

PAKRUPÉE TOKEN (PKRT)

Whitepaper v1.0

Revolutionizing Cross-Border Remittances for Pakistanis Worldwide

Built on BNB Smart Chain (BSC)

Contract Address:

0xA1881b40A6fEc62bB5dDc40bF665b0c86D751c98

February 2026

TABLE OF CONTENTS

1. Executive Summary
2. The Problem
3. The Solution: PKRT
4. Token Economics
5. Technical Architecture
6. Use Cases
7. Roadmap
8. Team & Community
9. Security & Compliance
10. Conclusion

1. EXECUTIVE SUMMARY

PakRupee Token (PKRT) is a BEP-20 cryptocurrency designed to revolutionize cross-border remittances for the Pakistani diaspora. With over 9 million Pakistanis living abroad and sending approximately \$30 billion in remittances annually, the need for an affordable, fast, and accessible money transfer solution has never been greater. Traditional remittance services charge fees ranging from 5% to 12%, significantly reducing the amount received by families back home. PKRT addresses this challenge by leveraging blockchain technology to offer near-instant transfers at a fraction of the cost, with transaction fees as low as 0.1%. The token operates on the BNB Smart Chain, ensuring fast transaction confirmation times (approximately 3 seconds) and minimal gas fees. PKRT is designed with simplicity and accessibility in mind, allowing users to purchase tokens using local payment methods such as JazzCash and EasyPaisa in Pakistan, as well as international payment processors for global users. With a fixed supply of 1 billion tokens and no minting capabilities, PKRT provides a deflationary model that protects token holders from dilution while maintaining long-term value stability.

2. THE PROBLEM

2.1 High Remittance Costs

The Pakistani diaspora faces significant challenges when sending money home. Traditional remittance channels such as Western Union, MoneyGram, and bank wire transfers impose substantial fees that can range from 5% to 12% of the transferred amount. For a typical remittance of \$500, this translates to fees of \$25 to \$60, money that could otherwise support families. These costs are particularly burdensome for the millions of Pakistani workers in the Gulf region, the United Kingdom, the United States, and other countries who regularly send portions of their earnings to support family members in Pakistan. The cumulative effect of these fees represents billions of dollars annually that never reaches the intended recipients.

2.2 Slow Transaction Times

Beyond the high costs, traditional remittance services are characterized by lengthy processing times. Bank transfers can take 3 to 5 business days to complete, while some services may hold funds for extended periods under the guise of security checks. This delay creates significant hardship for families who may need urgent access to funds for medical emergencies, educational expenses, or daily living costs. The unpredictability of transfer times adds stress and uncertainty to what should be a straightforward financial transaction, undermining the very purpose of remittances.

2.3 Limited Access to Banking

A substantial portion of Pakistan's population remains unbanked or underbanked, with limited access to traditional financial services. According to World Bank data, approximately 100 million Pakistani adults lack access to formal banking services. This exclusion creates barriers for recipients who must travel long distances to collect remittances, pay additional fees at collection points, and face security risks associated with carrying

cash. The digital divide further exacerbates these challenges, as many potential recipients lack the technological literacy or infrastructure to access modern financial services.

3. THE SOLUTION: PKRT

3.1 Ultra-Low Transaction Fees

PKRT dramatically reduces the cost of cross-border remittances by leveraging blockchain technology. Transaction fees on the BNB Smart Chain are typically less than \$0.10, regardless of the transfer amount. This represents a cost reduction of over 95% compared to traditional remittance services. For the average Pakistani remittance sender, this translates to annual savings of hundreds of dollars, money that can instead reach family members and support local economies. The transparent fee structure ensures senders know exactly what they are paying, with no hidden charges or unfavorable exchange rate markups.

3.2 Near-Instant Transfers

Blockchain transactions settle within seconds rather than days. PKRT transactions on the BNB Smart Chain typically confirm within 3 seconds, enabling near-instant value transfer globally. This speed is particularly valuable for emergency situations where families need immediate access to funds. The 24/7 nature of blockchain networks means transactions can be initiated and completed at any time, without being constrained by banking hours or international holidays. This always-available infrastructure ensures that financial support can reach those who need it precisely when they need it.

3.3 Accessible Purchase Methods

PKRT is designed for maximum accessibility. Pakistani users can purchase tokens using JazzCash and EasyPaisa, the country's most popular mobile payment platforms with over 30 million active users combined. International users can acquire PKRT through decentralized exchanges like PancakeSwap and Biswap, or through fiat on-ramp services such as MoonPay, Simplex, and Transak. This multi-channel approach ensures that PKRT remains accessible regardless of geographic location or technical expertise, bridging the gap between traditional finance and the cryptocurrency ecosystem.

