



HEDGEPAY

MISSION STATEMENT

**The One-Step Investment
Toward Financial Freedom**

hedgepay.org





INTRODUCTION

Financial security is the foundation of every stable economy. HedgePay not only aims to provide financial security but also improve every investor's general well-being, and solve the problems associated with discovering economic freedom. Financial freedom is possible only when your investments keep generating continuous income streams throughout their tenure.

The HedgeFi Risk-reduction algorithm provides a flexible and consistent cash income to investors. Our proprietary algorithm is under constant improvement and will soon allow investors to customize their payouts. By maintaining the minimum HedgePay balance, investors can generate a steady source of income. HedgePay implements the highest standard of cybersecurity practices to protect your investments on the Blockchain network.

HedgePay utilizes modular architecture built using smart contracts that were audited to provide a high degree of security and flexibility for the ever-changing markets. HedgePay leverages the GNOSIS Safe Wallet for securing HedgeFi's assets and capital. GNOSIS is a multi-signature security wallet advertised as one of the most trusted platforms for managing compliant tokens like HedgePay.



However, the current investment portfolios available on the crypto market have their share of problems.

Lack of Total Control Over The Funds

Though the investor should ideally have complete control over the invested funds and their crypto assets, it is not always possible because the platform ends up controlling some part of the investment.

The Volatility of The Crypto Assets

Crypto assets are volatile with fluctuating prices. Investors must also contend with aspects like impermanent loss, high slippage, and liquidity theft that contribute to overall losses.

Risky Operations

The crypto industry is fraught with high risks that require effective cybersecurity strategies to be in place, which many cryptocurrency developers struggle to manage.

High Technical Knowledge

Interacting with DeFi protocols requires investors to have high levels of technical expertise. This may abandon an entire class of investors out of the ecosystem.



HedgePay provides the ideal solutions to all these aforementioned problems associated with the crypto industry.

Total Control Over Investments

HedgePay works on a decentralized ecosystem. Hence, there is no ownership or control sharing over the transferring of funds. HedgePay is a minimal abstraction of a diverse investment portfolio. Investors purchase the token, and HedgePay invests the funds accordingly to provide a constant cash income. HedgePay distributes all the returns to the investors and only charges a meager 2% performance tax. This performance tax is returned to the HedgeFi Fund to improve the overall capital and health of the ecosystem.

Reduce The Risk of Losses

This platform does have AMM-mechanics such as arbitrage and swaps that affect asset pricing. The system adopts a robust economic and mathematical approach by tying the platform's liquidity to stable assets. This reduces the probability of investor losses by utilizing a series of buyback mechanics and mitigating the associated risks.

Reduce Operational Risk

The portfolio is built on a proven econometric theory with carefully chosen assets, DeFi analytics, and strategies to reduce the operational liability and associated risks with cryptocurrency capital.



OUR THREEFOLD PATH

The challenges faced by the cryptocurrency ecosystem make reasonable investors and traders apprehensive. HedgePay stands as a solution to these apprehensions and aims to create an environment that provides accessible and lucrative cryptocurrency-based investments for our users.

Security

Smart contracts form the bedrock of secure transactions on the blockchain. These multi-signature contracts provide the highest level of security, keep your funds safe, and eliminate the presence of intermediaries. HedgePay's smart contracts are built upon a modular and secure architecture. This architecture helps provide intuitive implementation and design to allow quick remedy of any future obstacles the platform may face. Encryption at every stage ensures maximum security for transaction data and keeps it safe from any unauthorized third-party access.



Accessibility

Accessibility to investments is another crucial factor that makes HedgePay stand apart as a robust investment platform. Opening access to a new class of investors is an integral part of HedgePay's Three-Fold Path. The platform uses a token-based financial system to allow one-step investment known as 'HPAY' tokens. HedgePay simplifies the investment process and automates reward generation. It also enhances accessibility to passive income in the decentralized finance space by simply holding HPAY and allowing the HedgeFi Risk-Reduction Algorithm to do the investing for you.

Indefinite Rewards Generation

HedgePay works on a unique economic strategy that ensures an indefinite rewards salary¹ resistant to market volatility. The platform uses the revenue generated from each transaction for increasing HedgeFi Fund's capital. This fund uses decentralized finance investments to generate steady income streams for investors. Users can hold on to their investments to maximize their earnings or claim them earlier, depending on their personal requirements.



PERPETUAL DEFI-POWERED PAYROLL

HedgePay offers a range of mechanisms to generate active and passive income from your investments. There are three main mechanics in HedgePay's foundation stage for the generation of rewards.

BUSD HedgeFi Rewards

Top investors holding at least 0.1% of the total supply will unlock the BUSD HedgeFi rewards. The initial largest investors will also be able to take advantage of the HedgeFi Fund capital to increase their monthly salary¹. These are recommended to be removed monthly to improve personal financial security but can be taken out sooner on a pro-rated fee schedule. Investors can also choose to stake their HPay to generate more rewards. Currently, alternative designs are being tested to allow more BUSD rewards to more holders soon. All revenue generated is provided as passive rewards, 80% as direct currency and 20% utilized in our buyback mechanisms.



