The Future Banking Solution

Multi Currency | Multi Credit Card | Multi Crypto Currencies

All combined in one account Peer To Peer Finance

hedpay
THE FUTURE BANKING SOLUTION PEER TO PEER FINANCE
www.hedpay.com

Welcome to Hedpay

Company Profile

Project Fact Sheet

The project consist of group of companies with brand name "HEdpAY". to build a hybrid platform, The Future Banking Solution Peer to Peer Finance as DEFI.

HEdpAY platform structure considered to be, WEB3 blockchain technology, banking system licensed and regulated to bridge between crypto markets and traditional banking.

- In 2017 Hedpay, the project was established in London, United Kingdom.
- In 2018 Hedpay Technologies was formed for the project software development and operations,
- In 2020 Hedpay UAB was formed in Lithuania holding Digital Asset Wallet and Exchange license, fully compliant with the financial authority regulation in LT (FIU) & EU/EEA.
- In 2021 Hedpay Inc was formed in Canada holding Digital Asset and Exchange MSB license M21881883, FINTRAC registered compliant with the financial authority regulation in Canada.

Unique Features

B2B, B2C, C2C and all are P2P (Peer to Peer)

Hedpay is a hybrid FinTech platform, combine features and services of traditional e-bank, with prospects of bank for cryptocurrencies.

Hedpay bridge the gap between traditional e-banks and crypto finance using innovative blockchain technologies, offering a complete spectrum of banking and financial services.

Hedpay is a hybrid payment system, WEB3, Exchange, Crypto Wallet Operator, an effective vehicle serves Crypto-FIAT conversions, payments, and Remittance with KYC/AML compliance measures implemented

E-Bank
Multi Accounts

Wallet
Peer to Peer

Mobile App
iOS & Android

Card
Crypto & FIAT

Chat
Peer to Peer Messaging

Exchange
Crypto/Crypto
Crypto/ FIAT
FIAT/ FIAT

Wallet

Hedpay Wallet is a WEB3-EVM compatible with Multi Networks, including BTC Main Network and Multi currencies.

Client at registration generate own Hedpay Wallet protected with high security and personalized encrypted password.

- Wallet for Crypto
- Wallet that Client holds his own KEY with own PW,
- Interact with any Wallet compatible with Hedpay Platform,

- Cold Wallet
- Hot Wallet
- Generate Wallet
- Clients designated currencies account.
- Clients virtual and physical card account.
- KYC/AML required upon registration
  (compliant with FINTRAC Canada, EEA/EU and Global standards)

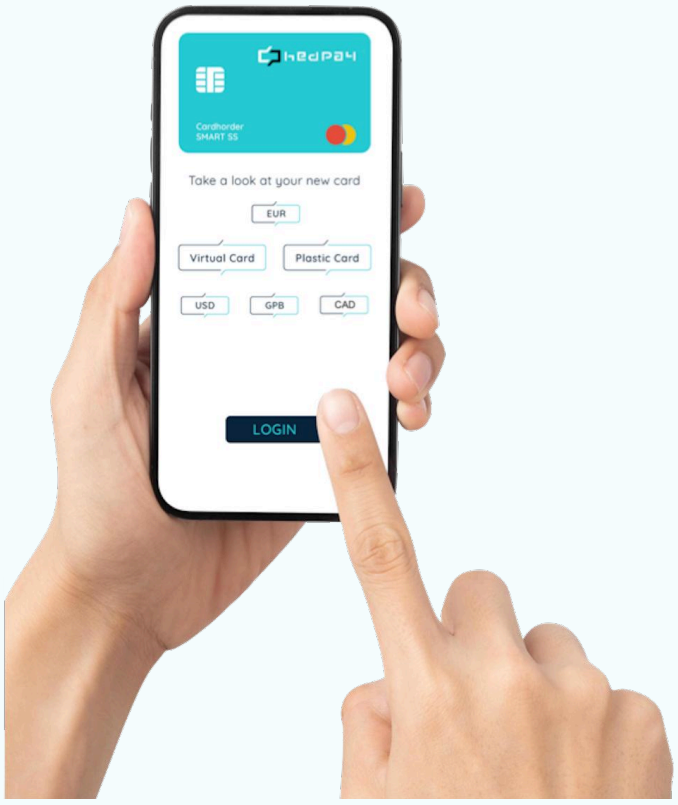
Transactions within HEdpAY are FREE.

