



# Real-time Money Streaming

## BeamFi Smart Wallet

**LET'S GET  
YOU PAID!**

1. Fill out the payment details
2. Copy your unique Beam link
3. Send your unique Beam link to your payer!

ICP Amount:

Your Plug Wallet:

Duration:

7 Days

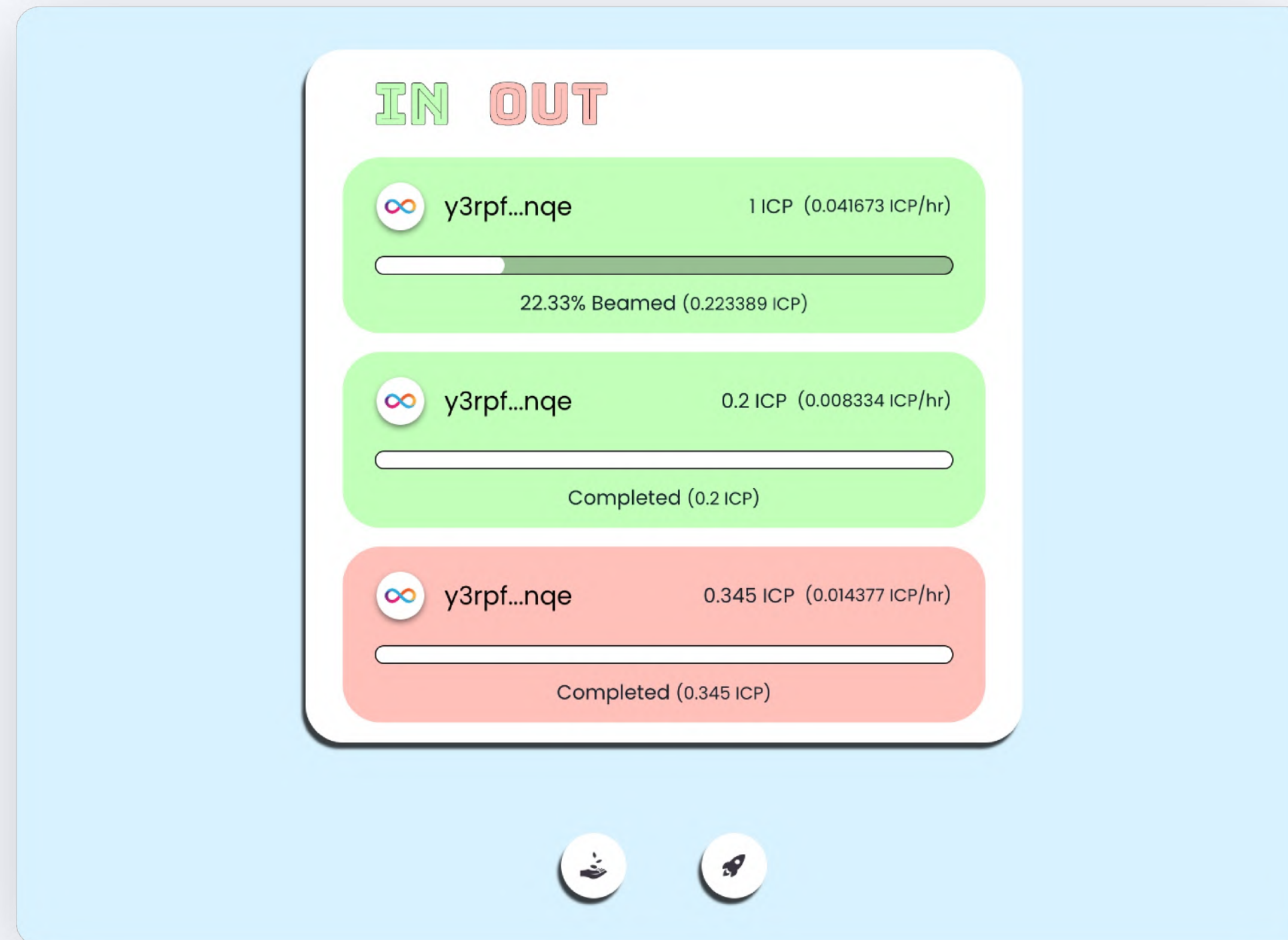
 [Create Unique Beam Link](#)

# Real-time Money Streaming

- BeamFi is a [constant stream of payment across a defined period](#).
- Each Beam is an [Autonomous Stream](#) powered by smart contract.
- Real-time utilization of streamed money increases utility of capital and economic efficiency of idle money.
- Solved the long term job problem - [Why are workers still paid at the end of the month/job?](#)
- BeamFi brings fairness, as with lump-sum payment, one party always has an advantage.
- BeamFi is an alternative payment option in Content Fly Jobs for Creators. Once a job is awarded by Buyers, payment will start streaming continuously from Escrow to Creators' Internet Identity, which they can claim to their wallet or divert into [Beam Ecosystem Vendors/Services](#).
- Standalone [Beam App \(Beta\)](#) just launched, with future plan of BEAM token sale.



