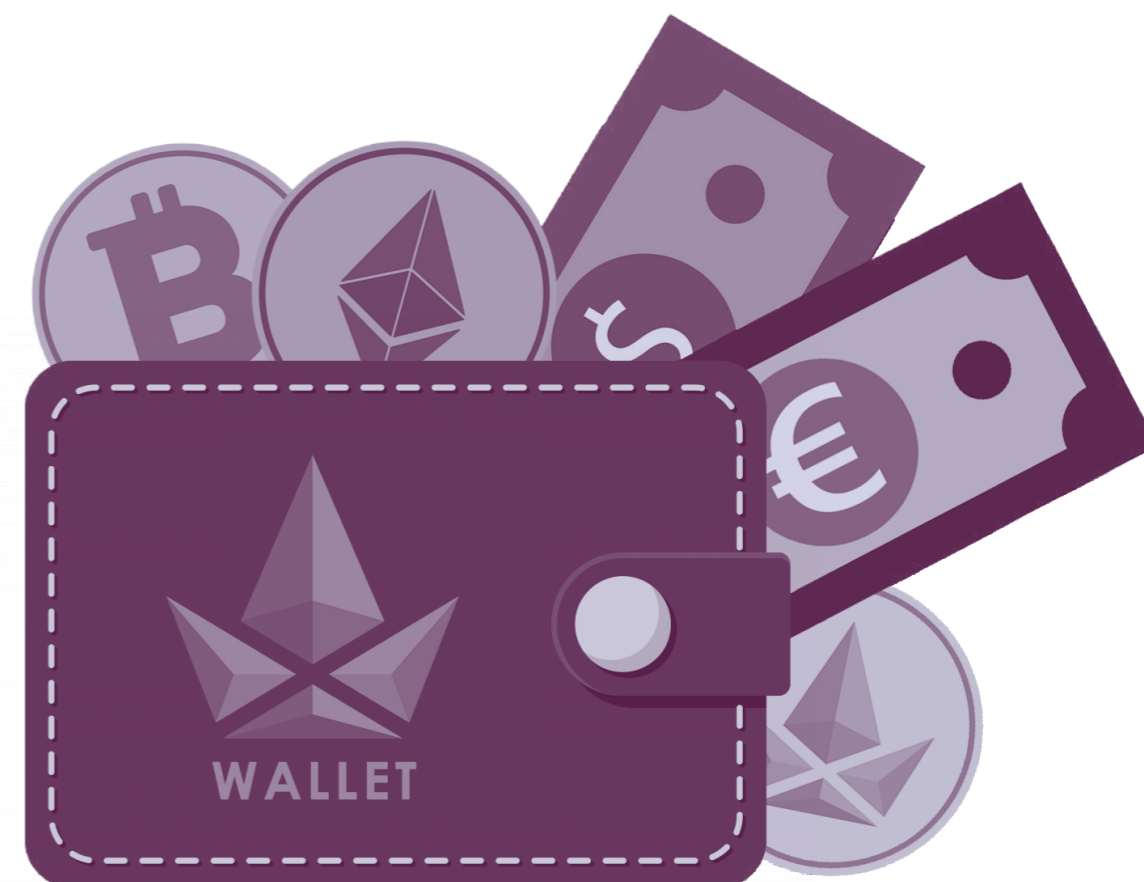
a. High level security: your cryptocurrencies wallet is a cold wallet system. Each cryptocurrency is hosted in a secured server which is hardened and configured for hiding with the internet and not always online until it received demands from users through the multi-currency wallet interface with encrypted protocols.

b. Easy deposit - Easy transfer/send money - Easy pay - Easy withdraw.

c. No fee for deposit money or wallet maintain: you only bear 0.1% fee when transfer/send money to other people or withdraw money from your wallet.

d. Multiple interfaces: you can easily access your wallet anywhere from the web or using our android/iOS app.

e. Multiple currencies: we always continue adding new Fiat currencies and new cryptocurrencies to your multi-currency wallet. You will have an only wallet for





many Fiat currencies and cryptocurrencies.

f. Easy exchange currency at anywhere, anytime: your multi-currency wallet is integrating with CGEXCHANGE - a mix-exchange platform (P2P) which supports you to exchange currency with other CGWALLET users.

g. Easy request payment and pay: your multi-currency wallet is integrated with CGPAY, a multi-currency paygate (payment gateway) for processing online payments by Fiat currencies and cryptocurrencies. CGPAY has full invoicing modules, API and e-Commerce plugins like PayPal which can support you to easily request payments from other people with any currency supported by CGWALLET. Also, you can easily pay instantly any invoices created by any merchant who also joins CGPAY from their website, payment link (URL), payment email, or QR code. Especially, CGEXCHANGE is also integrating with CGPAY to exchange currency for you instantly during your

payment with the lowest exchange rate in the market.

h. Wide ecosystem: ClickGem ecosystem is always under development and never stops expanding around the world. From e-commerce to local stores, from business to entertainment, etc... to provide you with the most flexible, convenient and freedom payment solutions.