Transaction FEEs applied for all assets upon Swap, Convert or Withdraw

Transfers

User pick the Source Currencies, amount and confirm the transaction in wallet (Account or Address that the funds or assets will be retrieved from).

User pick the Destination Currency, and where to send the funds or assets to (An account or digital wallet address or bank account to send funds or assets to).



E-Banking

Send Funds Worldwide Instantly

HEdpAY e-banking is an innovative hybrid solution, aiming to provide fast and convenient transactions for businesses and consumers alike. This is the future banking solution peer to peer for FIAT and Crypto transactions.

E-Accounts

Hedpay accounts are available for all members, Peer to Peer within Hedpay Platform, for external transactions members can transact with any Bank.

Merchant Gateway

Hedpay merchant gateway, is a payment method for businesses and users, that can load account balances, fund from credit-cards or debit-cards, purchase Cryptocurrencies and other currencies, the service is available for Businesses and all members, Peer to Peer within Hedpay Platform.

- Transaction FEEs are applied for all assets purchases within HEdpAY .
- Transaction FEEs are applied for third party service providers by HEdpAY .
- There is a minimum Fee when using Hedpay Checkout. This is important to consider when processing small transactions.

Credit Card Fee Considerations

- Credit card issuers applying fees to transactions involving cryptocurrency, some card issuers classifying cryptocurrency transaction as cash advances.
- Fees charged by credit card issuers are beyond Hedpay's control, Users must check with credit card issuer for additional fees.

Hedpay Card

Pre-Paid Debit Card

Hedpay card holder enjoy more freedom transacting between wallet and accounts accumulating Hdp.ф reward tokens in cashbacks upon loading cards or using.

Features

- Multi crypto,
- Multi currencies,
- Multi card,

Rewards

- Load the Card and gain Hdp.ф
- Cashback Hdp.ф when use the Card
- Discount with Hedpay e-merchants

Ordering Requirement

Client passing KYC can order Hedpay Card if the residential location is avaialble to provide a card.

- A minimum Hdp.ф amount required to apply
- A minimum transaction required to activate
- A minimum Load from Account to Card

Personal	*Business	Card
Current	Current	Virtual
Saving	Saving	Physical
Family	Employee	

Exchange

SWAP - P2P Offers - Bridge

Using Our innovative Smart Exchange, Swap and Trade between Cryptocurrencies and FIAT currencies.

- Instant transactions,
- Transfer and withdraw in a secure environment,
- Instant withdrawals to your HEdpAY account,
- Bridge between Networks within one platform,
- Peer to Peer (P2P) Offers,
- Swaps FIAT/FIAT - FIAT/Crypto - Crypto/Crypto

Stake & Earn

Crypto & FIAT Pools

Using Our innovative Smart Exchange, Staking and Earn platform provides APY between Cryptocurrencies and FIAT currencies.

- Staking from 1Yrs to 5Yrs,
- Earn accumulative APY,
- APY from 3% - 18% ,
- Staking and LP Suppler Rewards,
- Stake FIAT/HDP - FIAT/Crypto - Crypto/HDP

Ratio of HEdpAY Staking

1. 50/50% HDP / (USDT)
2. 50/50% FIAT / HDP

Transaction Limits and FEEs in ($)

Currencies	Send	Min Send	Receive	Min Receive	Swap	Convert	Withdraw	Min Withdraw
ETH	$ 5	$ 25	$ 0	$ 20	2 %	-	$ 5	$ 30
BTC	$ 7	$ 25	$ 0	$ 20	3 %	-	$ 7	$ 30
BNB	$ 3	$ 15	$ 0	$ 10	0.85 %	-	$ 3	$ 20
ERC20	$ 5	$ 20	$ 0	$ 15	1.35 %	-	$ 5	$ 30
HDP-HC	$ 0	$ 10	$ 0	$ 10	0.35 %	0.3 %	$ 3	$ 20
USDT	$ 5	$ 20	$ 0	$ 15	1.35 %	-	$ 5	$ 30
BEP20	$ 3	$ 20	$ 0	$ 15	0.85 %	-	$ 7	$ 30
HDP-HC	$ 0	$ 10	$ 0	$ 10	1.25 %	0.3 %	$ 3	$ 20
USDT	$ 3	$ 15	$ 0	$ 10	1.25 %	-	$ 3	$ 20