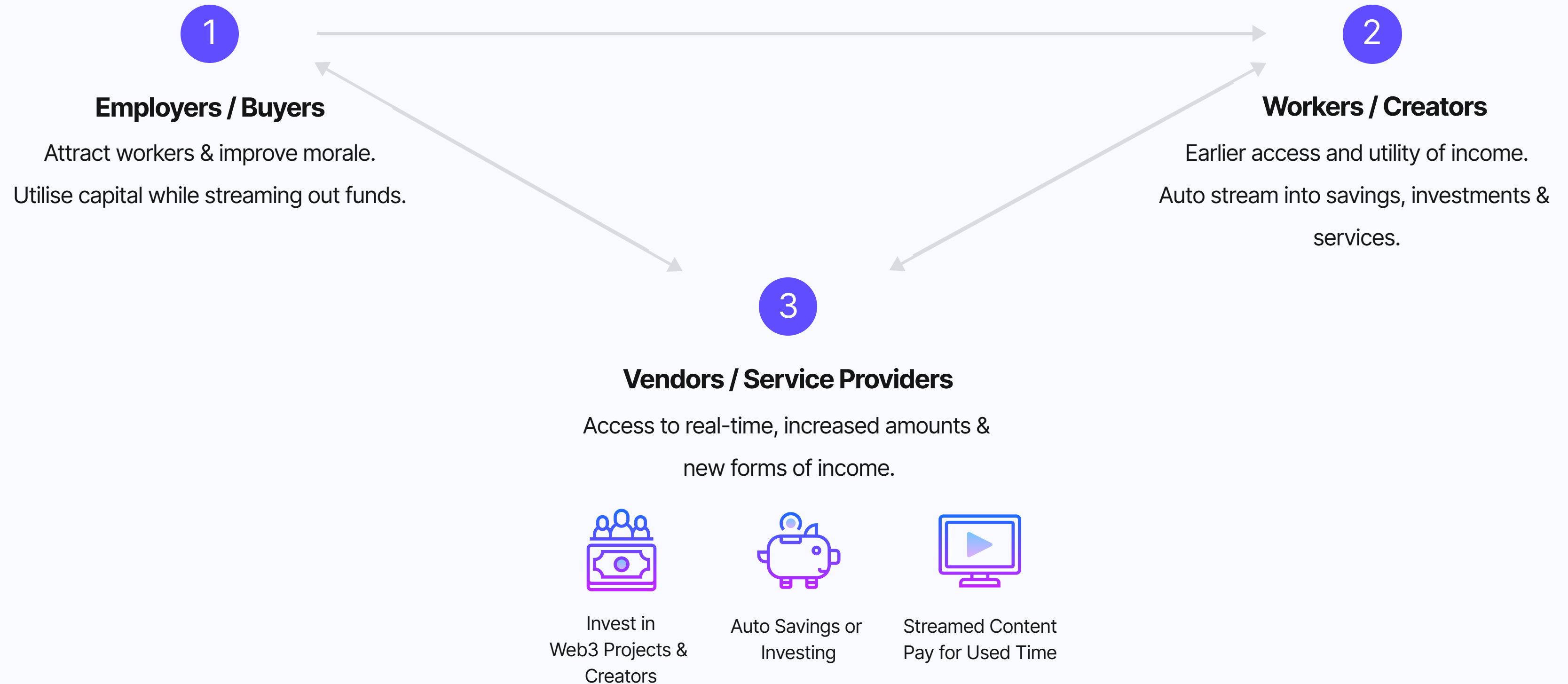
# Autonomous Stream





# BeamFi Ecosystem Vision

We imagine a world where payment is streamed in return for long duration services, with Beams flowing between individuals and groups, each with new incentives & possibilities.





