




# WHAT IS HEDGEPAY

HedgePay is a DeFi protocol that uses its transactional tax to generate user rewards by leveraging liquidity mining of various projects

- ◇ HPAD Launchpad
- ◇ HedgeFi Rewards
- ◇ HedgePay Staking
- ◇ HedgePay Audit & KYC
- ◇ HedgePay Aggregator DEX
- ◇ Hedge Talk AMA
- ◇ HedgePay Ecommerce 
- ◇ HedgePay Mobile App
- ◇ HedgePay Card
- ◇ HedgePay Wallet
- ◇ HedgePay Freelancing
- ◇ Collateral & Lending
- ◇ HedgePay CRM
- ◇ Peer to Peer



**HEDGE PAY**

## Introducing HedgePay Indefinite Reward System

**BUSD Rewards**  
View →

**HedgeFi Rewards**  
View →

**Staking Rewards**  
View →

Your one step toward independence and well-being

[hedgepay.org](https://hedgepay.org)



# FOUNDER, CHAIRMAN, AND CEO

United States



Mason Peck



Mason has been an innovator in business ownership for the past 10 years. He has directed several businesses to financial success, working side-by-side with employees, and focusing on active innovation to improve the overall adoption of new technologies. Mason holds a Master of science degree and has personally owned 3 businesses. Mason has the drive, the vision, and the real-life experience to bring about the widespread adoption of HedgePay's international business strategies. Let's welcome Mason to HedgePay!



## CO FOUNDER, CHAIRMAN AND DIRECTOR OF OPERATION



### DAN B

Romania



## CO FOUNDER AND LEAD DEVELOPER

Software engineer and blockchain consultant with over 7 years of experience developing fintech and blockchain applications. Dan has a bachelor's degree in computer science with a specialization in distributed computing, deep learning and blockchain development. Architected and helped implement the HedgeFi protocol and adjacent HedgePay services.



## Edwin Ho

Malaysia



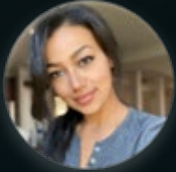
For the last 17 years, Edwin has spent his time collaborating with all hierarchies of the digital industry. From startups to multinational corporations, Edwin has constructed innovative marketing strategies that transcend geographical barriers. His outreach has established prosperous and immutable relationships between clients and consumers. Always looking forward, Edwin sees a new age of marketing coming, that will interlace cryptocurrencies with purchases in our daily lives. HedgePay welcomes Edwin to become one of the pioneers that will establish this new economy.





# MEET THE TEAM

Meet the Team behind HedgePay. 15 people in 5 departments are dedicated to bring success to all members of the HPAY family. Development, operations, communication, sales and partnership departments are all working passionately in all our departments to achieve this goal.