3. 50/50% HDP / H-Currencies
4. 70/30% HDP / (BTC - ETH - BNB)
5. 100% HEDPAY (HDP)

CAD	C$ 5.00	C$ 20	$ 0	C$ 15	-	1.25%	C$ 5.00	C$ 25
USD	$ 4.00	$ 15	$ 0	$ 10	-	1.25%	$ 4.00	$ 20
EUR	$ 2.00	$ 17	$ 0	$ 12	-	1.25%	$ 2.00	$ 22
GBP	$ 4.00	$ 17	$ 0	$ 12	-	1.25%	$ 4.00	$ 22

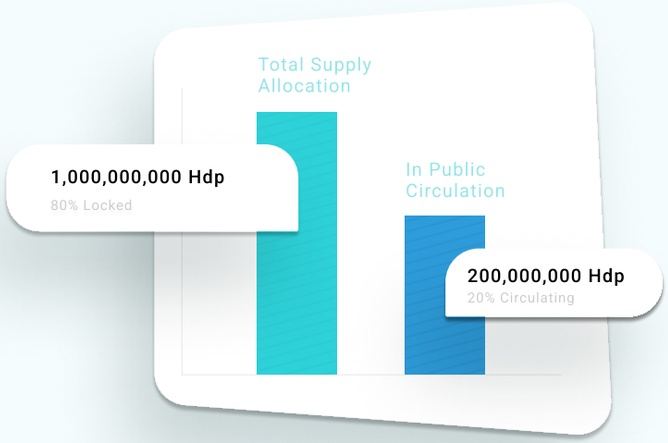
Transaction FEEs, prices and limits may change at anytime without prior notice,

Transaction FEEs applied for all assets upon withdraw or send outside HEdpAY, There is a 0.3% fee for swapping tokens. This fee is split by liquidity providers proportional to their contribution to liquidity reserves. Swapping fees are immediately deposited into liquidity reserves of the pairs.

HEdpAY Token Hdp.ф

HEdpAY token is an EVM Token, Compatible with all EVM networks currently on Ethereum Blockchain ERC20 & Binance Smart Chain BEP20 possible Bridge on compliant Networks as Multichain.

ERC20 Address: 0x47ad45fb2476Fa11755B1c5d8103a0098F9Fba88 . (Hdp)
BEP20 Address: 0x34c1433F5c547bEB6174D0bbba8da7Fdc4e81c1c . (Hdp-B)



Hedpay Token Transactions

Hedpay Token transactions 6% revenues, dedicated to:

- 1% To Development and Opt. of Hedpay
- 1% To Liquidity Fund and Staking Hdp returns
- 1% To Users Fund (Holders dividends)

Token Holders Structure

	Total amount	Limited Supply	Circulation
HEdpAY Token (HDP)	1,000,000,000		Total: 200,000,000
Locked Reserve (Annual / 3)	600,000,000	200,000,000	
Hedpay INC. Supply Reserve		(Capital Lock)	61,425,637
Marketing (T&C Lock)			(10,000,000)
Dev/Opt (T&C Lock)			(10,000,000)
Team (T&C Lock)			(10,000,000)
User Funds (Dividend Reserve)			(10,000,000)
Liquidity Fund			9,874000
Holders in circulation			38,594,363
DEX / Exchanges Liquidity			106,000
HDP in Circulation (cost 0.01 - 0.10 EUR)			764,375
HDP Initial Investors (cost 0.25 - 0.70 EUR)			641,262

HEdpAY Hdp.ф token is **UTILITY** token and does **NOT** represent any kind of equity or securities of the group Hedpay companies.

HEdpAY StableCoin H-Currencies

HEdpAY StableCoin is a decentralized hybrid stablecoin model utilizing FIAT reserves, crypto collateral, and HDP token to maintain stability while maximizing decentralization and user control. The system will support multiple stablecoins starting with:

HUSD (USD-pegged), HEUR (EUR-pegged), HCAD (CAD-pegged), and HGBP (GBP-pegged).