Let forget the troubles with cash, credit card, Fiat currency exchange, and cross-border payment!



2. CGEXCHANGE is a mix-exchange platform, is an experienced combination of a cryptocurrency exchange with a Fiat currency exchange (traditional currency exchange / Forex): it can support people on exchanging cryptocurrency to cryptocurrency, fiat currency to fiat currency, and cross-exchanging fiat currency to cryptocurrency (and vice versa).

CGEXCHANGE's features:

- a. Low fees:** 0.1% exchange fee, 0% withdrawal fee.
- b. Auto-trade** with any exchange order which has the same or lower exchange rates.
- c. Easy trade - Easy exchange currency.**
- d. Multiple interfaces:** you can easily access our currency exchange at anywhere, at any time from the web, or our android/iOS app.
- e. Supports all major fiat currencies and all popular cryptocurrencies:** CGEXCHANGE is integrating and supports all currencies in CGWALLET. But not only that because we always continue adding new Fiat currencies and new cryptocurrencies to CGWALLET and

CGEXCHANGE.

f. High liquidity: CGEXCHANGE is closely integrating with CGPAY to exchange currency for people paying invoices/payments through CGPAY. When people is paying an invoice or a payment by a different currency through CGPAY, it will create an exchange order instantly and auto-trade with exchange orders which listed already on the exchange. Not only that, we are also developing APIs to integrate CGEXCHANGE with other cryptocurrency exchanges and other Fiat exchanges to exchange and expand the liquidity.

3. CGPAY is a multi-currency paygate (payment gateway) for processing online payments by Fiat currencies and cryptocurrencies. Designed with the invoicing module, the payment mechanism, the integration API and e-Commerce plugins like PayPal - a famous and popular Paygate (payment gateway) for cross-border payment, CGPAY is a new Paygate but it is close and familiar with almost merchants who have an e-commerce website, or a B2B/B2C website, etc... This is a friendly solution to support all merchants who are using PayPal or similar Paygate to be able to easily change into CGPAY as a replaced method for receiving cross-border payments.

Not only that, CGPAY also has many other advanced features which are not supported by PayPal or other similar Paygate:

a. Low fees: we only charge 0.2% per transaction. You can comfortably designate your buyer or yourself as the bearer of this fee or simply share this fee with your buyers. Anyway, this fee is much lower than PayPal and other similar Paygate.

b. Supports multiple currencies: CGPAY is integrated all major Fiat currencies and popular cryptocurrencies which supported by CGWALLET - a new groundbreaking multi-currency wallet. We always continue adding new Fiat currencies and cryptocurrencies. You can request cross-border payment by any currency you want, and everywhere (not depend on which country you stay).

c. Easy request cross-border payments at any time, at anywhere: CGPAY supports multiple interfaces, you can easily access CGPAY invoicing module from the web or our android/iOS app. You can also integrate your website with CGPAY and your CGWALLET using ClickGem APIs or our e-commerce plugins to request and receive cross-border payments automatically.

d. More buyers (everywhere in the world) with the feature which supports currency exchanging for purchases instantly

during payment progress: Although you have designated a fixed currency for all physical/digital goods which you are selling, buyers can choose to pay with a different currency stored in their CGWALLET. CGPAY is integrated with CGEXCHANGE - a mix-exchange platform which is the combination of a cryptocurrency exchange with a Fiat currency exchange - for exchange currency for buyers instantly when they pay using a different currency and it always selects the lowest exchange rate from the market for buyers. This solution supports you in order to receive payments with the receiving currency you designated while buyers can choose to pay with a different currency stored in their CGWALLET. This will bring more buyers to you from everywhere in the world.

e. More buyers are cryptocurrency holders: along with Fiat currencies, CGPAY also supports buyers to pay with cryptocurrencies while you still receive their payment in Fiat currencies (after exchanged by CGPAY through CGEXCHANGE). Of course, you still can decide to receive cryptocurrency payments. As you know, having many people around the world holding cryptocurrencies as an asset or a commodity for trading on the cryptocurrency exchange, CGPAY will support them in use those cryptocurrencies for buying your physical/digital goods.

Using ClickGem cryptocurrency (CGM) for payment will incur fewer fees than other currencies!

To understand more fully about how ClickGem core payment system works, please view our latest pitch deck at the link:

<https://www.clickgem.com/presentation.html>



Clickgem Ecosystem

In order to promote ClickGem core payment system, the ClickGem Project will create an ecosystem of utility applications which uses the ClickGem core payment system as the main method to pay-and-receive payment.