# BeamFi App Marketplace

Access to real-time, increased amounts & new forms of income

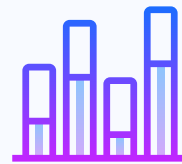
Endless opportunities for service providers



Donate, Back  
or Invest in  
Projects & Creators



Savings Bucket



Auto Dollar-Cost  
Average Investing



Subscriptions



Streamed Content  
Pay for Used Time



Loans/  
Buy Now,  
Pay Later



Renting &  
Building



Transport &  
Storage  
(Physical)



Hosting &  
Storage  
(Digital)

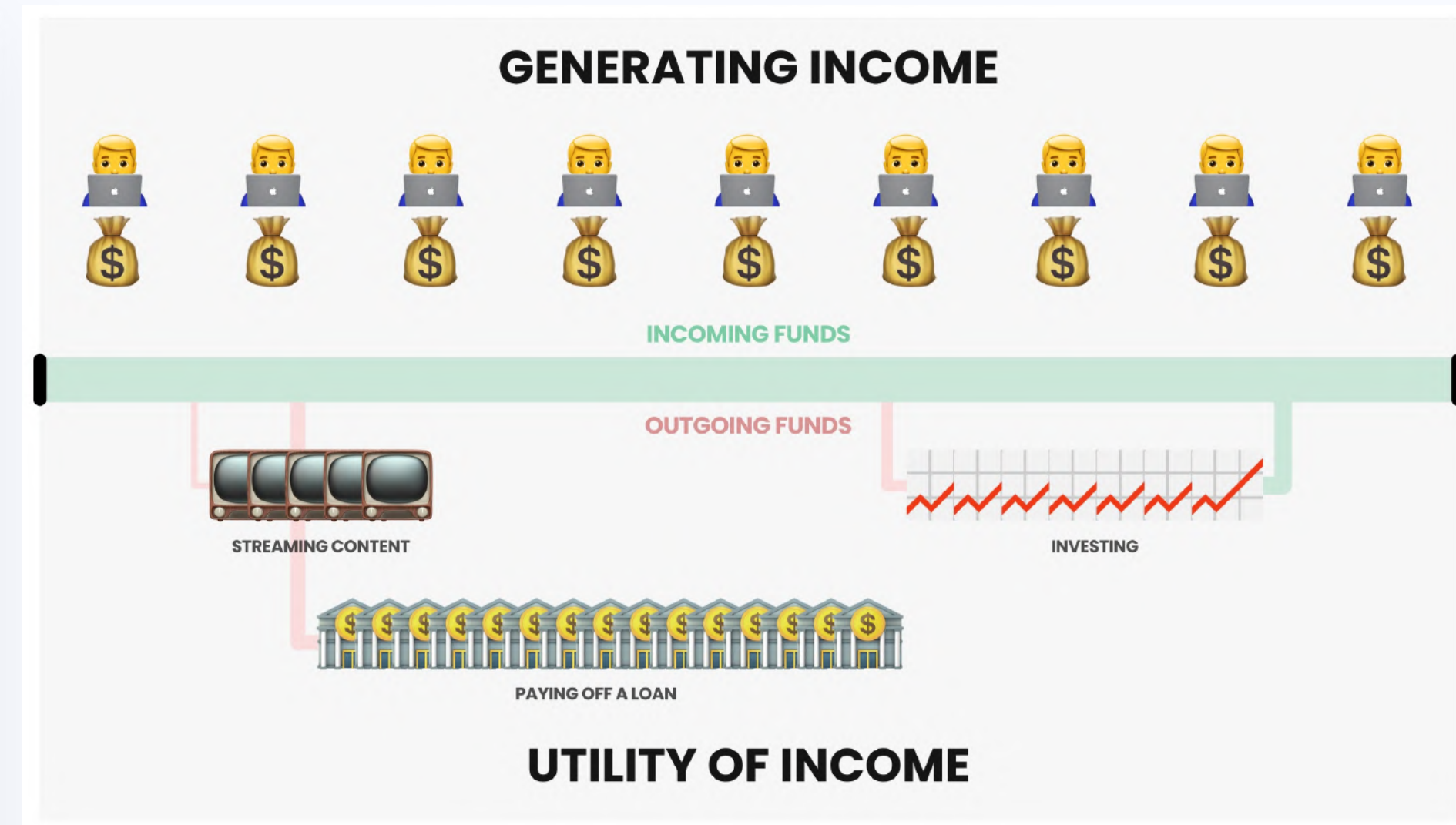




# BeamFi Smart Wallet

## Powers the future Token Economy

- With a single smart contract wallet (BeamFi Smart Wallet), integrated with both income generating and spending/investing platforms.
- Users can earn and spend in Autonomous Streams.
- Beam powers this future Token Economy and removes the need for regular fiat on-ramps / off-ramps.
  - Users save time and money (fees) caused by irregular token/fiat conversion.
- Supercharges dApp usage when plugged into the BeamFi ecosystem.



