



Gemzy

V0.3 · DRAFT FOR REVIEW



👑 WHITEPAPER

Gemzy

A Telegram-based rewards ecosystem: activities, points and eligible rewards

OCTOBER 2026 · THE GEMZY PROJECT TEAM

About this document

Document	Gemzy Whitepaper
Version	0.3
Stage	Draft for review
Date	October 2026
Publisher	The Gemzy project team
Latest version	Published on the official Gemzy website



Meet your guide: Gemzy, the crowned bear

Gemzy introduces each section and flags key points in the “Gemzy says” notes.

This draft describes the intended design of Gemzy. Every statement that is not yet live is labelled Planned, Proposal or Pending confirmation, and may change before launch. Nothing in this document is an offer, financial advice or a promise of rewards or returns.

Implemented

Built and working today.

Planned

Part of Gemzy's plan, not built yet.

Proposal

A design under consideration that may change.

Pending confirmation

Not decided yet; details will be published.

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Executive summary



Gemzy is a rewards ecosystem built for Telegram. Through a Telegram Mini App, users will complete short activities, collect points for each verified activity, and explore the reward options they are eligible for.

The planned activities are tap-to-earn sessions, advertisement viewing, casual games, quizzes, article reading, website visits, and tasks and offers. Points are designed to be recorded in a server-side ledger and credited only after an activity has been validated. The planned reward options are gift cards and vouchers and, for eligible users, USDC withdrawals.

Gemzy has also defined a planned token identity: **Gemzy Token (\$GEMZY)**. \$GEMZY has not been launched or deployed. Its blockchain, contract address, tokenomics and utility are pending confirmation, and this paper describes them only as proposals.

◆ WHERE GEMZY STANDS TODAY

AREA	CURRENT POSITION	STATUS
Public website	Homepage, this whitepaper and its PDF	Implemented
Telegram Mini App	Not built yet; in planning	Planned
Activities	Seven activity types (Section 05)	Planned
Points ledger	Server-side, append-only ledger (Section 06)	Proposal
Rewards	Gift cards and vouchers; eligible USDC withdrawals	Planned
Reward terms	Eligibility, minimums, regions and values	Pending confirmation
\$GEMZY	Planned token identity; not launched or deployed	Planned
\$GEMZY details	Blockchain, contract, tokenomics, utility, timing	Pending confirmation



Project vision and objectives



Gemzy's vision is to make the minutes people already spend on Telegram simple, transparent and rewarding, guided by a friendly mascot rather than complicated financial mechanics.

✦ Objectives

- ✦ **Accessible.** Anyone with a Telegram account should be able to start collecting points without a crypto wallet or prior crypto knowledge.
- ✦ **Transparent.** Every point should be traceable to the activity that earned it, and reward rules should be published before they apply.
- ✦ **Fair.** Validation and anti-abuse controls should direct rewards to genuine participation rather than automation.
- ✦ **Sustainable.** Reward budgets are intended to be funded by revenue the ecosystem actually generates, such as advertising and partner campaigns, not by promises of future value.
- ✦ **Safe.** Security and privacy are requirements from the first release, not later additions.

✦ What Gemzy is not

- ✦ Gemzy is not an investment product, and points are not money.
- ✦ Gemzy does not guarantee any reward, reward value or return.
- ✦ Gemzy will never ask users for private keys, seed phrases or passwords, or ask them to send funds to unlock rewards.



Problem statement



Telegram hosts large, active communities, and many earn-style bots and mini apps compete for their attention. Gemzy is designed around four problems that are common in that space.

- ◆ **Unclear value.** Users rarely know what their points are worth, when rules change, or whether a reward can actually be claimed.
- ◆ **Fragmented experience.** Activities, balances and rewards are spread across bots, channels and websites of uneven quality.
- ◆ **Fraud and automation.** Bots and multi-account farms take rewards meant for real users and waste advertiser budgets.
- ◆ **Impersonation.** Fake links, fake tokens and fake support accounts target the users of popular projects.

★ Gemzy's approach

Gemzy brings many short activities into one Telegram Mini App, credits points only for validated activity, publishes reward rules before they apply, and treats abuse prevention as core work. Official links are published only on the Gemzy website.