- Business Apps: CGMARKET (Multi-currency B2B/B2C Marketplace)
- Banking Apps: CGLOAN (Multi-currency Loan Program), CGSAVING (Multi-currency Saving Program)
- Entertainment Apps: CGCASINO (Multi-currency Casino), CGLOTTO (Multi-currency Lottery), CGBET (Multi-currency Sports Betting)
- Utility/Service Apps: CGTRANS (Multi-currency Transport/Taxi Booking), CGHOTEL (Multi-currency Hotel Booking), etc...
- CG Debit Card: CG Debit Card is the simplest and most convenient way to make your payments with all your money available in CGWALLET. We, with our partners, will provide you with a Debit Card that you can use anywhere, at any time, all over the world. You can also use it to withdraw or transfer money from CGWALLET via ATM machine.

02

WHAT IS CLICKGEM CRYPTOCURRENCY (CGM)? WHAT IS CLICKGEM TOKEN (CGMT)?

ClickGem cryptocurrency (CGM) is promoted to become a currency in the ClickGem multi-currency ecosystem like other crypto/fiat currencies supported. We will attract people to use increasingly CGM by offering more benefits such as fee reductions and special discounts for all services in ClickGem multi-currency ecosystem, or additional rewards.

Like other cryptocurrencies supported in the ClickGem ecosystem, CGM is a new digital money created on blockchain technology. Blockchain is a major breakthrough in decentralizing financial transactions and is revolutionizing the global payment system.

The CGM system is a peer-to-peer network. There is no server and this network type does not rank the priority of connected computers. Every computer (which is called a "peer") has equal rights to work on the network and operates as both a server & a client.

The transfer of CGM is convenient and easy. The money transfer can occur anywhere in the world, in a few minutes, and the only requirement to send or receive CGM is an internet connection. Moreover, CGM's transfer fee is much lower than the banks transfer fees and many other money-transfer services like PayPal, Western Union, MoneyGram, etc...

No bank teller or middleman are required for processing CGM transactions. These transactions are processed automatically based on confirmations from "peer" computers in the network.

The transactions of CGM are safe and anonymous. Wallet addresses (same as a bank account number) and all transactions are created, checked, and stored inside the blockchain. Blockchain database is encrypted with the most advanced technology, backed-up and synced automatically into every "peer" computer in the network. New wallet addresses are created every few hours and old wallet addresses are hidden automatically; the wallet holder and person sending CGM to the wallet address will only know transaction details.



You can store or transfer CGM among different wallet platforms. The two main CGM wallet versions are the hosted web wallet (CGWALLET) and the downloadable wallets (available for Windows/Linux/Mac/Android/iOS devices). When CGM is stored in the downloaded wallets, it is 100% owned and managed by you. Not even our administrators can access it!

CGM maximum supply is 30 million coins. It can be mined only by mining computers/machines. Not even CGM founders can create more coins. Because of this, CGM's system is completely transparent and does not occur inflation.

ClickGem Specification

- Algorithm: Scrypt (POW) instead of SHA-256
- Maximum supply: 30,000,000 CGM
- Coin base maturity: 70 blocks
- Total POW: 3,000,000 CGM
- POW block reward: 50 CGM
- Block time: 2 minutes
- Difficult target: 720 blocks
- Block reward halves every 150,000 blocks

ClickGem Wallet

Here are some types of wallets that we offer our users:

- Desktop wallet: Window, Linux, Mac (full-node, downloadable)
- Web wallet: CGWALLET (hosted)
- Mobile wallet: CGWALLET (downloadable)

Wallet apps are designed with the highest level of security. **They are really user-friendly apps. Trust high level.**

ClickGem Token (CGMT) is an Ethereum ERC-20 token, it is a utility token which will be used as a vehicle for raising fund for ClickGem Project development at the early stage (IEO). It can be used for swapping to CGM, using in ClickGem multi-currency ecosystem, and listing for trading on the public crypto-exchanges. CGMT can be withdrawn to any kind of Ethereum wallet which supports storing ERC-20 tokens.

Token information:

<https://etherscan.io/token/0xf024628c7bf1ffec7ca184026cd0764ac11ba22f> (CGMT v1)

<https://etherscan.io/token/0x84f43821c73da781a7c440c3ca1a50e1013f7219> (CGMT v2)

ClickGem Project is investing in technologies that are making blockchain payments more accessible to more people and solves many of the problems in the cryptocurrency market nowadays. An Investment in CGMT is also an investment in furthering blockchain technology by supporting ClickGem team to create more utility applications for CGM, CGMT and other cryptocurrencies. We believe this plan will lead to a greater number of users in our technology adoption so CGMT will become more valuable over time.