# Attention Economy



BeamFi can power the future Attention Market by automating micropayments to creators based on start and end time



## Blogger

Readers can stream micropayments to blogger over the time spent in reading the article.



## Advertising

Users get paid for watching ads while browsing web, allowing direct interactions between brands and consumers.

# BeamFi Protocol API

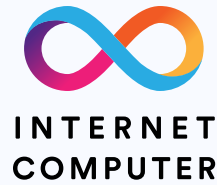
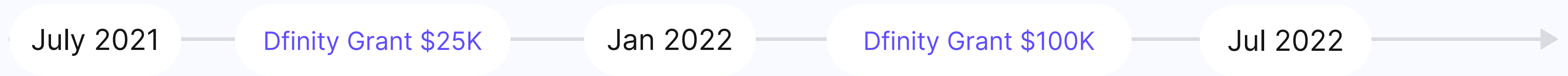


- Open Internet Service to allow 3rd developers to send or receive streaming payment via BeamFi Protocol and API
- 3rd party developers can integrate their system to BeamFi as the service providers for users' upstream or downstream payments
- Users will have full ownership of their payment data and how it can be used to provide analytics service or insights to them, by allowing 3rd party companies to read their data with their consents





# Story of BeamFi



While Sam & Henry were developing Content Fly on IC, they believe a more innovative payment is possible with Smart Contract just like how DeFi has brought new innovation to finance.

Escrow Payment in marketplace is no new concept but money streaming as job payment is absolutely groundbreaking. It solves the age-old problem that nobody has attempted before.

As they learned more about Internet Computer, they realized money streaming with Canister smart contract is possible. A POC is developed for Supernova Hackathon. Beam is announced and integrated to Content Fly as job payment option.

Beam has enormous potential. It is capable to solve a big problem in Token Economy. BeamFi is therefore born as standalone product with the ambition of being a protocol, smart wallet, ecosystem and App marketplace.



# Our Team

A lean team with design thinking. Turning vision and ideas into products.  
Combined 30+ yrs experience in Web3, blockchain, mobile apps, AI, Deep Learning,  
UI/UX design & idea inception.



[Henry Chan](#)

Co-Founder & Lead Software Engineer

23+ years experience in leading software development and architecture in startups like business intelligence in Space-Time Research, connecting sporty people in Teamster app, and BrandSnob - successful influencer marketplace platform.



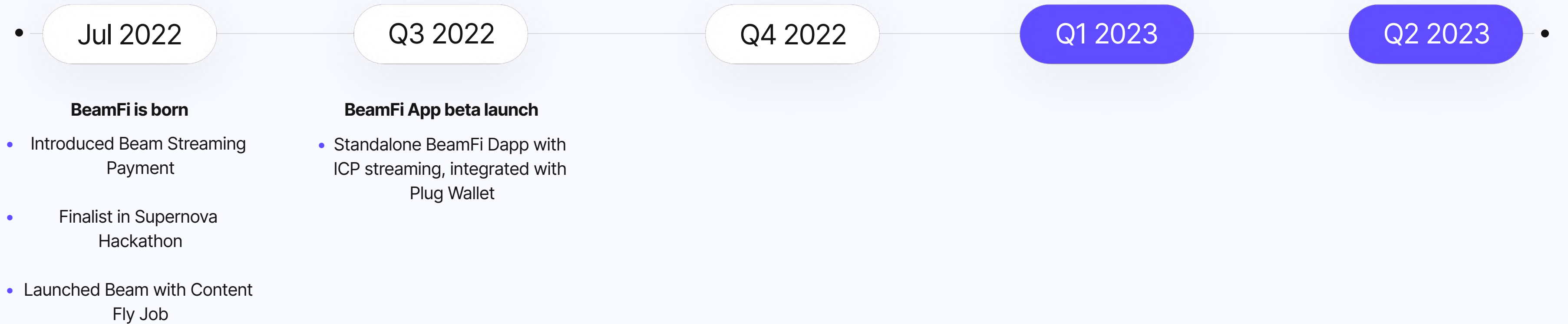
[Sam McCallum](#)

Co-Founder & Product Manager

7+ years experience, diverse background in product development, digital marketing, professional cycling and entrepreneurship. With an idea, Sam partnered with Henry to co-found Teamster app to connect sporty people. Teamster featured in CNBC, Yahoo UK Sport and showcased at TheNextWeb conference.

