

# HAT.Wallet

## Beta User Manual

# Table Of Content

1.	Introduction	2
2.	About HAT.Exchange	2
3.	Getting HAT.Wallet Beta	3
4.	Registering a User Account	3
5.	Getting Started	4
	5.1. Creating and Importing Wallets	4
	5.1.1. Create Wallet	4
	5.1.2 Import Wallet	4
	5.2. Creating Backups	4
	5.2.1. Stake	5
	5.2.2. Claim	5
6.	KYC Processing	6
7.	App Sections	7
	7.1. Side Panel	7
	7.2. Dashboard	7
	7.3. Wallets	8
	7.3.1. Active Wallet Selection	8
	7.3.2. Overview	8
	7.3.3. Export Options	8
	7.4. History	8
	7.5. Settings	8
8.	Staking with HAT.Wallet	9
	8.1. Guidelines	9
	8.2. Adding Stake	10
	8.3. Withdrawing Stake	10
	8.4. Claiming Rewards	11
9.	Sending Tokens	11

## DISCLAIMER:

The application is currently in beta phase; the user must read this document prior to interacting with the application. The default setting for the operating network is set to Ropsten TestNet. You must switch to MainNet to interact with your HAT tokens. Be sure to backup all private keys for your wallets. In doing so, you accept that HAT Exchange will not be responsible for any possible loss of access to your wallet.



## 1. Introduction

The HAT.Wallet Beta User Manual is a comprehensive guide to using the HAT.Wallet application - available on mobile and desktop. It explains all user interactions and processes with step-by-step instructions.

Most use cases will also be covered to provide you with a good overarching understanding of the app functions.

The mobile application is the primary access to the HAT.Exchange platform. Once a user account has been created through the app, they may login from the web exchange.

Cryptocurrencies and related technologies can be daunting, especially if you are new to the crypto space and this is one of the first wallet products you are using.

Keeping our target audience in mind, HAT.Wallet is designed to offer a clean and simple interface which allows any user to circumvent the need for basic technical knowledge of the blockchain and simply rely on the intuitive actions.

With this guide, you will be fully equipped to manage your crypto assets and stake HAT tokens using the HAT.Wallet mobile application (android/iOS).



## 2. About HAT.Exchange

HAT.Exchange is an innovative P2P crypto-fiat exchange platform which aims to connect individuals from anywhere in the operational jurisdictions and provide a means to exchange assets directly without an intermediary.

The true goal of the project is to bring crypto-adoption to the masses while being fully compliant with the legal and regulatory requirements of every jurisdiction it operates in.

The HAT.Exchange platform is comprised of two main components - the exchange and wallet. Simply put, the Exchange allows you to trade valued assets with any user on the platform and the wallet allows you to manage your personal assets and stake HAT tokens.

HAT.Wallet, sans certain features, works independently without the need for the exchange component.

The project commenced in Fall 2017 with alpha wallet releases in Jan 2018 and quickly gained traction in the crypto space for its ambitious goals and solutions to engaging the global audience.

After several months, the alpha builds made it to beta phase. The project is scheduled to complete within 12 months from inception.



### 3. Getting HAT.Wallet Beta

The beta builds of HAT.Wallet have all the promised features implemented, undergoing diverse testing sprints for stability and compatibility.

You can acquire a beta build by downloading directly from the HAT.Exchange website.

Once you have downloaded and installed the application, you can go ahead and create your user account by tapping the 'Getting Started' button on the first screen that opens when you launch the app. The remainder of this document will cover instructions for various interactions and some use cases that may arise them.



### 4. Registering a User Account

Registering an account on the HAT.Exchange platform is very simple and requires little effort. Steps :

- 1 Visit the website (<https://hat.exchange>)
- 2 Tap the 'Download HAT.Wallet Beta' button (this will bring you to the download section below)
- 3 Choose your preferred platform (iOS users need to submit their UDID to receive beta builds)
- 4 Download and Install application. Launch the application once installed

- 5 Select 'Get Started'
- 6 In the User ID field, enter the email you wish to register with (must be a valid email)
- 7 Set your 4-digit numeric password
- 8 Confirm
- 9 Verify the link sent to your email (make sure to check the spam folder).

You should now be able to login with your credentials. Logging in for the first time, the app will take you through the setup guide.