**Betty**  
Hedge Fund Manager



**Joyce**  
Account Manager



**Patrick**  
Sales Manager



**Ferdi**  
Operations



**Brian**  
Frontend Dev



**Ankur Borah**  
Operations



**Matt**  
Communications



**Nitish**  
Backend Dev







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**Puneet**  
Frontend Dev



**Michael**  
Operations



**Franklin**  
Communications



**Peter**  
Investment



**Suvrat**  
UI UX Designer



**AK**  
Sales & Operations



**Dagz**  
Operations





# HEDGE PAY FUND RAISED

## Seed Sale

Exclusive EIO

**DEC 18<sup>th</sup> 2021**

Total Raised: \$20,000

Rate: 74,910 HPAY /BNB

Price: 0.0051

Holders: 31

## Strategic Partner

Influencer Whitelist

**FEB 4<sup>th</sup> 2022**

Total Raised: \$57,300

Rate: 70,740 HPAY /BNB

Price: 0.0054

Holders: 150

## Public IDO

PinkSale Whitelist

**FEB 5<sup>th</sup> 2022**

Total Raised: \$152,800

Rate: 67,000 HPAY /BNB

Price: 0.0057

Holders: 525

## Listing

Pancakeswap

**FEB 8<sup>th</sup> 2022**

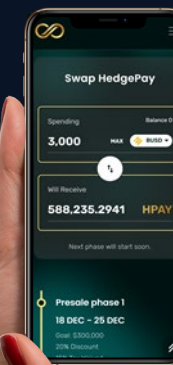
MC: \$450,000

Liquidity: \$165,000

Rate: 63,666 HPAY /BNB

Price: 0.0060

**EIO IS POWERED BY OUR OWN PRESALE PLATFORM**










# ROADMAP

HEDGE PAY SDN BHD

Roadmap 

Whitepaper 

Team 

## FOUNDATION PHASE 1

- Multi-Sign Security Wallet
- Networking & Branding
- The EIO Phase 1 – 4
- Exchange with Swap Orders
- Implementation of 3 Reward
- Buyback-Powered Staking
- Expanding Types of Pool
- Increment of APY/APR
- Incorporation and Trademark
- Public Relation Department

## ACCESSIBILITY PHASE 2

- Cross chain Integration
- Staking as a service
- Market Making Bot
- Liquidity lock
- Audit as a service
- Launchpad
- Aggregator DEX
- Decentralized Wallet UI
- International website upgrade
- Hedge Talk : AMA
- KYC & Audit service automation

## EXPANSION PHASE 3

- HedgeFi Reward Protocol
- Blockchain Migration
- Reward Diversification
- Legalization in US
- CEX Listings
- Automated Launchpad
- Ecommerce

## MAINSTREAM PHASE 4

- Collateral & Lending Protocol
- Freelancer platform
- HedgePay Decentralized Wallet
- HedgePay Mobile App
- Peer to Peer
- HedgePay Card
- HedgePay CRM



# HOW HPAY WORK?







# Development Timeline Q4. 2022

You'll never go wrong if you had a plan

Ongoing

## Website Upgrade

Implementing an automatic drop down menu and with other major changes such as leaderboard, podcast, banners and etc.

Nov, 03

## Aggregator DEX (Beta)

Get the best price on the BSC chain for all of your favorite assets. Half of all the revenue generated by our DEX will go towards HPAY buybacks

Nov, 03

## Automated Launchpad(Beta)

HPAD is the perfect launchpad for your project and is the fastest way to get your presale finalized successfully. We utilize a fully automated service with a navigation-friendly user interface

Nov, 03

## Flash Staking

HedgePay first flash staking vault live with speakeasy token! Fixed APR at 1000%, 7 days staking with 8 rounds. Each round only 69 holders will get in! You need to have fast fingers to receive juicy rewards



# Development Timeline Q4. 2022

You'll never go wrong if you had a plan

Nov, 2022

## Entering States

Becoming legalized in the United States, HedgePay are restructuring the reward system, tax adjustment, updating privacy policy, and terms of service, etc.

Nov, 2022

## Expansion

HedgePay will expand into ETH, AVAX, XRP, CRO and others possibilities. Part of liquidity will be migrated in this expansion process

Dec, 2022

## Ecommerce (Beta)

With current HedgePay 1000+ services, support from supplier and payment providers we are entering into Ecommerce!

Dec, 2022

## BitMart Listing

On August 22' HedgePay has paid booking fees to be listed on BitMart Centralized Exchange. HedgePay has to list before 31st Dec else the deposit is burnt





# Development Timeline on 2023

You'll never go wrong if you had a plan

2023

## Mobile App & Decentralized Wallet

HedgePay App is releasing on Q1 2023. Featured with decentralized wallet, HedgePay rewards, charting, swap and other main functionality

2023

## Freelancing Platform (Beta)

Freelancing platform need to be a different name and website according to law but runs under us. 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

2023

## Collateral & Lending (Beta)

HedgePay smart contracts take care of the entire reviewing process, making it easier for the borrower and the lender. DeFi lending typically offers better returns when compared to the traditional lending markets

2023


















## Peer to Peer (Beta)

HedgePay peer-to-peer (P2P) service is a decentralized platform whereby two individuals interact directly with each other, without intermediation by a third party. Instead, the buyer and the seller transact directly with each other via the P2P service. The P2P platform may provide services such as search, screening, rating, payment processing, or escrow



