

HEDGEPAY

THE UTILITY EXPLAINED

ACCESSIBLE • UNIQUE • SECURE

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Introductions

HedgePay provides holders with passive rewards that are independent of transactional volume. Most reward tokens have reflections in their tokenomics and the rewards are dependant on volume. Which leads to great rewards when volume is high but no rewards when volume is low. Our solution is to continue development on our software division that is building the e-commerce portion of our website that offers affordable DeFi services.

Our software division is also constructing a freelancing platform that gives creators and business owners an arena to connect with each other. Once connected, HedgePay will function as an escrow contract between the two allowing seamless transactions utilizing fiat or crypto for payment processing. This software division of HedgePay generates revenue that shares 50% of profits with the HedgeFi Fund that utilizes stable liquidity mining to provide passive rewards to holders.

Business Model

Our business model is to create multiple revenue streams with relatively low overheads so that we can share 50% of our profits into the HedgeFi Fund that we use to generate passive rewards to holders. HedgePay's goal is to become the arena where people can come together to support projects, find revenue streams, trade tokens across BSC's fractured liquidity pools and ultimately improve the overall adoption of Binance Smart Chain.

One of the core issues of cryptocurrency adoption is the barrier to entry for current and older generations. That is why we are also currently developing a non-custodial wallet app that will also have our on-ramping partners, DEX, ecommerce, HPAD launchpad, and services available on it. This app will launch initially with the average cryptocurrency user in mind, but with the intention to design a "boomer mode" that will simplify the UI and allow anyone with a bank account or credit card to purchase HedgePay and stake it.

One of the major issues we at HedgePay have noticed is that people are uncomfortable spending money on something they do not understand and with Crypto is can be complicated and overwhelming. Our dream is to have the app's boomer mode be so simple that even my grandmother could use it and not feel confused. (The boomer mode is not the official name. I don't want it to offend anyone) Our business model will generate passive rewards for holders of HPAY, give people a way to generate their own revenue with our freelancer platform, and make it simple enough that our reach can be multi-generational.

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HPAD Launchpad

Our automated Launchpad (HPAD) innovates by providing an affordable alternative for projects to raise startup capital in the form of cryptocurrency or stable coins (with on-the-spot conversion to simplify user interactions). Projects can raise awareness through our services and get in contact with key experts within the DeFi space. We also have audit and KYC badges set up for HPAD to show users which projects prioritize security.

Our fee structure is 1 BNB and 1% of native token raised, to undercut the majority of the market, not just to improve sales but also to provide these projects with the startup capital that they have paid for. The more startup capital a project has, the better chances it has to succeed in the long term. We want HPAD to be a helpful service that provides passive rewards to HPAY holders, and provide projects with the fruits of their labor.

HedgeFi Rewards

BUSD Rewards

Requires 800,000 HPAY to unlock your BUSD Reward. Has early claiming fees 30%.

Classic Staking

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Auto Compound

The Auto-Compound is triggered for everyone, once the bounty reward is claimed. It has 2% fees on vault entry and exit. Also a 2% relock bonus for 30 days.

Bounty

Bounty is used for moving the BUSD profits to the holders and bounty rewards can only be claimed once a day and on first comes first served basis

HedgePay Staking as Service

We have created staking as a service with multiple options for projects, including custom built flash staking. We have innovated this space by providing a variety of staking solutions for projects that allow integration into their tokenomics. We also provide custom solutions that can be integrated with any project mechanics and will soon be providing an API with appearance customization options and customizable smart contract features.

HedgePay Audit & KYC

KYC Verification and Audit Service is a mandatory regulation for all businesses. This ensures the legitimacy of your customer's activities and identifies potential project-killing bugs. Improving security is the most valuable investment making it a worthwhile investment in your project's future.

Audit

2qwerwef

KYC

2qwerwef

HedgePay Aggregator DEX – Solving fractured liquidity

One of the main issues of the Defi space is fractured liquidity. We have created a tool that allows users to seamlessly hunt for the best prices among the liquidity pools available on the BSC blockchain.

Our aggregator DEX also innovates by giving investors the opportunity to enter the market fairly by searching various secure liquidity sources and providing a log of cost and profit of user transactions.

Our exchange also create an opportunity for builders by hacking the current flow of automatic market maker trades and relieving the sell pressure that projects face when it comes to transactional tax.

HedgePay Aggregator DEX – Incentivising builders

A normal AMM trade

- ★ User sends USD to the AMM router
- ★ The router returns the corresponding ERC20
- ★ The ERC20 deducts the normal transactional tax and forwards the remaining value to the trader
- ★ Project owners need to sell on the chart afterwards in order to cover their expenses

HedgePay DEX AMM Trade

- ★ Project owners has excluded our DEX smart contracts from any transactional fees
- ★ User sends USD to HPAY DEX.
- ★ Our router takes the fee directly in USD.
- ★ The rest of the funds are forwarded to the project's liquidity pool.
- ★ The liquidity pool executes the conversion and returns the funds to the HPAY Dex.
- ★ HPAY DEX sends the ERC20 converted tokens to the user.

Hedge Talk AMA

Join HedgeTalk for our interactive podcast, where we open up the floor to world-class leaders in business, marketing, blockchain, and software services. This is your chance to hear people share how they achieved their success and an opportunity for you to ask your own questions. The most thoughtful question, decided by the host, will win a cash prize. Terms and conditions apply. Join us as we learn about life experiences, success, and independence.

HedgePay Ecommerce

HedgePay's software division has nearly completed the ecommerce portion of its website. We are innovating the DeFi space by bringing various crypto services into one place. Project developers will find marketing services, auditing services, liquidity-locking, fundraising, and professional consulting services on this platform. They will also be able to use cryptocurrency or fiat to instantly pay for the service on our website by connecting to their wallet or by sending directly to the ecommerce wallet. Our team facilitates multiple services at once so that they can focus on the key aspects of their projects such as furthering development or growing their community.

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HedgePay Mobile App

The Mobile App – crypto wallet will be the gateway into the HedgePay ecosystem. HedgePay mobile App will be the most accessible and user friendly crypto wallet on the market.

HedgePay Card

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HedgePay Decentralized Wallet

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HedgePay Freelancing

Our software division is working on a freelancer platform with which we will tie transactions into the volume of HedgePay. It will have a fixed rate that our CFO has placed between 3 to 5% to buy and sell on the platform. One of the reasons people avoid fiverr is the high costs to use it, which is often why users circumvent their process. By undercutting them, and making the fee manageable and more cost effective we can encourage people to complete transactions on the platform and we have more security in their transactions.

The risk of circumventing HedgePay's freelancer platform is not worth the reward if the fees stay fixed and low. We also improve on their product by allowing cryptocurrencies to be utilized between creators and business owners. We have found in our market research that developers, marketers, and influencers often prefer to be paid in cryptocurrency. We are also innovating the platform by providing a non-custodial solution. This also opens up ways that anyone on the globe can offer their services and find a stream of revenue to improve their lives and well-being despite economic conditions.

HedgePay Collateral & Lending

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HedgePay CRM

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HedgePay Peer to Peer

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