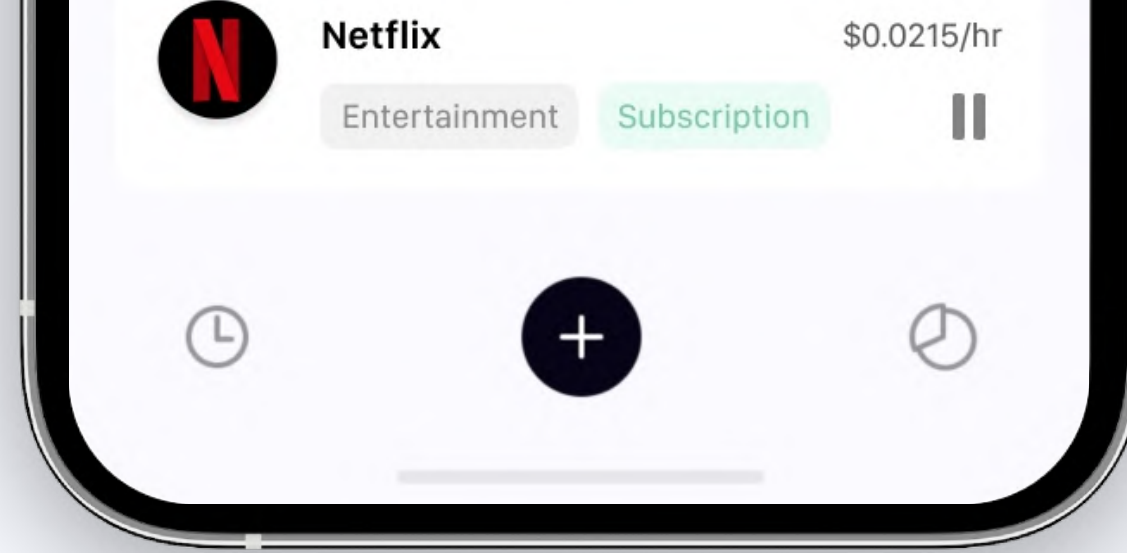


# Milestones / Roadmap

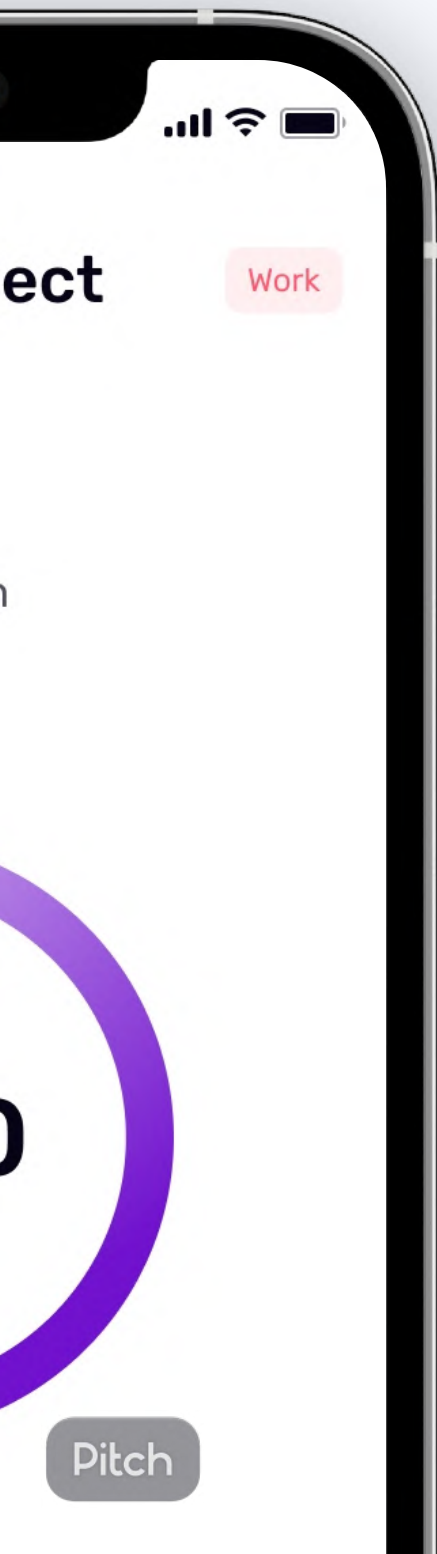


\$500k

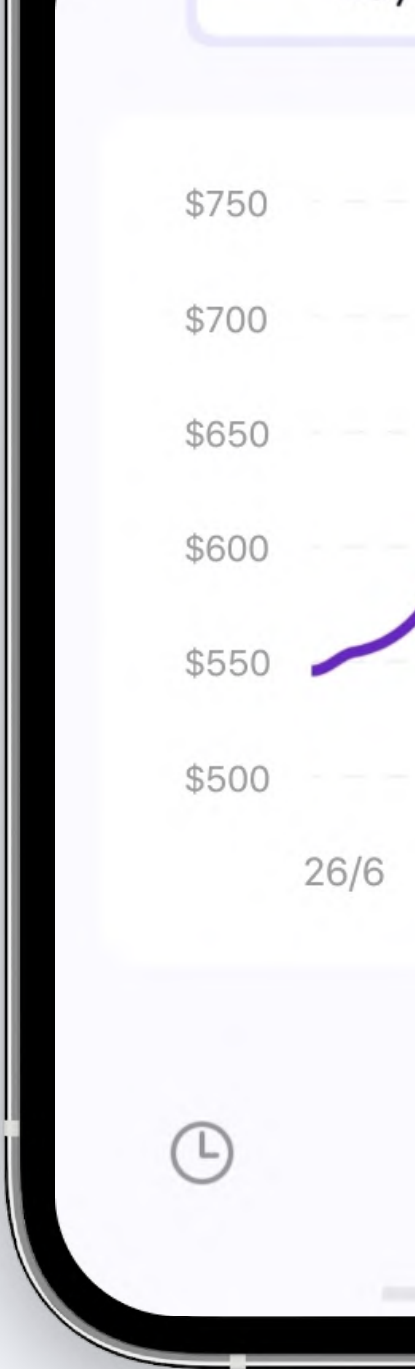
Subscription



Dashboard