03

DISADVANTAGES OF TRADITIONAL MONEY TRANSACTION METHODS & THE BREAKTHROUGHS OF CLICKGEM

DISADVANTAGES OF TRADITIONAL
MONEY TRANSACTION METHODS

High fee: The users of traditional methods are being charged high fees when they make transactions across borders.

Time-consuming: It is time consuming, therefore inconvenient, when transferring money between different banks and different nations.

Administrative barriers: Administrative barriers are really troublesome on a lot of levels.

No privacy: Your ID/Passport is required to create an account. All your private information and transactions can be accessed by bank administrators or government authorities.

Outdated security: The database of most banks in the world is located in their local servers, in a fixed locality. They are always under hackers risk attack.

THE BREAKTHROUGHS OF CLICKGEM

Low Fee: In comparison with the costs that traditional methods may charge you, ClickGem charges you only a trivial fee. In addition overseas transactions will cost you the same fee as domestic transactions.

Fast: One thing making ClickGem a unique and distinct digital cash is its speed. Transaction confirmation occurs within minutes, anywhere internet access is available!

Simple: ClickGem apps, such as Debit Card, and other mobile apps provide you with the simplest handling apps designed made to meet your money transaction needs. No matter who you are, be it a business man, average consumer, or an individual looking to send your money to your acquaintance, ClickGem is your best choice.

Privacy Guarantee: All of your private information, including money sender, money receiver, amount of money, etc... have no chance of being leaked with our cutting edge blockchain technology. No one can access these information, even the ClickGem administrators.

High Level Security: The blockchain system affords you the ability to protect your account from all attacks. Your transaction cannot be interfered with by hackers, or even the ClickGem administrators, under any circumstances.

ClickGem is an advanced solution which allows users access to a simpler, safer and faster cryptocurrency transaction method. Everyone can take advantage of ClickGem for their own benefit.

Using the liquidity of cryptocurrency at every place around the world, ClickGem provides users with the fastest global money transaction method, absolutely safe and with the lowest fees. You can use ClickGem payment system to transfer money, purchase and sell goods and services worldwide, with the lowest fee and in a few minutes.

No more red tape and no more annoying bank procedures. ClickGem allows you access to the most user-friendly applications, especially utility payment transaction via apps for smartphones.

04 ▶

THE CONVENIENCE AND
USEFULNESS OF
CLICKGEM'S PAYMENT
SOLUTION

- **Entrepreneur:** Offers you access to the most convenient payment method. It's particularly convenient for payments regarding business expenses, including wages, paying suppliers, purchasing goods and services...all over the world, in a few minutes, at a very low fee, and free you from all complicated banking procedures and red tape. 99.99% of entrepreneurs can use ClickGem and all related apps, to reach even more customers across the world. A great challenge that any business has to face is to expand own business globally. ClickGem, to some extent, can help leverage your business growth by providing you and your customers with the most time and cost saving money transaction method. In some developing countries where the banking and financial system cannot meet their clients' demand and even trigger numerous problems for their customers, ClickGem is an ideal solution. Being a smart business owner, do not let any trivial thing be a barrier to your success.

- **Online businesses and retails stores:** You can boost your sales and speed up your business growth thanks to ClickGem and our related apps on smartphones. You and your customers couldn't ask for more. From this moment, the most advanced yet simple method is in the palm of your hand.

By integrating ClickGem and the apps, on your online business and retail stores, you can absolutely improve your chances of doing international business, multinational business right now.

- **Powerful APIs for payouts automation:** if you're looking to automate your payouts, the ClickGem APIs is just what you need. Our system will provide you with APIs that you can integrate into your website or software to connect with your customers, your suppliers, and even your employees. This would make it convenient for you to create invoices or make any payment with those people, automatically.

- **Checkout for merchants:** ClickGem enables you to start receiving payments on your website.

- **No more cash:** There is no more limit to carrying foreign exchange anywhere with ClickGem. No more worrying about exchange rate fees that you may be charged, or other expenses related to money exchange. Therefore, save your time, money, and feel more secure.

- **Other daily money transaction:** With ClickGem, within minutes you can access your money transferred from anyone, anywhere, on this planet. Faster, simpler, safer yet cheaper.

05

CLICKGEM PROJECT'S ROADMAP

• Dec-2017

- Concept
- Planning
- Research

• Jan-2018:

- Team building
- Frontend/Backend design & development

• Feb-2018:

- Register legal entity in Belize (ClickGem Inc).
- Launch CGM (ClickGem cryptocurrency).
- Launch CGWALLET (ClickGem wallet): multi-currency wallet for fiat currencies (USD, EUR) and cryptocurrencies (CGM, LTC, BTC).
- ICO on www.clickgem.com
- Launch Affiliate & commissions program.