4. TOKEN ECONOMICS

4.1 Token Specifications

Parameter	Value
Token Name	PakRuppee Token
Token Symbol	PKRT
Token Standard	BEP-20 (BNB Smart Chain)
Total Supply	1,000,000,000 (1 Billion)
Decimals	18
Contract Address	0xA1881b40A6fEc62bB5dDc40bF665b0c86D751c98
Buy/Sell Tax	0%
Mintable	No (Fixed Supply)

4.2 Token Distribution

The total supply of 1 billion PKRT tokens is allocated strategically to ensure project sustainability, community growth, and market liquidity. The distribution model prioritizes widespread token availability while reserving portions for development, marketing, and ecosystem growth. Unlike many cryptocurrency projects, PKRT has no private sale or venture capital allocation, ensuring a fair launch environment where all participants have equal opportunity to acquire tokens at market prices.

Allocation	Percentage	Amount
Public Liquidity Pool	70%	700,000,000 PKRT
Development Fund	15%	150,000,000 PKRT
Marketing & Partnerships	10%	100,000,000 PKRT
Team & Advisors	5%	50,000,000 PKRT

5. TECHNICAL ARCHITECTURE

5.1 BNB Smart Chain Integration

PKRT is built on the BNB Smart Chain (BSC), a high-performance blockchain that combines the security of the Ethereum Virtual Machine (EVM) with significantly lower transaction costs and faster confirmation times. BSC processes approximately 160 transactions per second with an average block time of 3 seconds, compared to Ethereum's 15-30 transactions per second with 12-15 second block times. This technical foundation ensures PKRT can handle the transaction volume required for widespread remittance adoption without the congestion and high fees that plague other networks.

5.2 Smart Contract Features

The PKRT smart contract implements the standard BEP-20 interface, ensuring compatibility with all major wallets, decentralized exchanges, and DeFi protocols on the BNB Smart Chain. Key technical features include: fixed supply implementation preventing any future minting; standard transfer and approval functions for seamless integration; event logging for transparent transaction tracking; and optimized gas consumption for cost-effective operations. The contract has been deployed and verified on BscScan, allowing anyone to review the code and verify its functionality.

5.3 Liquidity Pool

PKRT maintains a liquidity pool on Biswap, one of the largest decentralized exchanges on the BNB Smart Chain. The pool contract (0x05446b7f1b383bc0EDcF7Ab87F00848AAdf8e86f) enables continuous trading between PKRT and BNB, providing price discovery and liquidity for all token holders. The liquidity pool mechanism ensures that users can always buy or sell PKRT at fair market prices without requiring a centralized exchange or counterparty. Additional liquidity pools may be established on PancakeSwap and other DEX platforms as the ecosystem grows.

6. USE CASES

6.1 Cross-Border Remittances

The primary use case for PKRT is facilitating affordable cross-border remittances. A Pakistani worker in the UAE can purchase PKRT using their local bank account, transfer tokens to their family's wallet in Pakistan within seconds, and the family can then convert PKRT to Pakistani Rupees through local channels or hold the tokens as a store of value. This process eliminates intermediary fees, reduces transfer time from days to seconds, and provides full transparency throughout the transaction lifecycle. For recurring remittances, the cumulative savings can amount to thousands of dollars annually per family.

6.2 E-Commerce Payments

PKRT can be integrated into e-commerce platforms serving the Pakistani market, enabling merchants to accept cryptocurrency payments without the high fees associated with traditional payment processors. The borderless nature of blockchain payments eliminates international transaction fees and chargeback risks, making PKRT an attractive option for both domestic and cross-border commerce. Merchants benefit from instant settlement and access to a global customer base, while consumers enjoy lower prices and faster transaction processing.

6.3 DeFi Participation

As the PKRT ecosystem matures, token holders will have opportunities to participate in decentralized finance (DeFi) protocols. This includes yield farming through liquidity provision on DEX platforms, staking mechanisms for passive income generation, and integration with lending and borrowing protocols. These DeFi opportunities provide additional utility for PKRT holders while contributing to overall ecosystem liquidity and stability. The deflationary nature of the token, combined with DeFi yields, creates a compelling value proposition for long-term holders.