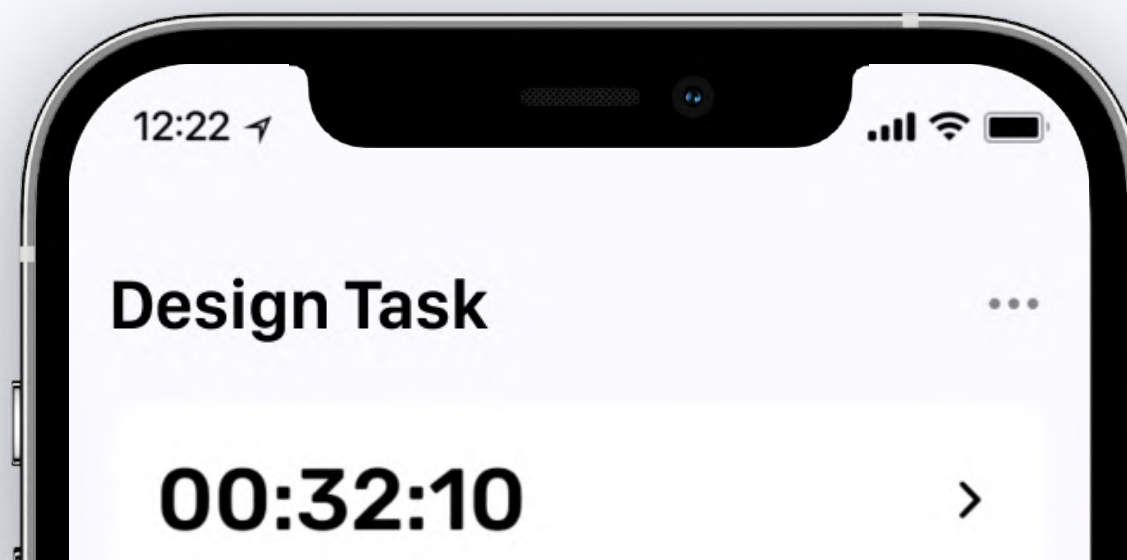


Investment



**“We believe workers receiving streaming income will be commonplace in the future of work.”**

Income





# Thank You

Try Live [BeamFi.app](https://beamfi.app)