Address: 0x47**45******. (HCAD)
Address: 0x47**46****** . (HEUR)
Address: 0x47**47****** . (HGBP)
Address: 0x47**48****** . (HUSD)

Ratio of HEdpAY StableCoin

1. 50% Stable coins (USDT - DAI - USDC)
2. 30% Top Crypto (BTC - ETH)
3. 10% HEDPAY (HDP)
4. 10% RWA (Real World Assets)

All H-Currencies Reserves are 100% backed with 150% Collaterazation

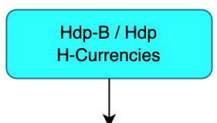
Address: 0x37**35******. (HCAD)
Address: 0x37**36****** . (HEUR)
Address: 0x37**37****** . (HGBP)
Address: 0x37**38****** . (HUSD)

Revenue Distribution

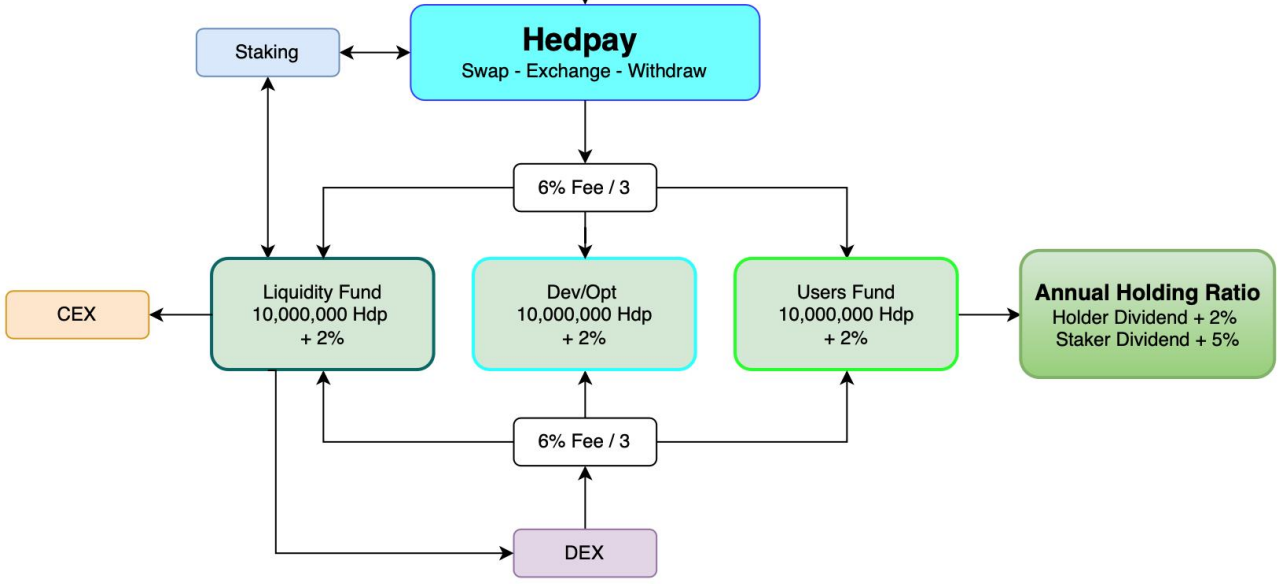
Revenue sharing structure

Diagram of Hdp.ф Fees Shared between;

- Equity Shareholders
- Hedpay Fund
- Hedpay Users Fund
- Hedpay Platform Liquidity
- Hedpay Investments Fund
- Reserve Fund



Transaction Revenue	Fees
Within Hedpay Peer to Peer	No Fees
Incoming to Hedpay Wallet / E-Account	No Fees
Within Hedpay account to card	No Fees
Loading Hedpay Card using Hdp.ф	No Fees
Business Account (Wallet + FIAT)	Fees Apply
Incoming to e-merchant account	Fees Apply
Payment or withdraw (POS-ATM)	Fees Apply
Foreign Currencies	Fees Apply
Outgoing transactions, payment or withdraw	Fees Apply
Between e-merchant and e-account	Fees Apply
Cryptocurrencies between networks	Fees Apply
Converting between Currencies	Fees Apply
Swap between Cryptocurrencies	Fees Apply



