

M3 COMMUNITY OWNER PROGRAM · A CITY OF COMMUNITIES

Bring Your Community to M3 City

Communities gather here.
Merchants open here. Life happens here.

Chat · Earn · Spend



Community

Posts, news,
events



M3 City

Towers grow with
members



Premium

Paid members,
your income



Life

Real places to
spend



Sound Familiar?

If one hits home, keep listening



Announcements sink in ten minutes

You post it three times, and someone still missed it.



People only show up for events and red packets

The chat goes quiet. The moment you stop, people drift off.



Members are spread across three or four apps

A group on Telegram, WhatsApp and X, and you can't tell who's still there.



The rewards you give have nowhere to go

Rewards pile up, nobody cares, and they end up as just a number.

You're not doing it wrong. A group chat was never built to hold a community.

Three Things Today

20 minutes, ready to start

01

WHAT IS M3

What M3 is

What the three M's mean, and who is behind it.

02

THE PRODUCT

How M3 City runs

A walk through the city: one building, one job, and every tool has an address.

03

GETTING STARTED

How you join

Who should come first, what you get, and three steps to open your tower.

By the end you'll know: **which tower in M3 City is yours, and what to do in week one.**

THE NAME

M3 = Three M's

Messages · Merchants · Money



Messages: where your community talks

Hub, news, events and red packets, alerts to phone and Telegram



Merchants: where members spend

Vouchers in Life, shopping rebates and your community shop



Money: what members hold and spend

M3 Credit and M3 Points, every movement itemised

In the city we'll tour shortly, **every building does one of these three jobs.**



Who Builds M3

They built real cities. Now a digital one.

M3 is incubated by **ACED Group**.

ACED is headquartered in Cyprus, in real estate development and data center investment. **Our founders have built every piece of M3 before, one at a time.**

BUILT BEFORE

Chat apps

→ Group chat · DMs · signals

BUILT BEFORE

E-commerce · ERP systems

→ Life · merchant console · redemption

BUILT BEFORE

Exchanges · DeFi protocols

→ Money · on-chain deposits

BUILT BEFORE

Games · on-chain games

→ M3 City · Islands · red-packet rain

BUILT BEFORE

AI automation systems

→ Five AI agents

ACED GROUP

Real estate · data centers

→ City planning, infrastructure at scale

THIS TIME All of it, in **one city**. Your community is one of its towers.

02

THE PRODUCT

How M3 City Runs

A walk through the city: one building, one job, and every tool you use has an address.

[Tour M3 City](#)

[Your community is a city](#)

[The Wednesday M3 Moment](#)

[Courses & Shop](#)

[Five AI agents](#)

[Real spending](#)

[Where M3 Points go](#)

[How M3 makes money](#)

[It compounds](#)

Tour M3 City

One building, one job: every tool has an address

Community towers

A tower for every community, growing with its members

Red Packet Bank

Red packets and M3 Points live here

Harbour

Sail to the Islands: one city per market

Shop Street

Merchants open shop; members redeem and scan

Academy

Your courses, with an AI tutor on hand

M3 Plaza

Wednesdays at 15:00, the city returns

Your Community Is a City

Walk in. Join. Celebrate.



Community towers

Every public community gets a tower,
with your sign on the roof



Every tower opens

Visitors tap your tower, enter its lobby
and join in one tap



The Wednesday M3 Moment

15:00 the city celebrates; 15:03 the red
packet rain drops

Numbers are real 24-hour counts; quiet shows as quiet · Screenshots from a demo environment; community names are examples · 2026-10-16

33 Minutes Every Wednesday

M3 Moment

SIGNATURE · WEDNESDAYS

15:00

Flags go up across the city, and every community comes back at once, for 33 minutes

Owners: schedule your red packet for 15:03, paid from M3 Credit, received as M3 Points. No event to run; members come back every week.