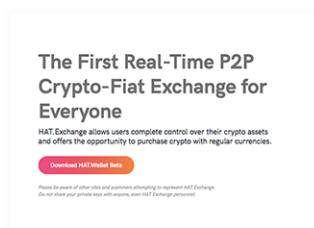


Figure 1 - Download HAT.Wallet Beta



Figure 2 - Choose Your Platform

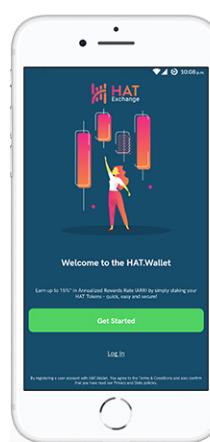


Figure 3 - Getting Started

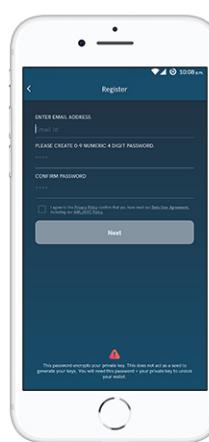


Figure 4 - Entering e-mail & Password



## 5. Getting Started

### 5.1 Creating and Importing Wallets

Immediately after logging in for the first time, you will be requested to setup your wallet. You have the choice of creating a new wallet or importing an existing erc20 (MEW) wallet which holds HAT tokens.

Be sure to have some Ethereum (ETH) in your wallet too, since the platform is based on the Ethereum Network, resulting in all transactions incurring a gas fee, charged in ETH.

#### 5.1.1 Create Wallet

Generating an erc20 wallet through the HAT.Wallet application is very simple (back up your private key)

- Steps :
- The app will generate an erc20 public ID for you.

#### 5.1.2 Import Wallet

Import an existing erc20 wallet with private key or JSON/keystore file (previously created backup file).

Steps :

- From the 3 available options, choose Import Wallet
- Enter the name for your wallet
- Enter the private key of your erc20 wallet and confirm.

Whichever way you choose, once you have successfully created or imported a wallet, you will be prompted to create a backup.



Figure 5 - Adding Wallets

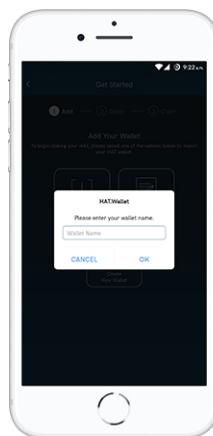


Figure 6 - Name Your Wallet

### 5.2 Creating Backups

A backup allows the user to store wallet information in an encrypted file on the mobile phone (or desktop).

HAT.Exchange transmits this encrypted information directly, to be propagated by the Ethereum Network.

**WARNING:** Creating a backup, especially for wallets created through HAT.Wallet, is highly recommended. Should you need to reinstall the app, it will serve as the sole recovery method for wallets created through the app.

Backup generation is requested immediately after you create/import a wallet.

Steps :

- 1 Press 'Create Backup'
- 2 Set alpha-numeric passphrase (max. 30 characters)
- 3 Note the location of the stored backup.

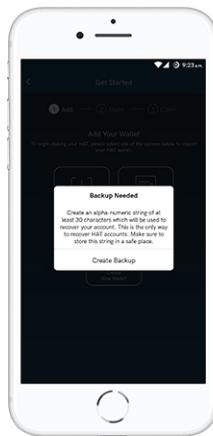


Figure 7 - Creating a Backup

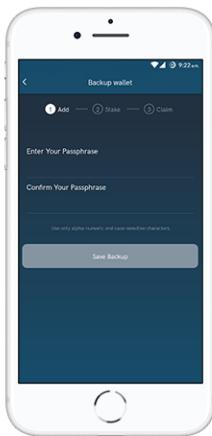


Figure 8 - Enter Passphrase

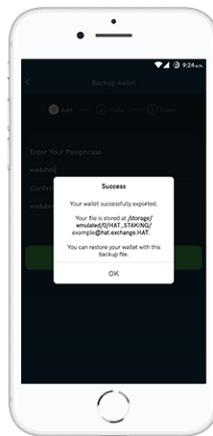


Figure 9 - Backup File Storage Location

### 5.2.1 Stake

If the wallet is an imported one and holds your HAT tokens, you may choose to set them to stake as soon as you are done setting up the wallet.