# ABOUT US

 Feb 19 All Time High	 No. of Holders	<div>Pool1 Pool2</div>  Total Value Staked	 Partnerships
1.6M	5K+	143k	1k+

   	   	   	  
Audits	KYC Verifications	Incorp 	Trademark 
4	4	1	2





# 4 METHODS OF REWARD GENERATION

## 1. BUSD REWARDS

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

## 2. CLASSIC STAKING

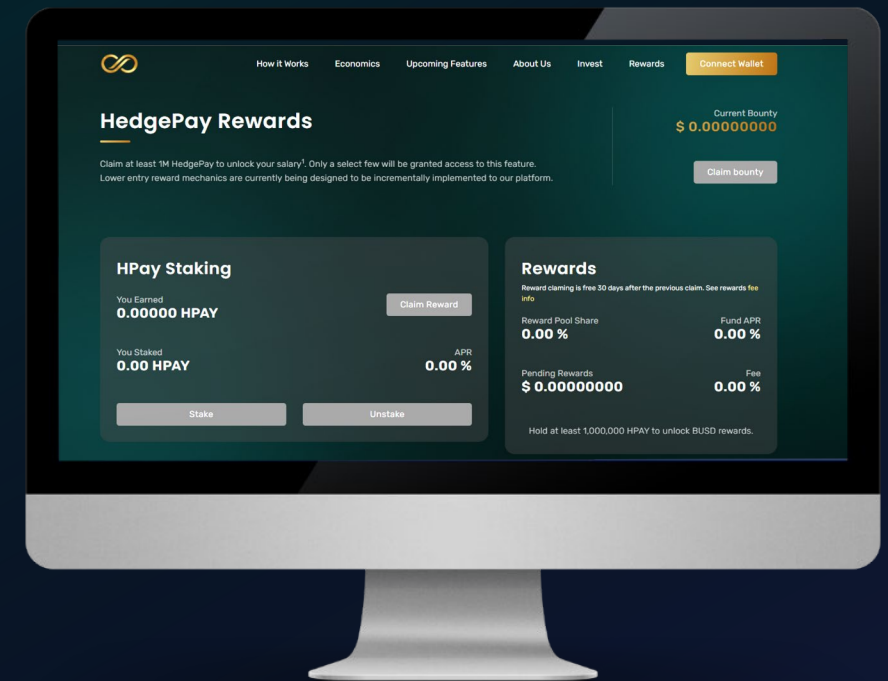
Staking is flexible. 2% entry and exit fee for staking and unstaking.

## 3. BOUNTY REWARDS

Bounty is used for moving the \$BUSD profits from the investments to the holders and bounty reward is advised to be claimed once a week.

## 4. AUTOCOMPOUND

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 30days.





# AGGREGATOR DEX



## TRADING FEE

Buy fee are 4%

Sell fee are 4%



## AUTO-SLIPPAGE

HedgePay Auto-Slippage feature allows you to trade faster and easier



## MOBILE APP

Available on mobile app in expansion phase

Your Balance: \$0.92

Swap

Limit

**0.20115234 NEAR**


You Pay

3409.2419 THPAY/NEAR

 0

 NEAR 



Better by +76.7750% 

 0

 THPAY 



I have read and agree with HedgePay Terms of Service. I have done my research to make sure I am legally able to purchase the token in my country of residence.

Swap

## FEATURES



### AGGREGATOR

Swap HedgePay with the best price on the decentralized market



### LIMIT ORDER

An order to buy or sell at a specific price



### STOP ORDER

Activate a market order when a stop price has been met



# AMM Trade

HedgePay Aggregator DEX

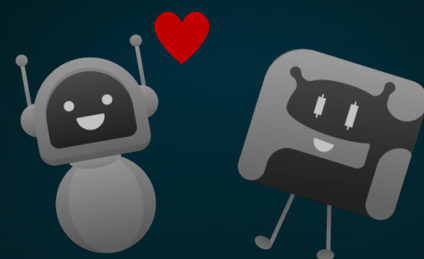
## HEDGEPAY DEX AMM TRADE

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

## A NORMAL AMM TRADE

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





# HEDGEPAY MM

Make the markets work for you

## 24 HOURS FREE TRIAL

Promo ends on 30<sup>th</sup> November 22'