SECTION 04

Gemzy ecosystem overview



The ecosystem connects users, the Gemzy Mini App and backend, and the partners and providers that fund and fulfil rewards.

💎 ECOSYSTEM PARTICIPANTS

PARTICIPANT	ROLE	STATUS
Users	Complete activities, collect points and redeem eligible rewards	Planned
Gemzy Mini App	The user interface inside Telegram	Planned
Gemzy backend	Validates activity, keeps the points ledger, manages rewards	Proposal
Advertisers and partners	Fund advertisement activities, website visits and offers	Pending confirmation
Reward providers	Supply gift cards, vouchers and USDC payouts	Pending confirmation
Public website	Information only; no accounts, user data or reward functions	Implemented

✦ The user journey

1. **Discover Gemzy.** Open the Gemzy Mini App in Telegram.
2. **Complete activities.** Choose from the available activity types.
3. **Collect points.** Points are credited once each activity is validated.
4. **Explore eligible rewards.** Review the reward options available to you and redeem them on published terms.



GEMZY SAYS

Pending confirmation

Partners and providers

Gemzy has not announced any partners, advertisers or reward providers. Partnerships will be announced only through official Gemzy channels.



SECTION 05

Planned

Platform activities



Activities are short, clearly described actions inside the Mini App. Each one shows its point value before the user starts, and each has its own validation method (Section 10).

♦ PLANNED ACTIVITY TYPES

ACTIVITY	WHAT THE USER DOES	DESIGN NOTES
Tap-to-earn	Short tapping sessions	Session caps keep tapping a light warm-up rather than the main source of points
Advertisements	Watch an advertisement from an integrated network	Only completed views count; frequency is limited per day
Casual games	Play quick games inside the Mini App	Points reflect taking part, with limits on repeated plays
Quizzes	Answer themed multiple-choice questions	Questions rotate; each quiz rewards once
Reading articles	Read curated articles	Rewards attention, not clicks; each article rewards once
Website visits	Visit a partner website through a tracked link	The destination and what to do there are shown up front
Tasks and offers	Complete community or partner tasks, such as joining a channel	Requirements and point value are shown before starting



GEMZY SAYS

Pending confirmation

Point values and availability

Points per activity, daily limits and regional availability have not been set. They will be shown in the app before launch.



Points system and accounting



Points record participation in Gemzy. This section describes the proposed accounting model: how points are stored, changed and shown to users.

✦ Nature of points

- ✦ Points have no announced cash value and are not a currency or a digital asset.
- ✦ Points are intended to be non-transferable between users and not purchasable.
- ✦ Points do not convert automatically into \$GEMZY or any other asset.
- ✦ Daily caps, cooldowns and per-activity limits are pending confirmation; they will be set before launch and shown in the app.

✦ Ledger design

Every change to a balance is written as an entry in an append-only ledger. Each entry records the user, the activity, the amount, the entry type, a reference to the validation evidence and a timestamp. A balance is calculated from the ledger rather than stored as an editable number, so it can always be explained entry by entry.

💎 PROPOSED LEDGER ENTRY TYPES

ENTRY	WHEN IT IS WRITTEN	EFFECT ON BALANCE
Credit	An activity passes validation	Adds points
Hold	An activity needs further review	Shown as pending; not spendable
Release	A held activity passes review	Pending points become available
Reversal	A credit is found to be invalid	Removes the points, keeping the history
Redemption	Points are used for a reward	Deducts points

✦ Accounting principles

- ✦ **No double crediting.** Each completed activity carries a unique key, so it can be credited only once.
- ✦ **No silent edits.** Mistakes and abuse are corrected with reversing entries, never by changing history.
- ✦ **Visible history.** Users can see every entry behind their balance, including holds and reversals.



SECTION 07

Rewards ecosystem



Gemzy plans two reward options and is considering a third. Terms will be published before redemptions open, and options may differ by region.