Just enter the preferred number of tokens you would like to stake, set the gas price/limit and you're set!

Steps :

- 1 Enter number of HATs to stake
- 2 Press 'Add Stake'
- 3 Set the preferred gas price and limit
- 4 Confirm
- 5 View the transaction ID provided in the confirmation pop-up

A single backup will be created under the user email and stored away securely on your device. Be mindful that you don't accidentally delete this file.

HAT.Exchange will be unable to recover any wallet information lost as it does not store the information in the system.

NOTE: At this point, you will have the option to skip the starting guide and head on straight to the

### 5.2.2 Claim

Claiming your HAT rewards through staking follows some guidelines (specified under the **Staking** section), one of which states that user can claim rewards only after a period of 3 days (72 hours) from the time stake is set.

This means that even though you will need to wait for three days to claim, you still earn rewards for each of them.

This concludes our starting guide.

The only thing left to do now, before you can be ready to claim your reward, is submitting your application for **Know Your Customer (KYC)** processing.



Figure 10 - Staking Input

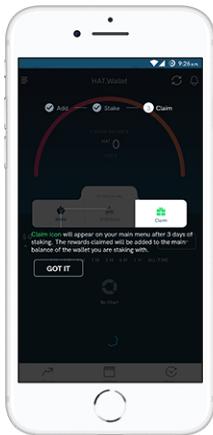


Figure 11 - Claiming Rewards



## 6. KYC Application

The HAT.Exchange platform requires all its users to identify themselves with the system through KYC. The primary reason for this is that HAT.

Exchange aims to be fully compliant legal business and for any services or product usage, the platform must be able to identify its customers.

Anonymity is of course, maintained peer-to-peer, but you cannot remain anonymous to the platform.

The application is secured against usage by a user account which has not been verified through KYC.

To submit a KYC application, you may choose either of the two methods:

- 1 Initiate a 'Claim' or 'Send Tokens' interaction in the HAT.Wallet app
- 2 Visit <https://identity.hat.exchange>

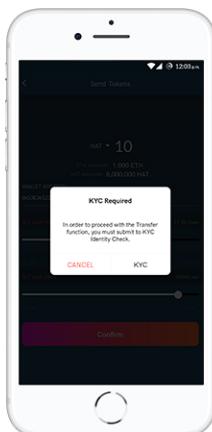


Figure 12 - KYC Check  
(Claim & Send Tokens)

Figure 13 - KYC Portal Form

**NOTE:** It is mandatory for users claiming rewards or transferring tokens, to submit to the identification process.

Steps : Via HAT.Wallet

- 1 Choose whether you want to claim rewards, or send tokens to another erc20 wallet
- 2 You will be prompted to submit KYC information
- 3 Once you click 'Yes', you will be directed to the KYC portal
- 4 Enter your login details\* and fill out the required information
- 5 Upload clear images of your official Driver's License or Passport (max size: 2 MB)

- 6 Once you've completed the form, submit it for approval
- 7 Your KYC request should be reviewed within 48 hours (business days) and you will be notified through email.

\*Login details must be the same as your HAT.Exchange user account. Your submission will not qualify should the user ID and/or password is incorrect.

Steps : Via KYC Portal

- 1 Alternatively, you may choose to directly submit your KYC information by visiting the link <https://identity.hat.exchange>
- 2 Follow steps 4-6 mentioned above



## 7. App Elements

The HAT.Wallet application, across mobile and desktop presents a comfortable experience and an easy-to-use interface. One of the goals in the team's mind was to allow the user to instantly understand the functions and processes.

The UI is heavily influenced by the need for a seamless interaction. This section will cover the visual elements and tabs, and what they offer.

### 7.1 Side Panel

The Side Panel serves as a collapsible navigation bar. This displays the active wallet info and option to copy the public ID or reveal QR code.

'Settings' can be accessed from the Side Panel, along with a 'Logout' option.

### 7.2 Dashboard

The dashboard displays the staking interface of your HAT tokens. The lower section alternates between showing your wallets (with an option to add more), transaction history and the live price chart for HATs.

The staking interface comprises of a live tracker for your active stake and lets you choose to add or withdraw your stake, and claim rewards.

This is where most interactions with the app take place.



Figure 14 - Side Panel



Figure 15 - Dashboard

## 7.3 Wallets

### 7.3.1 Active Wallet Selection ( Dashboard )

If you have multiple wallets, you can select the active wallet by simply pressing and holding down on the preferred wallet.