Watch [Demo](#)

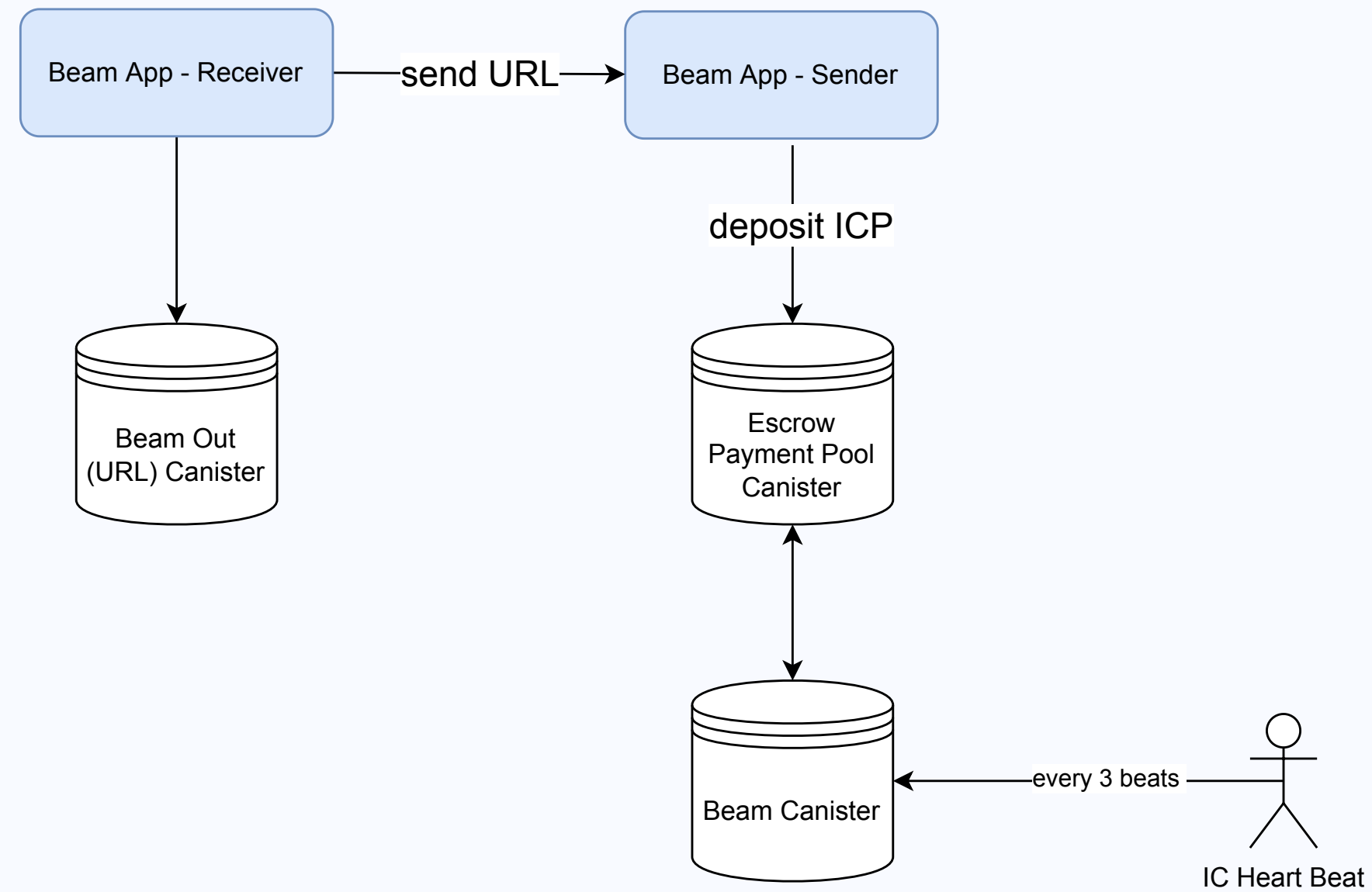
hello@beamfi.app

Pitch

Twitter [@BeamFiApp](https://twitter.com/BeamFiApp)

# Appendix 1 - Architecture

## Beam Architecture





# References



1. [Beam Payment Protocol - Enabling Real-Time Income for Creators](#)
2. [Beam Payment Protocol - Supernova Finalist](#)