6.4 Store of Value

With a fixed supply of 1 billion tokens and no possibility of additional minting, PKRT serves as a deflationary store of value. Unlike fiat currencies subject to inflationary pressures, PKRT's supply remains constant regardless of demand fluctuations. This makes PKRT an attractive option for individuals seeking to preserve purchasing power over time, particularly in regions with volatile local currencies. The transparent and auditable nature of blockchain transactions provides additional confidence for value storage compared to traditional alternatives.

7. ROADMAP

Phase	Timeline	Milestones
-------	----------	------------

Phase 1	Q1 2026	Token Launch, Liquidity Lock, Community Building, Website Launch
Phase 2	Q2 2026	CoinGecko & CoinMarketCap Listings, CEX Partnerships, Marketing Campaigns, Influencer Outreach
Phase 3	Q3 2026	Mobile Wallet App, JazzCash/EasyPaisa Direct Integration, Push Notifications
Phase 4	Q4 2026	Merchant Partnerships, ATM Integration, 1 Million Users Target

8. TEAM & COMMUNITY

8.1 Project Leadership

PKRT is developed and maintained by a dedicated team with expertise in blockchain development, financial technology, and the Pakistani market. The project was founded with the mission of providing affordable financial services to the Pakistani diaspora, driven by personal experience with the challenges of cross-border remittances. The development team brings together technical expertise from the blockchain industry with deep understanding of the unique needs and constraints of the Pakistani market, ensuring that PKRT addresses real-world problems with practical solutions.

8.2 Community Engagement

PKRT maintains active community channels across multiple platforms to ensure transparent communication and community engagement. The project maintains verified accounts on Twitter/X (@PakRupeeToken), Telegram (@pakrupeetoken), Discord, Reddit (r/PakRupeeToken), and Medium. These channels provide regular updates on project development, market listings, partnership announcements, and community initiatives. Community feedback is actively solicited and incorporated into development priorities, ensuring PKRT evolves to meet user needs. The growing community serves as ambassadors for the project, spreading awareness and driving adoption organically.

9. SECURITY & COMPLIANCE

9.1 Smart Contract Security

The PKRT smart contract implements standard BEP-20 functionality with no complex logic or upgradeable components, minimizing potential attack vectors. The contract has been verified on BscScan, allowing anyone to review the code and confirm its behavior. The fixed supply mechanism ensures that no additional tokens can ever be created, protecting holders from dilution. Users are encouraged to verify the contract address (0xA1881b40A6fEc62bB5dDc40bF665b0c86D751c98) before any transaction to protect against phishing attempts and counterfeit tokens.

9.2 User Security Recommendations

Users should always verify they are interacting with the correct contract address and official channels. Cryptocurrency holdings should be stored in personal wallets where users control the private keys, rather than on exchanges. Hardware wallets such as Ledger or Trezor provide additional security for larger holdings. Users should be wary of unsolicited messages claiming to represent PKRT, as legitimate team members will never ask for private keys or seed phrases. The project maintains a verified presence on all major platforms, and users should always cross-reference information through multiple official channels before taking action.

10. CONCLUSION

PakRuppee Token (PKRT) represents a significant opportunity to transform the remittance landscape for Pakistanis worldwide. By leveraging the efficiency and accessibility of blockchain technology, PKRT addresses the fundamental problems of high fees, slow transfers, and limited access that plague traditional remittance services. The token's technical foundation on the BNB Smart Chain ensures fast, affordable, and reliable transactions, while the focus on accessibility through local payment methods ensures that PKRT can reach its target audience regardless of technical expertise. With a fixed supply of 1 billion tokens, zero transaction taxes, and a clear roadmap for development and adoption, PKRT is positioned for sustainable growth. The project's commitment to transparency, community engagement, and practical utility differentiates it from speculative cryptocurrency projects. As adoption grows and the ecosystem expands, PKRT has the potential to become the preferred method for cross-border value transfer for the Pakistani diaspora, keeping billions of dollars in fees within the community rather than enriching traditional financial intermediaries. The future of remittances is digital, borderless, and accessible to all. PKRT is building that future today.

Contract Address: [0xA1881b40A6fEc62bB5dDc40bF665b0c86D751c98](https://bscscan.com/address/0xA1881b40A6fEc62bB5dDc40bF665b0c86D751c98)

Website: <https://samsabirm-collab.github.io/pakrupee.github.io/>

Twitter: <https://x.com/PakRuppeeToken>

Telegram: <https://t.me/pakrupeetoken>

This whitepaper is for informational purposes only and does not constitute financial advice. Cryptocurrency investments carry risks, and past performance does not guarantee future results. Users should conduct their own research and consult with financial professionals before making investment decisions.