Sign Up



MM Dashboard is not available, until next upgrade



HedgePay Ecommerce

## We Provide Every Services You Need

An automated ecommerce platform with over 1000 services that support 20+ payment methods



### Catagories



Home



Inhouse



CEX



Audit



AMA



Billboard



Upvote



Influencer



Trending



Marketing



Article



Wikipedia



Social Verified





Hi guys

Ecommerce is still under development and expected to be live on mid of November or earlier but first with a beta version to meet the quality and a secure platform

Thank you

Price List 

Announcement 

Product Page 



**1000+**  
Product & Services



**17+**  
Payment Partners



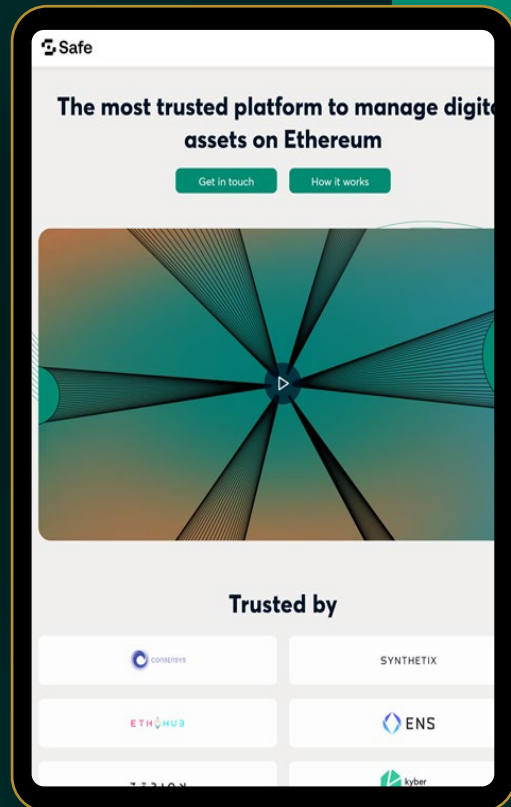
**08+**  
Centralize Exchange



**100+**  
Influencers and Artist



# MULTI-SIG WALLET



## Gnosis Safe

## Safe & Convenient Transaction

HedgePay believes in prioritizing user security over everything else. Therefore, it uses the GNOSIS Safe Multi-signature wallet to secure all funds and contracts on HedgePay. GNOSIS has a reputation for securing blockchain financial products since 2016. As of date, it secures around \$1 billion worth of digital assets in more than 5000 deployed wallets.

## 100% Safety Accreditation

The GNOSIS Safe provides security and transparency to give HedgePay investors a clear insight into potential malicious transactions that can occur. Hence, they get sufficient time to react to possible fraud.



[Code](#)[Read Contract](#)[Write Contract](#)

✔ **Contract Source Code Verified** (Exact Match)

Contract Name: **HedgeToken**

Compiler Version **v0.8.9+commit.e5eed63a**

**Contract Source Code** (Solidity [Standard Json-Input](#) format)

File 1 of 65 : PaymentSplitter.sol

65

```
1 // SPDX-License-Identifier: ISC
2
3 pragma solidity 0.8.9;
4
5 import "@openzeppelin/contracts/token/ERC20/ERC20.sol";
6 import "@openzeppelin/contracts/access/Ownable.sol";
7 import "../interfaces/IFundProcessor.sol";
8 import "@openzeppelin/contracts/token/ERC20/utils/SafeERC20.sol";
9
10 contract PaymentSplitter is IFundProcessor, Ownable {
11     using SafeERC20 for IERC20;
12     address[3] addresses;
13
14     constructor(
15         address _addr1,
16         address _addr2,
17         address _addr3
18     ) {
19         addresses[0] = _addr1;
20         addresses[1] = _addr2;
21         addresses[2] = _addr3;
22     }
23
24     function processFunds(IERC20 token, uint256 amount) override external {
25         token.safeTransferFrom(msg.sender, address(this), amount);
```