• Mar-2018:

- Add BCH, ETH to CGWALLET
- Launch Linux wallet for CGM (include solo mining)
- Launch CGEXCHANGE (ClickGem Exchange) - A mixed exchange platform for fiat currencies & Cryptocurrencies (USD - EUR - CGM - BTC - LTC - BCH - ETH)
- Partnership with LocalBitcoincash.org (CGM is tradable on LocalBitcoincash.org)

• Apr-2018:

- Launch CGPAY (ClickGem Pay) - A payment gateway for multiple currencies (fiat & crypto) with all invoicing modules & a special feature for exchanging currency instantly through CGEXCHANGE during payment
- Sponsor & Participate in Global Fintech & Blockchain Summit 2018 (Shanghai, China)

• May-2018:

- Sponsor & Participate in World Blockchain Cryptocurrency Summit Moscow 2018 (Moscow, Russia)
- Launch Block Explorer for CGM

• Jun-2018:

- Join ICORace in Lugano, Switzerland - an ICO competition for over 140 ICO projects from many different countries. ClickGem reached semifinals (top 24 ICOs)
- Launch ClickGem Token (CGMT) - an Ethereum ERC20 version of CGM, added to CGWALLET
- Launch swap module for CGM & CGMT (1 CGM = 10000 CGMT)

• Jul-2018

- Sponsor & Participate in CryptoEconomy (London, United Kingdom)
- Invite Alphabit Fund's CEO - Mr. Liam Robertson to join ClickGem advisory board
- Partnership with CRC (crowdcoin.site)

• Aug-2018:

- Upgrade CGEXCHANGE
- Publish CGMT's Legal opinion
- Sign MOU with Quoine for ICO/IEO on liquid.com

• Sep-2018:

- Sponsor & Participate in Vietnam BlockchainHUB (HCMC, Vietnam)
- Launch API & e-commerce plugins for CGPAY (WooCommerce & OpenCart)
- Open corporate bank account in Singapore & Add feature for depositing/withdrawing fiat (USD, EUR) through bank transfer (need KYC manually)
- Launch Partnership program

• Sep-2018:

- Sponsor & Participate in Vietnam BlockchainHUB (HCMC, Vietnam)
- Launch API & e-commerce plugins for CGPAY (WooCommerce & OpenCart)
- Open corporate bank account in Singapore & Add feature for depositing/withdrawing fiat (USD, EUR) through bank transfer (need KYC manually)
- Launch Partnership program

• Oct-2018:

- Launch ClickGem Gift Shop (A demo of integration between WooCommerce & CGPAY) & Rebrand bounty program
- Introduce ClickGem virtual team member (LaLa ClickGem) as a mascot of ClickGem project
- Join Vietnam BlockchainHub Alliance

• Nov-2018:

- Register legal entity in Estonia (CG Holdings OÜ)
- Add more products to ClickGem Gift shop
- Launch CGCASINO (ClickGem Casino) in Beta for iOS & Android

• Dec-2018:

- Partnership with WEBN (webinnovationph.com)
- Add WEBN, NTY, ETE to CGWALLET
- Integrate ClickGem Affiliate system with CGCASINO
- Start weekly bounty program for CGCASINO
- Launch HTML5 version for CGCASINO (instant play in web browser)

• Jan-2019:

- Register legal entity in Curaçao (ClickGem B.V.)
- Partnership with DFS (digitalfantasysports.com)
- Partnership with ELAC (elamachain.io), FJC (fujicoin.org), EBYTE (ebyte.sale), and KMX (kimex.io)
- Add DFS, ELAC, FJC, EBYTE, KMX CGWALLET
- Add EOS, TRX, XET to CGWALLET
- Launch CGCASINO (ClickGem Casino) - A multi-currency gambling platform for fiat currencies & cryptocurrencies base on CGWALLET - in Beta for iOS & Android
- Start monthly bounty program for CGCASINO
- Start bounty program for EOS/TRX players in CGCASINO

• Feb-2019:

- Obtain gambling (eGaming) license from Curaçao government
- Partnership with PMA (pumapay.io), CRYPT (crypticcoin.io), ACC (getadcoin.com), BTX (bitx.tk), ALCE (alcedoplatform.com)
- Add PMA, CRYPT, ACC, BTX to CGWALLET
- Add XLM to CGWALLET
- Audit CGMT's smart contract
- Update new IEO & listing plan

• Mar-2019:

- Move all ClickGem ecosystem to the cloud
- Upgrade CGWALLET, CGEXCHANGE, and CGPAY
- Continue to expand partnership & add more currencies to CGWALLET