Transaction Flow

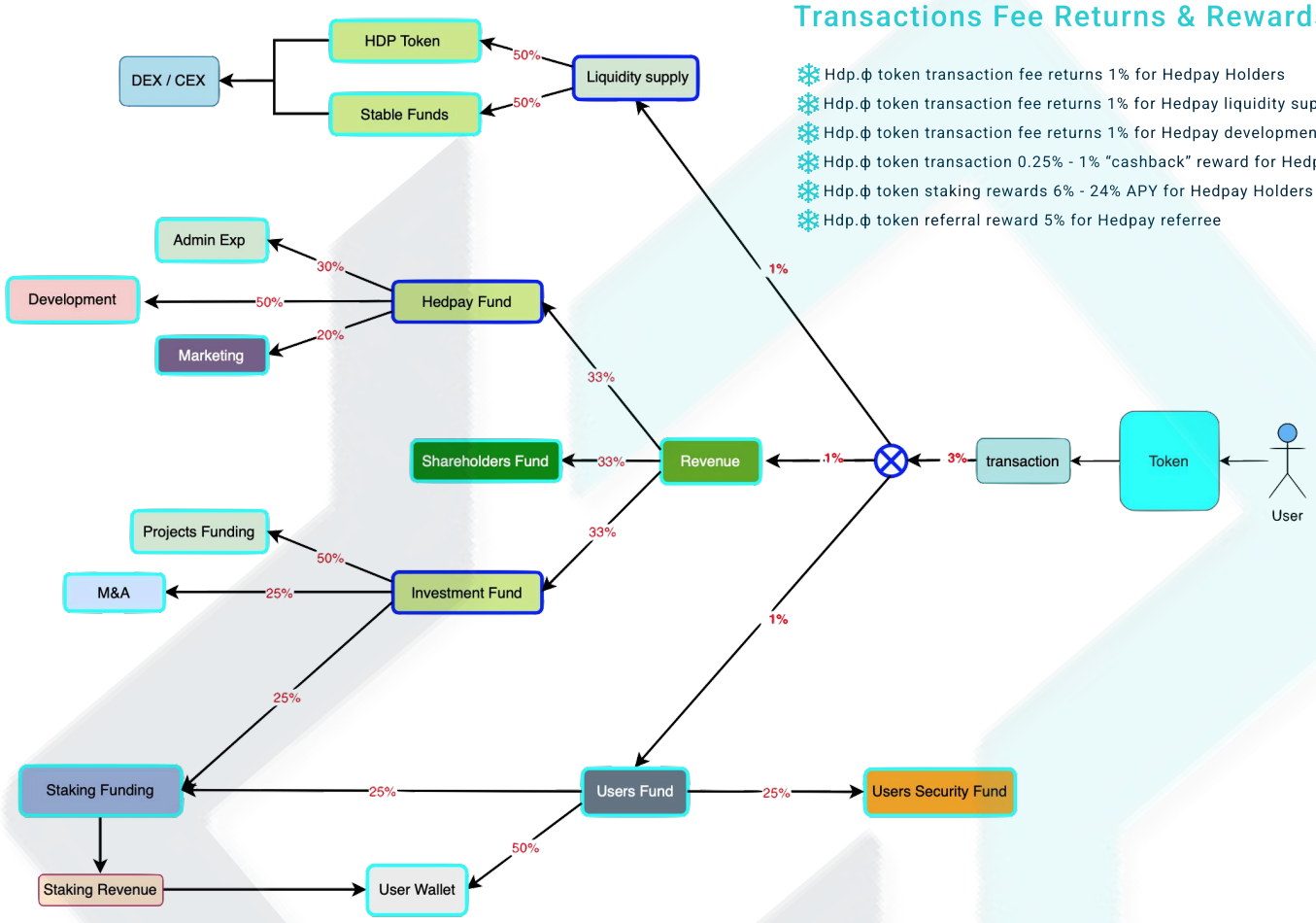
Transactions

Hdp.ф Token Transacts with other crypto currencies and multi currencies,

- Payment transfers
- Merchant Gateway
- Trades and Swaps
- Transact with any compatible network Coins/Tokens
- Staking Hdp.ф
- Internal Exchange
- Trade Pool pairs
- Paired with BTC and others
- Convert to Multi currencies (USD, EUR, CAD, GBP).