HEDGE PAY SDN BHD

19

# HEDGE PAY CONTRACT



**HedgePay Contracts are tailor-made for 3 methods of reward generation.**

**BUSD Rewards** This is the constant monthly rewards.

**Staking Rewards** A place to stake your HPAY tokens and receive more HPAY tokens back.

**Bounty Rewards** A tree that grows HPAY tokens. Connect your wallet and claim on daily basis.



## 65 SC PCS

65 smart contract pieces with custom codes and features



## #1 BSC

Highest count, secure, advance and unique in BSC Chain



EVERY 2 SATURDAY 4PM UTC

# HEDGE TALK: AMA

Join Hedge Talk 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. Join us as we learn about life experiences, success, and independence.

## HOSTED BY MASON

Founder, Chairman & CEO

"Ask me anything you'd like to know"

hedgepay.org



HEDGEPAY™



HEDGEPAY™

Twitter space replay

830 Tuned In 





# TOKENOMICS




Logo : 

Name : **HEDGEPAY**

Ticker : HPAY


Network : BSC (BEP-20)

Max Supply : 1,000,000,000

Total Supply : 117,649,858 

Entity Name : HedgePay Sdn Bhd

Decimals : 18





Contract : 0xC75aa1Fa199EaC5adaBC832eA4522Cff6dFd521A 

Buy Fee : 4%      Sell Fee : 4%

4% Fee Distribution : 2% HedgeFi, 1% Marketing, 1% Development

Circulating Supply : 104,635,147 

## Token Distributions

1	0x...ab95aA		35,628,564.49	30.28%	Master Nodes/Staking	Locked	Team-controlled	30 Oct
2	0x...8b30fd0		37,408,292.21	31.80%	Liquidity provisioning	Locked	Team-controlled	30 Oct
3	0x...4a002f0		33,660,548.00	28.61%	Master Nodes/Staking	Locked	Team-controlled	N/A
4	0x...b401bae		1,839,494.27	1.56%	Treasury	Unlocked	Team-controlled	N/A
5	0x...4ca9b77		1,221,786.42	1.04%	Public (e.g. miner, ICO, trader)	Unlocked	Public Sale	N/A
6	0x....53db461		1,141,051.83	0.97%	Public (e.g. miner, ICO, trader)	Unlocked	Public Sale	N/A
7	0x....3160a0b		1,084,581.19	0.92%	Master Nodes/Staking	Locked	Team-controlled	N/A
8	0x...0b58914		800,000.00	0.68%	Public (e.g. miner, ICO, trader)	Unlocked	Public Sale	N/A
9	0x..000dead		234,136.30	0.20%	Burn	Unlocked	Public Sale	N/A



# CONNECT WITH US

[TikTok](#)[Instagram](#)[Twitter](#)[Telegram](#)[Facebook](#)[Discord](#)[Reddit](#)[YouTube](#)[Google](#)

Pink Camellia Lane Lexington  
South Carolina, United States

[LinkedIn](#)[LinkTree](#)[WeChat](#)

20, Jalan Sinaran 3  
Kuala Lumpur, Malaysia

[CMC](#)[WhatsApp](#)[GitHub](#)[Medium](#)[Pinterest](#)[Roadmap](#)[Whitepaper](#)[Team](#)





## ABOUT US

HedgePay Explained



### Whitepaper

Learn about HedgePay's architecture, ecosystem and HedgeFi mechanism

[Read](#)[Download](#)

### The Utility Explained

The explanation of HedgePay completed & upcoming utilities in a detailed manner

[Read](#)[Download](#)

### Secure, Safe & Lower Risk

Security of the holders is paramount in HedgePay

[Read](#)[Download](#)

### Market Making Bot

MM is one of our main service. A full guide of HedgePay Market Making Bot

[Read](#)[Download](#)



# See You On Next Presentations

Have a wonderful day ahead !