💎 REWARD OPTIONS

REWARD	DESCRIPTION	STATUS
Eligible USDC withdrawals	Eligible users can withdraw value as USDC, a dollar-referenced stablecoin. Minimums, supported network, fees and verification are pending.	Planned
Gift cards and vouchers	Redeem points for digital gift cards and vouchers from participating providers. Providers, catalogue and regions are pending.	Planned
Future token-related rewards	Rewards connected to \$GEMZY, if it launches. Depends entirely on the decisions in Section 11.	Proposal

✦ Eligibility principles (proposal)

- 💎 The account is in good standing, with no unresolved abuse flags.
- 💎 Identity or other verification is completed where required by law or by the reward provider.
- 💎 The reward is available in the user's region.
- 💎 The minimum thresholds published in the reward terms are met.
- 💎 Unusual activity may be reviewed before a redemption is completed.



GEMZY SAYS

⚠️ No conversion rates

No conversion rate between points and USDC, gift cards or any other reward has been set. Rewards are not guaranteed, and options may change, be limited or be discontinued under the published terms.



SECTION 08

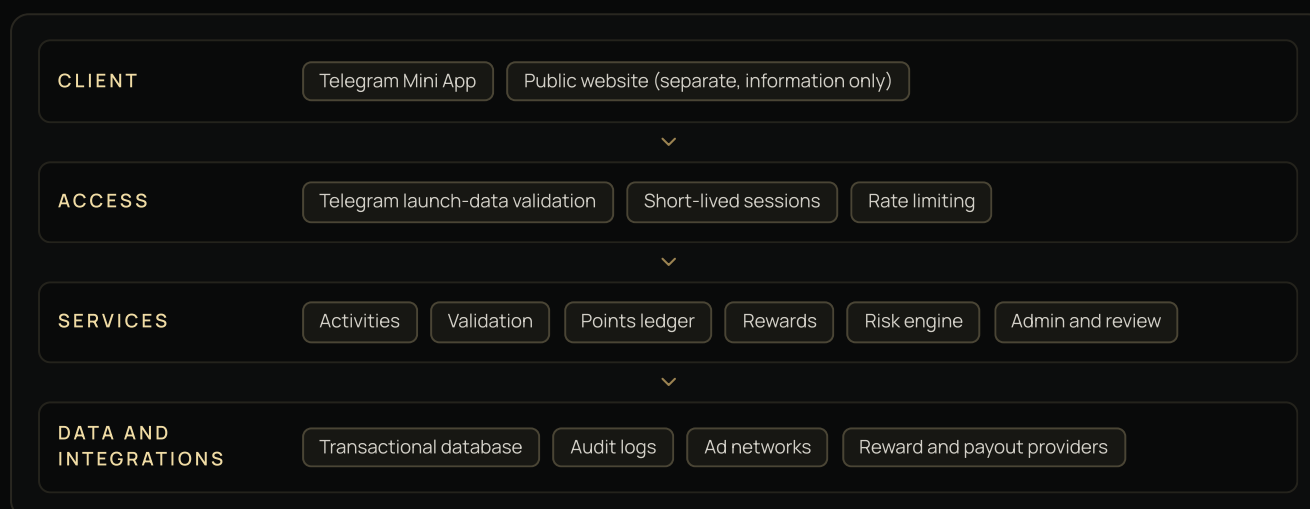
Proposal

Technical architecture



Gemzy is designed so that all trusted logic runs on the server. The Mini App is an interface: it never decides how many points a user receives.

♦ PROPOSED SYSTEM LAYERS



✦ Components

- ✦ **Telegram Mini App.** A web app opened inside Telegram. It shows activities and balances and reports completions to the server.
- ✦ **API layer.** Authenticated endpoints with input validation, rate limits and consistent error handling.
- ✦ **Services.** Activity, validation, ledger, rewards and risk services, plus internal tools for reviewing held activity and redemptions.
- ✦ **Data.** A transactional database for the ledger, with audit logs for every administrative action.
- ✦ **Integrations.** Ad networks, gift card providers and a USDC payout provider, all pending selection.
- ✦ **Public website.** This website is static and separate (implemented). It has no access to user accounts, points or reward systems.



SECTION 09

Proposal

Telegram authentication and security



Gemzy uses Telegram itself as the sign-in method, so users never create a password. The design depends on verifying, on the server, that each session really comes from Telegram.