### 7.3.2 Wallet Overview

This screen shows the details of your selected wallet. It will show all (supported) assets and their equivalent market value.

You can also track the total number of HAT rewards earned through staking and the last successful claim you made.

Another feature in the Wallet Overview is 'Send Tokens'. This allows you to transfer tokens to any other erc20 public ID.

**NOTE:** To send tokens to other users/wallets you must submit your KYC application.

### 7.3.3 Wallet Options

In the Wallet Overview screen, you can tap the vertical ellipsis to bring up the wallet options. This ranges from editing the wallet name or exporting the private key (highly recommended for app generated wallets).

The option to remove the wallet is also provided, however, removal will also reflect in the backup, as every time you log out, the backup file is updated with your changes. Removal of a wallet is permanent.

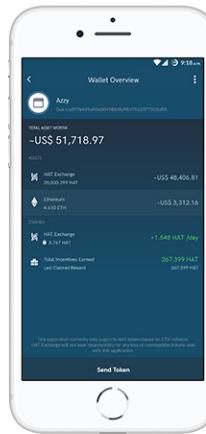


Figure 16 - Wallet Overview

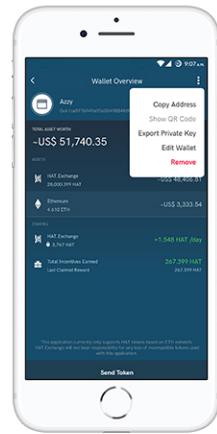


Figure 17 - Wallet Options

## 7.4 History

All transactions executed through the HAT.Wallet are reflected in the History tab. Transactions are displayed in a list format and you can track the time, value and recipient address of the transactions.

Transactions are linked to etherscan.io and tapping on the transactions will take you to the explorer.

## 7.5 Settings

The Settings screen provides you with :

- 1 The option to switch between Ethereum MainNet and Ropsten  
(Settings > Network)
- 2 Read the frequently asked questions  
(Settings > FAQs)
- 3 Read the privacy and beta user policies  
(Settings > Policies & Terms of Use).

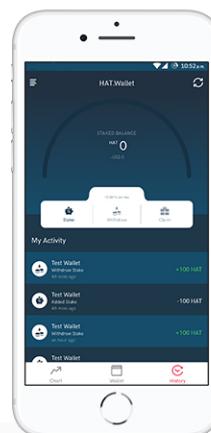


Figure 18 - Transaction History

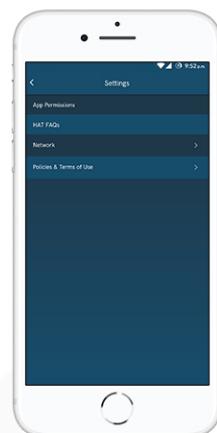


Figure 19 - Settings



## 8. Staking With HAT.Wallet

HAT.Wallet is the official interface for staking through the IFS model.

Staking is an extremely simple process. To make things convenient, you don't need to keep your device (mobile or desktop) powered while staking or spend any resources to earn tokens.

### 8.1 Guidelines

- 1 When a user adds tokens to stake, they are essentially parking the tokens directly in the Ethereum blockchain.
- 2 The IFS model rewards user after accumulating rewards every three days.
- 3 The option to claim rewards is made available only after the first set of three days is complete.
- 4 Thereon, the user can claim at any point but should be mindful of the 3-day cycle.

Should he/she claim rewards before a cycle completes, he/she forfeit the rewards accumulated for that cycle.

For example, Brad decides to stake his tokens and claim his reward after 15 days. Since he completes five 3-day cycles, he earns reward for all 15 days. If Brad decided to claim just a day earlier, after 14 days, he would have forfeited the reward for days 13, 14 and 15.

- 5 Every time you add, withdraw or claim, the staking timer will reset.
- 6 Make sure to claim any rewards from your current stake before withdrawing tokens from stake.

It's as simple as sending tokens to a friend.

The following section details the guidelines for the IFS model as well as all the possible interactions.

#### 7 Staking Functions

##### Add Stake

Add a specified number of HAT tokens to the staking wallet in the Ethereum Smart Contract. If more tokens are added to the current stake, the staking timer resets itself. Any unclaimed rewards will be discarded.