15:00

Opens

Push alerts and Telegram groups count down from an hour before

15:03

Red packets drop

M3's red packet rain and every community's packets drop together; equal shares, unclaimed ones return after 24 hours

15:33

Closes

Back next Wednesday, same time

3rd

M3 Day, every month

Last month's top three communities take the Plaza · merchant vouchers you can only claim that day

Courses & Shop

Your courses and merch, for M3 Points



Community courses

Free courses publish instantly; paid courses go live after M3 review



Community shop

Merch, event spots and services, every listing reviewed, members only



Scan to redeem

Vouchers land in My Vouchers; scan on site, one code, one use



M3 Points members spend go, after a platform fee, into your community fund for red packets and quest rewards.

Five AI Agents

Run solo, work like a team



Community Steward

Lives in your tower

Answers members from your posts, events and courses, and drafts your weekly report



Launch Advisor

Meets you at the Harbour

Answer five questions; it drafts your intro, rules, seven week-one posts and a starter course



Course Tutor

On duty at the Academy

Learners ask it about your course, and it writes quizzes for you



Shopping Guide

On Brand Avenue

Helps members find which brands pay a rebate



Shop Assistant

On Shop Street

Writes merchants' listings so shops open faster

Each stands outside its own building, and the city shows what each one actually did in the last 24 hours.

AI answers draw on community content and can be wrong; the owner has the final word · Not investment advice

Real Spending

What members earn, they can actually spend

138

online brands live

Shop as usual; rebates
land in your M3 account

12

markets

Wherever members are,
there's somewhere to spend

1

account

M3 Points, rebates and vouchers in
one place

M3 Points also buy vouchers in Life
and items in your community shop.



SAMSUNG



A selection of live brands; the in-app list is definitive. Trademarks belong to their owners.

Where M3 Points Go

Spend them across the city



Everyone

- Vouchers and products from partner merchants in Life
- Unlock shopping-rebate allowance
- Unlock community courses



Community owners

- AI Course Tutor
- Decorate your tower
- Ad slots in the city



Merchants

- Listing rent
- AI Shop Assistant
- Shopfront styles and ad slots



Keep earning

- Daily check-in
- Share quests
- Community red packets

IN ONE LINE When members' M3 Points **have somewhere to go**, your community keeps its people.

Not a Whitepaper

Open the app and use it today

Live

- ✓ Shopping rebates: 138 brands, 12 markets
- ✓ Community hub, red packets, check-ins, quests
- ✓ Courses, quizzes and certificates, shop
- ✓ Premium, community fund, Owner Pro
- ✓ M3 City, the Wednesday M3 Moment, M3 Day
- ✓ Telegram group link, Google sign-in

Just shipped

- ✓ Five AI agents, each in its own building
- ✓ M3 Islands: one city per market, by boat
- ✓ Tower styles and city ad spots
- ✓ Post polls, @mentions, message the owner
- ✓ Post share cards, visible without sign-up
- ✓ Mini-apps: sign in with M3, pay with M3 Points

How M3 Makes Money

All from real use

Platform fee	Premium memberships, courses, community shops	20% default	LIVE
Owner Pro	Owners choose to turn it on	US\$29 / 30 days	LIVE
Shopping commission	Brands pay M3 via affiliate networks; part goes back to members	—	LIVE
Merchant ads	Merchants buy ad packs and target communities	—	LIVE
Perk-pool fee	On credit-back actually paid out	10% default	BUILT

so M3 issues no token, so no token-sale income. **It earns where people actually use it.**

It Compounds

Every new community makes the city better for all

More communities

move in with their members



More members

rewarded, so they keep coming back



More merchants

want those customers and open shop



More places to spend

M3 Points go further, which brings more communities

↶ Back to step 1, each turn faster than the last

FOR YOU Move in early, and every turn adds another place your members' M3 Points can go.

03

GETTING STARTED

How You Join

Where the city is headed, who should come first, what you get, a risk-free start, and three steps to open your tower.