✦ How sign-in is verified

1. When the Mini App opens, Telegram provides signed launch data that identifies the user.
2. The Mini App forwards this data to the Gemzy server unchanged.
3. The server checks Telegram's signature using a key derived from the Gemzy bot token, and rejects data that is altered or too old.
4. Only then does the server issue a short-lived session tied to the Telegram user ID.
5. Every later request is authorised by that session. A user ID sent by the client on its own is never trusted.

✦ Platform security

- 💎 The bot token and other secrets stay on the server and are never sent to the client.
- 💎 Encryption in transit and at rest.
- 💎 Least-privilege access to staff tools, with an audit log of administrative actions.
- 💎 Separation between this public website and the Mini App's protected APIs.
- 💎 An independent security review before rewards launch.
- 💎 A published responsible-disclosure contact for security researchers.



GEMZY SAYS

Pending confirmation

Privacy

Gemzy aims to collect only the data needed to run the service and prevent abuse. The full privacy policy will be published before the Mini App launches.



Fraud prevention and task validation



Rewards attract abuse. Gemzy validates every activity before crediting points, and layers risk controls on top, to protect genuine users and the partners who fund rewards.

✦ Validation pipeline

1. The server creates a signed, short-lived session for the activity.
2. The Mini App reports completion with the session reference.
3. The server checks the evidence for that activity type (see the table below).
4. Risk checks run on the account and the request.
5. Points are credited, or held for review (Section 06).

♦ HOW EACH ACTIVITY IS VERIFIED (PROPOSAL)

ACTIVITY	EVIDENCE CHECKED ON THE SERVER
Tap-to-earn	Server-issued session, rate limits and a cap per session
Advertisements	Completion confirmed by the ad network, server to server, where available
Casual games	Server-issued game session; plausibility checks on score and duration
Quizzes	Answers checked on the server; one reward per quiz
Reading articles	Minimum reading time and scroll depth; one reward per article
Website visits	Server-generated tracked link; minimum visit time where measurable
Tasks and offers	Platform checks such as Telegram channel membership, partner confirmation, or manual review

✦ Anti-abuse controls

- ♦ Rate limits, cooldowns and daily caps on every activity type.
- ♦ Detection of automation and of multiple accounts controlled by one person.
- ♦ Holds and manual review for unusual activity and for withdrawals.
- ♦ Verification steps where required for rewards or by law.
- ♦ Reversal of points earned through abuse, and account restrictions, under the published terms.



SECTION 11

Planned \$GEMZY token identity



Gemzy has defined a name, symbol and visual identity for a possible future token. **No token has been deployed.** This section separates what is decided from what is still open.

💎 \$GEMZY: DECIDED AND OPEN

ITEM	DETAIL	STATUS
Token name	Gemzy Token	Planned
Symbol	\$GEMZY	Planned
Visual identity	Gold crown coin artwork	Implemented
Deployment	Not deployed or launched	Planned
Blockchain	Not announced	Pending confirmation
Contract address	None published	Pending confirmation
Supply and allocation	Not defined	Pending confirmation
Utility	Under consideration (see below)	Proposal
Launch timing	Not announced	Pending confirmation

★ Potential utility under consideration

- 💎 Participation features inside Gemzy, such as access to special activities or events.
- 💎 Community feedback or governance mechanisms, if legally and technically appropriate.
- 💎 An additional reward option alongside gift cards, vouchers and USDC.

None of these is a commitment. Each depends on legal, technical and product review. Gemzy points do not convert automatically into \$GEMZY; if any relationship is introduced, it will be described in official documentation, with its terms, before it takes effect.

★ Before any launch

- 💎 Legal and regulatory review in the relevant jurisdictions.
- 💎 Published tokenomics documentation.

- ◆ A defined technical architecture and choice of blockchain.
- ◆ Independent security audits of any smart contracts.
- ◆ An official announcement on the Gemzy website.



GEMZY SAYS

⚠ Beware of impersonation

No \$GEMZY contract address, sale or airdrop has been announced. Treat any token, address or offer claiming to be \$GEMZY as unofficial unless it is published on the Gemzy website. Other tokens that use similar names or tickers, on any blockchain, are not affiliated with Gemzy.