• Apr-2019:

- Upgrade CGCASINO
- Launch Super Affiliate program for sharing huge commissions (upto 50%) to CGPARTNER
- Continue to expand partnership & add more currencies to CGWALLET

• May-2019:

- Upgrade CGWALLET, CGEXCHANGE, and CGPAY
- Launch CGLOTTO (ClickGem Lottery) - A multi-currency lottery platform for fiat currencies & cryptocurrencies base on CGWALLET
- Upgrade CGAFFILIATE TO WORK FULLY WITH CGEXCHANGE, CGCASINO, CGLOTTO
- Start develop CGGAMES - MMO/MMORPG games portal which accepts people to deposit fiat or crypto currencies from CGWALLET into MMO/MMORPG games to buy in-game items (through CGPAY)
- Upgrade SmartContract of CGMT from v1 to v2
- Update new IEO & Listing plan
- Continue expand partnership & add more currencies to CGWALLET

• Jun 2019 - Sep 2019:

- Meetup with investors to invite investment
- Continue to develop another version of CGCASINO with more games
- Continue to expand partnership & add more currencies to CGWALLET

• Oct 2019 - Dec 2019

- Meetup with investors to invite investment
- Upgrade CGWALLET, CGEXCHANGE
- Launch VIP version of CGCASINO with 28 games & more features at www.cgcasinovip.com, old version with poker game moved to www.cgcasinoclub.com (called CLUB version)
- Launch new sharing economy model base on CGAFFILIATE & Super Affiliate program for CGEXCHANGE, CGCASINO, CGLOTTO, CGPAY, etc... at www.cgfundapp.com
- Meetup with gambling partners to invite cooperate as Super Affiliate of CGCASINO.VIP
- Continue to expand partnership & add more currencies to CGWALLET

• 2020 - 2023

- Launch mobile version for CGCASINO.VIP (iOS & Android)
- Add more games to CGCASINO.VIP & CGCASINO.CLUB
- Meetup with gambling partners to invite cooperate as Super Affiliate of CGCASINO.VIP & CGCASINO.CLUB
- Start IEO & Listing on the public exchange
- Run marketing campaigns for promoting ClickGem IEO
- Meetup with investors to invite investment
- List on CoinMarketCap
- Establish head office & datacenter in Frankfurt (Germany) & branch office in London (United Kingdom)
- Obtain license for providing virtual currency wallet service & license for providing services of exchanging virtual currencies against fiat currencies from the Estonian Financial Intelligence Unit (FIU, or RAB in Estonian)
- Launch mobile versions for CGWALLET (iOS & Android)

- Launch assistant bot in Telegram for CGWALLET (Telegram Wallet)
- Continue to expand partnership & add more currencies to CGWALLET
- Upgrade CGEXCHANGE & Launch API to connect CGEXCHANGE with other crypto/fiat exchanges to expand exchange liquidity
- Upgrade CGPAY & Add more e-commerce plugins
- Add credit/debit card payment option to CGPAY
- Open more local corporate bank accounts to support more fiat currencies
- Build business plans for CGPAY, Promoting & Invite e-commerce partners
- Launch CGBET - A multi-currency sports betting for fiat currencies & cryptocurrencies base on CGWALLET
- Launch CGMARKET - A multi-currency B2B/B2C marketplace for listing & selling digital/physical products by fiat currencies or cryptocurrencies, CGMARKET will use CGPAY as the main payment method
- Research, develop softwares & barcode/QRcode hardwares which integrate & use CGPAY for payment at local stores, supermarkets, etc...
- Upgrade all applications, Optimize system processing & security
- Apply for EMI (E-Money Institution) license or PSP (Payment Services Providers) license to become a legit company in the field of global financial
- Launch ClickGem debit card for withdrawing & paying with all currencies in CGWALLET
- Apply for SEC license, prepare plan for STO/IPO
- Sponsor to international events relating to Blockchain technology to promote ClickGem brand, business partnerships, products & services
- Enhance promote ClickGem's brand, business partnerships, products and services
- Continue to expand partnership with all cryptocurrency/e-commerce platforms, local banks, payment providing/money transfer companies, logistics/import-export companies
- Change purpose of CGFUND from raising fund to invest in start-ups that research & develop solutions for Blockchain technology to expand ClickGem ecosystem for expand ClickGem ecosystem.

06

INITIAL EXCHANGE OFFERING (IEO)

The IEO is a way to raise funds for ClickGem Project. The funds raised during this period will be used for:

- Continue optimizing our core application,
- Developing more utility applications for the ClickGem ecosystem and partners,
- Organizing marketing campaigns,
- Expanding ClickGem partnership network,
- Expanding community and users base,
- Expanding business and services,

So ClickGem's brand awareness and reputation can be successfully built.