[Schedule a Meeting](#)

[Visit hedgepay.org](https://hedgepay.org)



Scroll down to view  
HedgePay partnership



# AUDIT PARTNER



Audit Rate Tech



Cognitos



HashEx



AnalytiX Audit



RugFreeCoins



QuillAudits



CFG Ninja



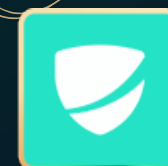
Expelee



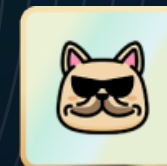
Chainsulting



Freshcoins



CyberScope



RugDog

# CEX PARTNERSHIP



MEXC Global



BKEX



Probit Global



BitMart



LBANK



Local Trade



DigiFinex



CoinStore





# KOL PARTNERSHIP



Imanol Machuca



Juani Pacchini



Francisco G.



Goalorious



Crypto Pablo



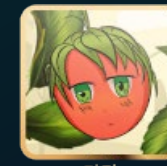
RF7



Edmundo Gol



Yuri Mamute



단감



Edoardo



Abdes. Geek



Renzo Tesuri



Prof. Crypto



Мистер Сайлер



Jebb





# PAYMENT PARTNERS



Transak



QRIS



Maybank



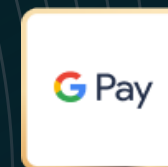
Wire Transfer



Master



Visa



Google Pay



bitpay



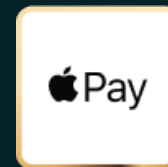
Omise



Thai QR Payment



Grab



Apple Pay



PayPal



OX Pay



Coinbase Wallet



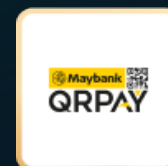
Payoneer



CoinPayments



Stripe



Maybank QRPAY



Wise



Change Now



TnG



DuitNow



# STRATEGIC PARTNER



Playgain



WCKD Motions



DeFi Yield



SIG



Solidus AI-Tech



The Solitaire



Tawk



Blocksultancy



CoinCheckUp



GitBook



FiBot



Giving Block



CoinCodex



Zenshin Tech



Tracxn



crypto.com



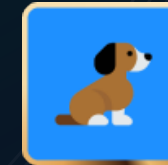
ICOHOLDER



Unstoppable



Nomics



Coinbuddy



Calendly



Live Coin Watch



Binance



Stocktwits



CoinMarketCap



Fiverr



Google Business



PostHaven





# STRATEGIC PARTNER



Visually



SoundCloud



Pastebin.com



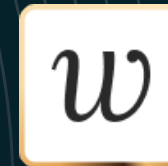
Descubre



Beat Stars



ArmMbed



Write A Blog



Google Scholar



EdexAdobe



CodeChef



Angel



You Magine



Vingle



Diigo



KickStarter



Guides



Folkd.com



Historyillinois



Sketchfab



Open Humans



ASS



Deviantart



Blogger



Avian Waves



Yarabook



Webflow



Dermandar



Imgbb



# STRATEGIC PARTNER



StartupMatcher



PinShape



MeToo



LookBook



HuntingNet



Hypothes



GiantBomb



LongIsland



Pantip



Skill Share



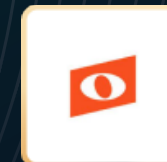
Weber Kettle Club



Rollbol



Veoh



NoteFlight



Infogram



GoodReads



Docker



Cosx



Bcmoney



Chordie



Article USA



Qiita



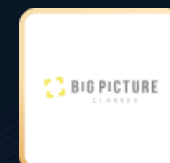
MTB Project



IntenseDebate



WeddingBee



Big Picture



Gravatar



AuthorStream



# STRATEGIC PARTNER



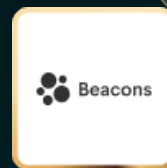
Hearthis



Foxsheets



Coub



Beacons



about.me



bbpress



Active Pop Sugar



ReverbNation



MyAnimeList



Issuu



Gta5mods



Exchange



Subrion CMS



Buddy Press



Misterpoll



YourQuote



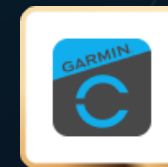
Shellmo



OK-ru



LifeofPix



ConnectGarmin



Gyfcats



Warrior Forum



Tapas



ProvenExpert



MixCloud



Instapaper



AACC



Gifyu