##### Withdraw Stake

Remove all staked HAT tokens. Unclaimed rewards will be discarded.

##### Claim Rewards

All HAT rewards earned for the current stake are moved to user's wallet.

**NOTE: All staking functions incur a small gas fee (charged in ETH).**

- 8 Rewards are earned at a fixed Annualized Rewards Rate (ARR) for each year of the IFS model.

Year 1 has an ARR of 15%. Commencement of the IFS model took place on Jan 1, 2018 (see whitepaper for ARRs for the remaining years).

These guidelines should help you manage your stakes easier.

The next part details the process of adding, withdrawing stake and claiming rewards. All of this takes place in the dashboard screen.

## 8.2 Adding Stake

Steps :

- 1 Once at the Dashboard, select 'Add Stake'
- 2 Enter the number of available HAT tokens you want to stake
- 3 Set the gas limit and price
- 4 Confirm
- 5 Check TXID for confirmation.



Figure 20 - Add Stake

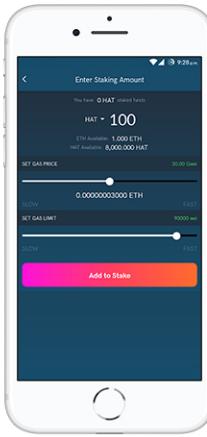


Figure 21 - Enter Stake Amount

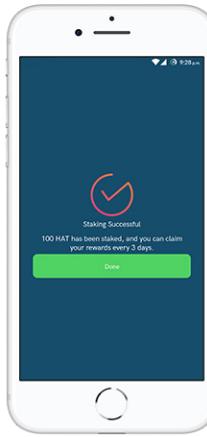


Figure 22 - Confirmation

## 8.3 Withdrawing Stake

Steps :

- 1 From the Dashboard, select 'Withdraw'
- 2 Set the gas limit and price
- 3 Confirm
- 4 Check TXID for confirmation.

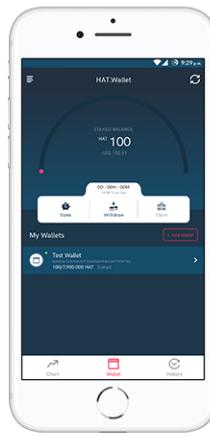


Figure 23 - Withdraw Stake



Figure 24 - Set Gas Price/Limit

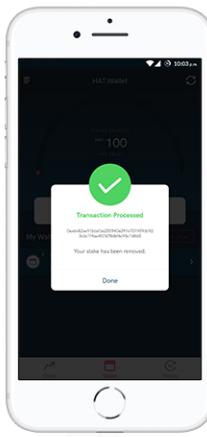


Figure 25 - Confirmation

## 8.4 Claiming Rewards

This interaction only involves setting a gas price and limit, moving all earned tokens from current stake, to the wallet's main balance. Remember, you can only claim once the stake has been active for 3 days (72 hours).0

Steps :

- 1 At the Dashboard, select 'Claim' if your timer indicates that it's ready.

*For first-time users, a prompt will request you to submit your KYC application.*

*You may choose to submit then, or later.  
Please note that you will not be able to claim rewards until your KYC application is approved.*

- 2 Set the gas limit and price
- 3 Confirm
- 4 Check TXID for confirmation.



## 9. Sending Tokens

HAT.Wallet allows its users to transfer supported tokens to other users/wallets.

As mentioned previously, users are required to be verified on the system to be able to transfer tokens out of their wallets.

You can initiate the process by:

- 1 In the Side Panel, select 'Wallets'
- 2 Tap the arrow next to the wallet you want to send tokens from

- 3 In Wallet Overview, at the bottom, select 'Send Tokens'
- 4 Enter the recipients public ID
- 5 Enter the number of tokens you want to send
- 6 Set the gas limit and price
- 7 Confirm
- 8 Check TXID for confirmation.

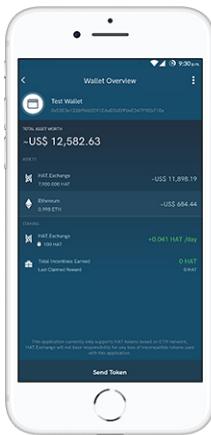


Figure 26 - Send Tokens



Figure 27 - Enter Amount & Gas Price/Limit



Figure 28 - Confirm Transfer