SECTION 12

Development roadmap



The roadmap is organised by milestone, not by date. Timing will be announced through official channels when each milestone is ready. Statuses reflect the position at the time of writing.

◆ MILESTONE 01 Project foundation

● Completed

Brand identity, mascot and design system.

- ◆ Gemzy brand identity and colour palette
- ◆ Mascot artwork set (expressions and medallions)
- ◆ \$GEMZY visual identity and coin artwork
- ◆ Website design system and components

◆ MILESTONE 02 Public website and documentation

● In progress

This website and the whitepaper.

- ◆ Homepage, built (public launch pending)
- ◆ Whitepaper and PDF, draft for review
- ◆ Privacy policy and terms of use ● Planned
- ◆ Official Telegram and contact channels ● Planned

◆ MILESTONE 03 Telegram Mini App development

● Planned

The Gemzy app inside Telegram, with secure sign-in.

- ◆ Mini App shell and navigation inside Telegram
- ◆ Server-side validation of Telegram launch data
- ◆ User profiles linked to Telegram accounts
- ◆ Protected APIs, separate from this public website

◆ MILESTONE 04 Games, quizzes, articles and tasks

● Planned

The activities users complete to collect points.

- ◆ Tap-to-earn sessions and casual games
- ◆ Quizzes and article reading
- ◆ Website visits and advertisement activities
- ◆ Community tasks and partner offers

◆ MILESTONE 05 Secure points ledger and activity history

● Planned

Points credited only for validated activity.

- ◆ Append-only points ledger
- ◆ Validation rules for each activity type
- ◆ Activity history and balance view
- ◆ Daily limits and cooldowns

MILESTONE 06 Reward integrations

Planned

Reward options with published eligibility rules.

- Gift card and voucher redemptions
- Eligible USDC withdrawals
- Eligibility and verification flow
- Published reward terms before redemptions open

MILESTONE 07 Security improvements and abuse prevention

Planned

Protecting genuine users and partner budgets.

- Rate limiting and velocity checks
- Multi-account and automation detection
- Review of withdrawals and unusual activity
- Independent security review



MILESTONE 08 Future \$GEMZY development

Under consideration

Subject to confirmation. Nothing here is scheduled.

- Define \$GEMZY utility and any relationship to Gemzy points
- Blockchain and technical architecture
- Tokenomics documentation
- Independent security audits and legal review
- Launch readiness and official announcement



Risks, limitations and disclaimers



✦ Risks and limitations

- ✦ **Delivery.** Features described here may be delayed, changed or never delivered.
- ✦ **Regulation.** Rules for rewards, payments and digital assets differ between jurisdictions and may change. Some features may not be offered in some regions.
- ✦ **Partners and providers.** Advertising, gift card and payout services depend on third parties that have not yet been selected.
- ✦ **Platform.** Gemzy depends on Telegram; changes to Telegram's policies or technology could affect the service.
- ✦ **Security.** No system is free of vulnerabilities, despite the controls in Sections 09 and 10.
- ✦ **Economics.** Reward budgets depend on revenue the ecosystem generates. Rewards may be limited, changed or discontinued.
- ✦ **\$GEMZY.** A token may never launch, and its design may differ from anything described here. If a token is launched, its value could be volatile or fall to zero.

✦ Disclaimers

- ✦ This document is for information only. It is not an offer or solicitation to buy or sell any token, security or other asset.
- ✦ Nothing in this document is financial, investment, legal or tax advice.
- ✦ This document contains forward-looking statements about intended features. They are not guarantees.
- ✦ Points, rewards and any future token carry no promise of value, profit or return.
- ✦ This is a draft for review and may be updated without notice. The latest version is published on the Gemzy website.



👑 THANKS FOR READING

Your time. Your tasks.
Your rewards.

Gemzy is building a rewards ecosystem for Telegram, guided by a friendly crowned bear and built on published, transparent rules.

🛡️ Stay safe

Only trust links published on the official Gemzy website. Gemzy will never ask for your seed phrase, private keys or passwords. \$GEMZY is a planned token and has not been launched; no contract address, sale or airdrop has been announced.