Transactions Fee Returns & Rewards

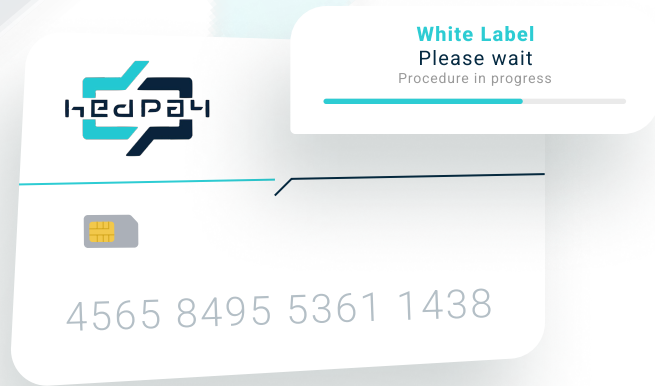
- Hdp.ф token transaction fee returns 1% for Hedpay Holders
- Hdp.ф token transaction fee returns 1% for Hedpay liquidity supply
- Hdp.ф token transaction fee returns 1% for Hedpay development
- Hdp.ф token transaction 0.25% - 1% “cashback” reward for Hedpay card use
- Hdp.ф token staking rewards 6% - 24% APY for Hedpay Holders
- Hdp.ф token referral reward 5% for Hedpay referree



Hedpay Business Services

Licensing Packages

White Label	Service Area	Min. Users
Full Platform System	Full + Card	10,000 Users
Wallet & Account	Crypto & FIAT + Card	7,000 Users
Wallet & Exchange	Crypto & Internal DEX	5,000 Users
Wallet Only	Crypto	3,000 Users



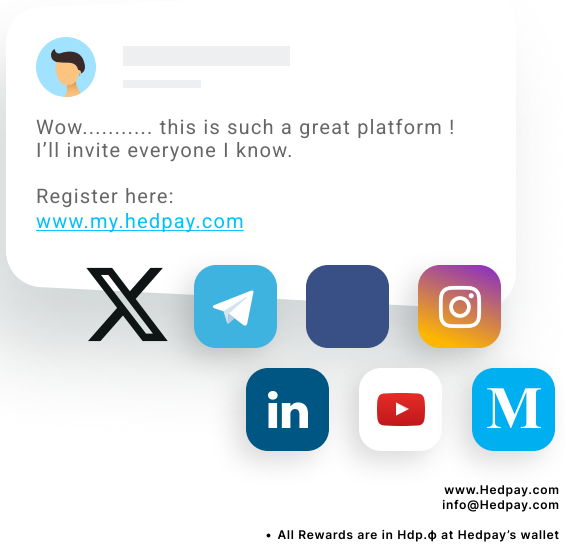
Business Services

- Business, Business Pro Account
- Agent Account
- System Integration
- Wallet & Account Integration
- Wallet & Exchange Integration
- Wallet only Integration
- Token Listing
- Launchpad
- Personalized Card & Features
- Web App & Mobile App

Earn Programs

Follow Us on Social Media

1. Follow HEdpAY social media channels
2. Share News, Announcements of Hedpay Medias & earn Hdp.ф rewards.
3. Share your Referral LINK to your Social Media channel
4. Provide Shared LINKs to claim your reward.



www.Hedpay.com
info@Hedpay.com

• All Rewards are in Hdp.ф at Hedpay's wallet

Be a Hedpay Agent

- Hold at Hedpay Wallet Min. $5,000 < worth of Hdp.ф,
- Refer 250 < Active Users,
- Referred Users must be at least **Standard or Premium levels.**
- Referred Users must Hold at least $120 worth of Hdp.ф in their wallet.

1. Create your referral LINK
2. Share your LINK with your group and followers
3. Earn Hdp.ф rewards when your referee does transactions.
4. Your Referral LINK makes you gain 5% Hdp.ф on their HDP Purchase.
5. Minimum Purchase $ 500 worth of Hdp.ф.

Refer a Friend Earn Rewards Hdp.ф

1. Create your referral LINK and Share
2. Provide your Referral LINK to your Friends, Family or Others
3. Referee Registers using your LINK, you both earn 10 Hdp.ф each.

