Nuggiez is a Budvizion tipping token. The nuggiez tip button is on each streamers public profile page. The buy nuggiez tip tokens is on each user admin page not open to the public. User can click buy nuggiez button on purchase tokens. They can then go give tips to streamers in nuggiez on the the public profile page. The tippers amount is deducted by the units tipped. The person getting the tips increases. A tip category on the administration admin page is required to track tippers tipping purchase and tips too a streamer. There is a cashout button on the tipped streamers admin page. Once that button is clicked. A response is calculated in the system admin page and a notification is sent to the streamer that we will pay x amount and fees are being taken out. Each token is valued at 2usd and the cost per token is 2.30 USd to buy. The cashout percentage 18.5 percent.

You've basically defined the core economics and flows for a closed-loop tipping token; we just need to formalize it into a clear model and some implementation rules.[1]

Core Token Economics

- Token name: Nuggiez.

- Face value when tipping: 1 Nuggiez = 2.00 USD credit to the streamer balance.[1]

- Purchase price to users: 1 Nuggiez costs 2.30 USD.[1]

- Platform gross margin per token before cashout: 0.30 USD per token (2.30 - 2.00).[1]

- Cashout fee on the streamer side: 18.5% of the streamer's USD tip balance at the time of cashout.[1]

So per token, ignoring payment processor fees:

- User pays: 2.30 USD.
- Streamer gross credit: 2.00 USD.
- Streamer cashes out: $2.00 \times (1 - 0.185) = 1.63$ USD.
- Platform net (before card/bank fees): $2.30 - 1.63 = 0.67$ USD per token.[1]

Data Model / Admin Concepts

At minimum you'll want these entities:

- User (tipper)
- Streamer (can also be a user)
- TokenWallet:
  - owner_id
  - balance_tokens
- TokenPurchase:
  - user_id
  - tokens_purchased
  - unit_price_usd (2.30)
  - total_usd
  - payment_processor_fee_usd
  - created_at
- Tip:
  - tipper_id
  - streamer_id
  - amount_tokens
  - amount_usd_value (amount_tokens × 2.00)
  - created_at
- StreamerBalance:
  - streamer_id
  - available_usd (sum of tip value – cashouts)
- CashoutRequest:
  - streamer_id
  - gross_amount_usd (current available_usd)
  - fee_percent (18.5)
  - fee_amount_usd

- net_payout_usd
  - status (pending, approved, paid, rejected)
  - created_at
  - processed_at

Tip category "Nuggiez" on the admin side should be a first-class "transaction type" so finance can filter:

- Transaction types: token_purchase, tip, cashout_fee, cashout_payout, adjustment.[1]

Frontend Flows

1. Buy Nuggiez (User Admin, Private)

- User clicks Buy Nuggiez.
- Picks token quantity (or USD amount → converted with 2.30 per token).
- You:
  - Charge card: quantity × 2.30 USD.
  - On success: create TokenPurchase + increment TokenWallet.balance_tokens by quantity.

Display to the user:

- Price per token: 2.30 USD.
- Note: "Tokens are only usable as tips and are non-refundable" (if that's your policy).[1]

2. Tip Streamer (Public Profile)

- On the streamer's public profile, user sees Nuggiez tip button.
- User selects number of tokens to tip.
- Validation:
  - Ensure tipper's TokenWallet.balance_tokens ≥ tip amount.
- On success:
  - Decrease tipper TokenWallet.balance_tokens by tip amount.
  - Create Tip record.
  - Increase StreamerBalance.available_usd by (tip_amount × 2.00).

Optional UI info to show:

- Tip in tokens and approximate USD: "5 Nuggiez (~10.00 USD)".[1]

3. Streamer Cashout (Streamer Admin)

- Streamer admin page shows:
    - Current Nuggiez tip balance in USD: available_usd.
    - Equivalent in tokens (optional): available_usd / 2.00.
    - Fee percent: 18.5%.
- On Cashout click:
    - gross = available_usd
    - fee = gross × 0.185
    - net = gross – fee
    - Create CashoutRequest with these values.
    - Set StreamerBalance.available_usd to 0 (or lock that amount if you support partial cashouts).
    - Show confirmation: "You will receive net X USD after 18.5% fees." [1]
    - Send notification to streamer with gross, fee, and net.

4. System Admin (Back Office)

System admin needs a dashboard to:

- List all TokenPurchases with totals per time range.
- List all Tips by streamer, by tipper, and by day.
- List all CashoutRequests with statuses and export for payout runs.
- Cashout workflow:
    - Admin approves and records payout method (ACH, PayPal, etc.).
    - When paid, set CashoutRequest.status = paid and timestamp processed_at.

Reporting / Tip Category Requirements

In the admin you can group by Nuggiez tip category:

- For each tipper:
    - Tokens bought.
    - USD spent.
    - Tokens tipped (by streamer).
    - Remaining wallet balance in tokens and USD equivalent.
- For each streamer:
    - Total Nuggiez tips received (USD).
    - Lifetime fees paid (USD).
    - Lifetime payouts (USD).

- For platform:
  - Gross token revenue (sum purchase USD).
  - Streamer gross earnings (sum tip USD value).
  - Cashout fees (sum fee_amount_usd).
  - Net platform revenue on Nuggiez.

Example Calculation

If a user buys 100 Nuggiez:

- User pays: $100 \times 2.30 = 230$ USD.
- If they eventually tip all 100 to one streamer:
  - Streamer gross tip balance: $100 \times 2.00 = 200$ USD.
- On cashout:
  - Fee: $200 \times 0.185 = 37$ USD.
  - Streamer receives: $200 - 37 = 163$ USD.
  - Platform keeps: $230 - 163 = 67$ USD (before payment-processing costs).[1]

Would you like this turned into a concrete schema (SQL) plus pseudocode for the three main API endpoints (buy, tip, cashout) next?

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1. https://branchapp.com/blog/from-cash-tips-to-digital-wallets-the-evolution-of-tipping
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