For investors, this is a great opportunity to get the privilege of being early-bird investors who can buy ClickGem token at the best price. Our management team committed to following the roadmap to increase the value of ClickGem token and promote ClickGem to be the biggest ecosystem for all cryptocurrencies. The sooner investors buy ClickGem token, the higher the earning potentials they will gain, both in the short and long term. In the short term, the price would increase rapidly right after the IEO. You could earn money immediately through trading ClickGem token versus other cryptocurrencies when it listed on public crypto-exchanges.

There are several ways to earn profits by ClickGem Token. Buying IEO tokens at the best price enables you to optimize your investment. Therefore, you should not miss any of the latest information about the IEO calendar, so that you can be among the first individuals who could buy the token at the best and lower price.

Total tokens supply: 55,000,000,000 CGMT (v2)

Total tokens for private sales & IEO: 20,150,000,000 CGMT (v2)

Token price: 0.001 USD per CGMT v2 (1 USD = 1,000 CGMT v2)

Amount to raise: 2,800,000 USD (Soft Cap) to 9,375,000 USD (Hard Cap)

	Launch Date*	Tokens	Unit Price	Total Price	Soft Cap
Private Sales	01/03/2020	13,750,000,000	0.0001 USD	1,375,000 USD	400,000 USD
IEO session 1	15/05/2020	2,000,000,000	0.001 USD	2,000,000 USD	600,000 USD
IEO session 2	10/06/2020	2,400,000,000	0.00125 USD	3,000,000 USD	900,000 USD
IEO session 3	01/07/2020	2,000,000,000	0.0015 USD	3,000,000 USD	900,000 USD

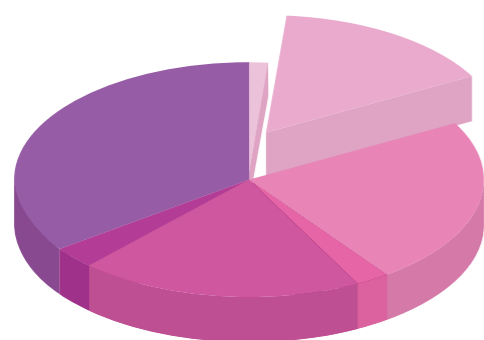
(*) IEO launch date is just planned, it may be changed depending on the market situation or our completed deal with the exchange who organize ClickGem IEO

(**) CGMT will be tradable (listing) immediately after the token sale!

(***) Token Sale Terms: <https://www.clickgem.com/uploads/news/clickgem-token-sale-terms.pdf>

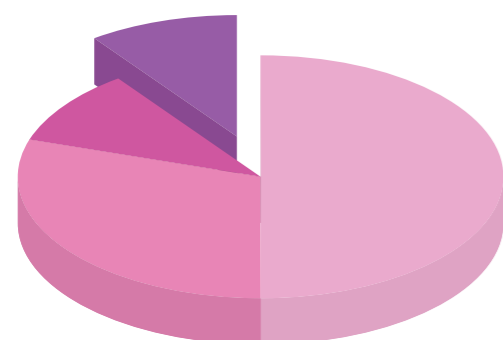
(*)Our roadmap sometime maybe changed because of objective reasons (budget, human resource, or the real situation of the cryptocurrency market, etc...). To update our latest roadmap, please visit <https://www.clickgem.com/roadmap.html>

TOKEN DISTRIBUTION



Old users** (locked 6 mo.):	275,000,000 CGMT: 0.50%
Team & Advisors (locked 24 mo.):	8,276,982,453 CGMT: 15.05%
Private Sale (locked 6 mo.):	13,750,000,000 CGMT: 25.00%
ICO* (locked 6 mo.):	681,017,547 CGMT: 1.24%
Super Affiliates : (20-40% locked 6 mo.)	14,617,000,000 CGMT: 26.58%
Marketing:	2,750,000,000 CGMT: 5.00%
IEO & Sales Cost:	14,650,000,000 CGMT: 26.64%

USE OF FUNDS



Project Development	50%
Community Building	30%
Administrative & Law	10%
Reserve Funds	10%

A/ Project development: 50% of the total raised funds

1. Headhunting
2. Software R&D
3. Security upgradement
4. IT Startups Investment
5. Hardwares & Datacenter
6. Business Development & Scale-up
7. M&A
8. Listing CGMT

B/ Building community: 30% of the total raised funds

1. Advertising, Marketing & Branding
2. Exhibition, Event Sponsoring & Organizing
3. Partnership expanding

C/ Administrative & Law: 10% of the total raised fund**D/ Reserve funds:** 10% of the total raised fund

(*) ClickGem first ICO had been done in March 2018 with 170,254.3868 CGM sold (equal to 681,017,547 CGMT v2).