We're building a city

Who it fits

What you get

Risk-free start

Open in 3 steps

THE END GAME

We're Building a City

Every building is a real community.

Every light is a real purchase.

Every island is a real national market.

Its population and its GDP are real.

Move your community in now and **you're among the city's first residents,** growing with it.

Direction, not commitments · image: M3 City at night, the same buildings and streets as in the app

Who It Fits

Communities with people to bring back daily



Project communities

Holding counts as membership: a holder zone, plus red packets and leaderboards that bring people back. Project-funded perks soon.



Courses & coaching

Student groups and book clubs: courses live in the community, and check-ins build the habit.



Creators & fan clubs

Put merch and meet-up spots in your shop; fans redeem them with M3 Points.



Local & interest groups

Events, meet-ups and spots redeemed in your shop; in-store vouchers rolling out.

What they share: **they already have people**, just no place that brings them back every day.

What You Get

Income, retention, a storefront, from day one



Income

- Premium memberships: members subscribe monthly; after the platform fee, it lands in your M3 Credit
- M3 Points from courses and your shop go to your community fund for red packets and quests



Retention

- The M3 Moment: every Wednesday, everyone comes back at once
- Check-in boards, red packets and quests: something every day
- An AI assistant answers members for you



Storefront & growth

- A tower in the city; visitors join in one tap
- Post share cards anyone can view, no sign-up
- Anyone who joins with your community code is credited to you

Free forever

Tower, hub, red packets, courses, shop, Premium memberships, AI assistant

Owner Pro first 30 days

Member tiers, tiered red packets, retention stats, AI weekly report, roof logo

Member perks cost you nothing: M3 brings in the shopping rebates and the merchants in Life.

Risk-Free Start

Your concerns, answered up front



Opening is free

No setup fee, no deposit: approved means open



No surprise Pro charges

A reminder 3 days before, turn it off anytime; back to Free, posts, members and courses all stay



Keep your Telegram group

Once linked, news and red packets post to the group, so nobody has to move



Equal red packets

Even split, no luck draw; unclaimed shares return to you after 24 hours



Open this month: a ribbon-cutting outside your tower in the first 24 hours, and on M3 Day, 3 November, new towers fly ribbons for the whole city to see.

Start in 3 Steps

Apply today, open this week

1 Scan the code to apply

Once M3 approves, you're open and your tower appears; Owner Pro is free for 30 days, then US\$29 / month (US\$290 / year), or don't renew

2 Let the Launch Advisor write week one

Answer five questions and get an intro, rules, seven posts and a starter course outline; edit, then post

3 Bring your people in

Share your community code and poster in your groups; set your first red packet for Wednesday 15:03



Scan to apply

[app.m3club.xyz
/community/apply](https://app.m3club.xyz/community/apply)

Day 7: share your week-one leaderboard. Your tower is already lit.

Bring Your Community to M3 City

**Communities gather here.
Merchants open here.
See you Wednesday at 15:00.**

Chat · Earn · Spend

Bring your community in: apply in the app
hello@m3network.xyz · m3club.xyz



Roadmap

From one community to a home for every community

The roadmap is a direction, not a promise; features and timing are confirmed at launch.

1.0 Live

Communities move in

- Community hub, news, events, polls
- Red packets, check-ins, quests
- Courses, quizzes, community shop
- M3 City, M3 Moment, M3 Islands
- Five AI agents

2.0 Rolling out

Members get rewarded

- ✓ Premium, community fund, Owner Pro
- ✓ Holder check and holder zone
- ✓ Merchants, ad spots, tower styles
- ✓ Mini-apps: M3 sign-in and payments
 - Perks funded by owners or projects
 - In-store perk codes, scanned by shops
- ✓ Live ◦ Coming soon

3.0 Planned

A wider network

- Spend at shops other communities bring in
- More mini-apps and partners plugging in
- More ways to spend via card and POS partners
- More communities, more places to spend

Early communities sit at the center of the network.