Referral Rewards Hdp.ф

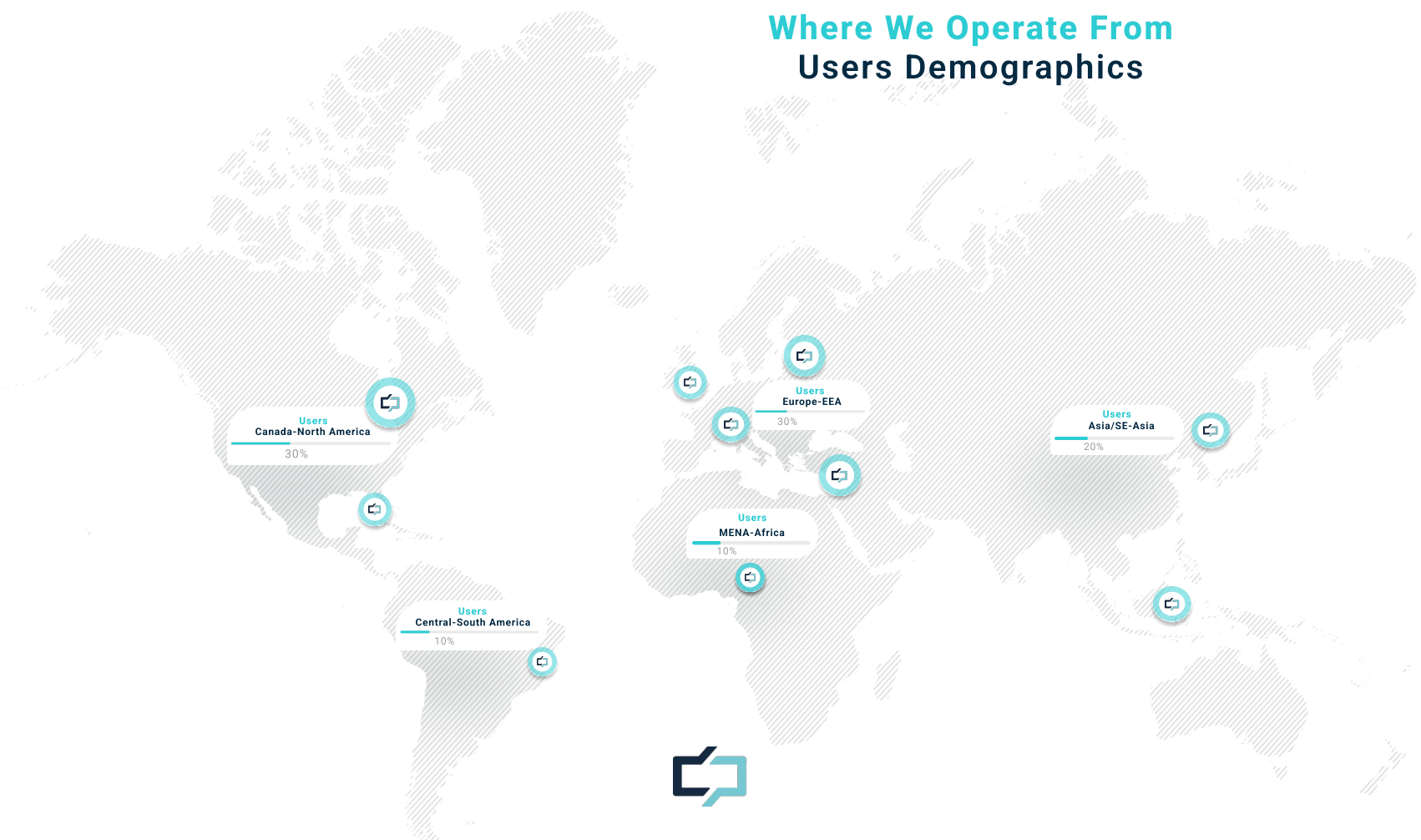
Boost your rewards by referring your friends

1. 1 - 10 referrals : $0.5 for both You and Your friend
2. 11 - 100 referrals: You and Your friend get $0.75 each
3. 101 - 1000 referrals: The reward gets to $1:00 each
4. 1001 - 2000 referrals: Even Better ! You and Your friend GET $1.50 each

Eligibility Conditions & Criteria

1. Provide your Referral LINK to your Friends, Family or Others
2. Referred Register using your LINK
3. Complete KYC verification as **Standard Level or More**
4. Deposit minimum of $100 USD or More
5. Buy minimum of $100 worth of Hdp.ф.

Where We Operate From
Users Demographics



Contact Us for more info

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