Total fund raised: 68,595.1654 USD and 0.09685154 BTC

(**) Old users are users who mined CGM (old version of ClickGem cryptocurrency) and received airdrop/bounty by CGM in our development stage.

07

PARTNERSHIP PROGRAM

With the mission to build a multi-utility ecosystem for all cryptocurrencies and fiat currencies, for blurring the border and the difference between cryptocurrencies and fiat currencies in the real-life payment, ClickGem team well aware that cooperate with other cryptocurrency companies, fintech companies, IT service companies, etc... is the fastest and simplest way to strengthen ClickGem's ecosystem and get closer to our goals. We welcome more companies who believe in and support our mission. The more our network grows, the more an alternative cryptocurrency payment system will become a daily reality, disrupting the traditional payment system and strengthening the liquidity for all cryptocurrencies. It is just matter of time! We continuously strive to build and add more win-win cooperation programs to our partners, please refer to:

<https://www.clickgem.com/partnership.html>

08

AFFILIATE PROGRAM & COMMISSIONS

By referring new members to exchange currencies on our exchange platform, or use our merchant/payment services, or play on our online gambling platform, etc... you will get commissions based on the value that your referred members paid to our system. You can make money when your referrals does any of the following:

- Exchange currency: commissions from the exchange fee.
- Using merchant/payment services: commissions from the transaction fee (plus exchange fee if payment with different currencies happened).
- Online gambling: commissions from the fee we collected from winners.

Joining our advanced affiliate program, you are guaranteed to have full benefits, just like our sales representatives. This program was created to give you the best chance to earn the most money possible, starting with 5% commissions (for the first affiliate rank) and up to 10% commissions. By expanding your team and upgrading your affiliate rank, this is a terrific

opportunity to earn a lifetime passive income while helping others to do the same.

The Affiliate program is a great way to expand the ClickGem community. Affiliate commissions are our rewards to contributors who help develop the ClickGem community. With all of the technology out there along with our Affiliate program, it is fully automated and their could not be a simpler way to earn money with the ClickGem affiliate program.

Unlike multi-levels affiliate programs (MLM), our affiliate program focuses on paying maximum commission to you instead of splitting it up to pay too many people. We truly believe that this program has the potential to change lives for the better with a minimal risk. You really have nothing to lose with our Affiliate program. Your new life as a successful cryptocurrency investor can start today via the ClickGem Affiliate program.

ClickGem provides you with a number of tools for which you could make use of to build your own affiliate team:

A link where to register new members
Provides you with a number of professional design banners so you could access your potential users and investors via your blog or website

Provides you with a landing page enables you to keep in touch with members, those hesitant too, to join the ClickGem community. For those who still have lingering questions about ClickGem, the automatic email marketing system will help you establish a closer relationship with your potential members.

AFFILIATE RANKS AND COMMISSIONS

Ranks	Ambers	Quartz	Emerald	Sapphire	Ruby	Diamond
Commissions	5.00%	6.00%	7.00%	8.00%	9.00%	10.00%

09

WHO COULD BE VALUABLE USERS & INVESTORS OF CLICKGEM?

All types of business, including traditional business, e-commerce business and all individuals who need to transfer money to their clients, suppliers, or to friends and families. In addition, investors will use ClickGem as a means to diversify their investment portfolio. Investors invest in ClickGem as they believe that with the expansion of the ClickGem community and the development of ClickGem's outstanding apps, ClickGem token's price will increase over time. Investing in ClickGem today, is your investment for the future. The advanced payment applied blockchain technology will gradually replace current traditional payment models so there is no reason to wait. Invest and become part of the revolution that is happening worldwide!

This summary is a brief description of what we intend to do in the short term. In the long term, we will continue to update our strategies and initiatives as well as stand ready to listen to innovations and to continually improve, in order to respond to the higher demands of changing markets.

We believe that ClickGem will be the next generation of advanced solution for global payments. Being successful with CGM, from the very beginning (ICO time), requires very little capital and allows you to experiment a lot. We encourage to believe in CGM, as we do, and start your investment today. We pledge to our investors that we will do our best to create an environment where everyone wins.

Thank you for your interest in the ClickGem Project !
Please join & see more updates on our website <http://www.clickgem.com>

Website: <https://www.clickgem.com>

News: <https://medium.com/@ClickGem>

Youtube: <https://www.youtube.com/c/ClickGemProject>

Discord: <https://discord.gg/zryDXQE>

Bitcointalk: <https://bitcointalk.org/index.php?topic=5219483>

Telegram Channel: <https://t.me/clickgem>

Telegram Community: <https://t.me/clickgemcommunity>