HedgePay Buyback-Powered Staking

This provides investors the opportunity to stake their HedgePay tokens to earn more rewards. The buyback-powered staking service utilizes 20% of the generated HedgeFi revenue to purchase HedgePay at market value, which increases overall volume. This also allows smaller investors to build the foundation they need to earn enough HPAY tokens to unlock the BUSD salary mechanics.

HedgePay Bounty Service

This currently provides a reward of 0.5% for any operation that an investor completes. These operations include converting profits from the HedgeFi algorithms to stable assets and storing these assets in the multi-signature wallet. The reward generation mechanics is structured to ensure a steady monthly income flow for the investor as an additional salary¹ by allowing them to earn via holding, staking, and solving HedgePay operations.

Salary¹ is a term utilized by HedgePay to refer to BUSD rewards generated from the HedgeFi Fund, meant to be collected monthly by investors. This in no way indicates any form of employment from HedgePay nor any withholding responsibility from any parties.



WHAT MAKES HEDGE PAY STAND APART?

Cryptocurrency trading can generate unprecedented revenue or result in substantial losses. Many people have lost their hard-earned money trading in spurious cryptocurrency platforms by falling victims to scams involving liquidity theft. We understand there have been instances wherein developers abandoned the project and left investors hanging.

HedgePay endeavors to overcome all these difficulties and provide a trustworthy platform where investors can generate a steady passive income without being worried about the security of the platform or developers abandoning the project.

To reduce the above risks, HedgePay structures the minting of HPAY tokens to be dispersed over a thousand days to the development team with strict regulations. As a method to ensure long-term commitment to the project, HedgePay's development team will never hold more than approximately 3% of the circulating supply.



HedgePay stands apart from other platforms because it is designed to protect your investment from massive market fluctuations. HedgePay's proprietary risk-reduction algorithm reduces the associated liabilities to ensure that your funds remain safe.

The reward mechanics are designed to be independent of the market and trading volume. Investors do not need to worry if the market value fluctuates high or low or goes through bear and bull cycles.

They can rest assured that they will still earn a regular income in the form of a monthly salary¹. The salary¹ supports financial stability for investors and is structured to improve with time, accordingly.

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HEDGEPAY'S EXPANSION PLANS

HedgePay has formulated a four-stage expansion plan to give its users a comprehensive idea about how they plan to revolutionize the decentralized financial space. The early stages of the project are only accessible to an exclusive group of investors, known as an Exclusive Investor Opportunity (EIO), which focuses on minimizing associated risks of investment.

Later phases of the project will focus on wider accessibility and higher revenue generating metrics. Future development includes releasing a mobile app wallet with smart investment suggestions to increase overall accessibility to an entirely new class of investors.

Expansion plans focus on establishing a crypto payment processing gateway, smart decentralized exchange with auto-slippage features, cross-chain integration, expanding the HedgePay Labs division, and decentralized leverage trading protocol with lending and collateral features.

The expansions will provide additional revenue that will expand the HedgeFi Fund's capital and contribute to the overall stability and health of the ecosystem.



PHASE 1 EXCLUSIVE INVESTOR

Phase 1 has been exclusively designed for founding investors in the project, which focuses on the following:

Multi-Sign Security Wallet

HedgePay always puts user security first. The GNOSIS Safe Multisignature wallet will secure all funds and contracts on HedgePay. GNOSIS has provided high security blockchain financial products since 2016 and currently secures over \$1 Billion worth of digital assets in over 5,000 deployed wallets.

Establishment of Community Communications

HedgePay has already set up social media accounts on Facebook, Instagram, Twitter, Discord, Medium, and GitHub. This allows the formation of its community communications program to provide a forum for investors to build a trustworthy relationship with HedgePay and get help, support, and timely feedback.

HedgeFi Fund Exclusive Investor Opportunity (EIO) Phase 1 to 4

HedgePay will provide an exclusive investment opportunity in the form of four EIO phases. The first phase will start with a goal of \$300,000. HedgePay will also wa-



ive 15% of the taxes. The second EIO phase will provide a discount of 15% and a tax waiver of 15%, with a goal of \$318,750. The third phase HedgePay will provide a 10% discount and waiver 15% of the taxes for a goal set at \$337,500. The fourth and final EIO phase will provide a 15% tax waiver and a 5% discount. The goal for the fourth phase is \$356,250, taking the total to \$1,312,500.

HedgePay Initial Liquidity Lock

HedgePay's EIO ends with the funds locked as liquidity for six months. The lock will be automatically renewed twice annually before it expires.

HedgePay Rewards Compound Interest Phase

The Compound Interest phase will happen during the EIO phase. HedgePay will stake 20% of the EIO income for the generation of greater rewards for the automatic augmentation of the overall HedgeFi Fund capital.

Exchange With Buying and Sell Orders

HedgePay also has its proprietary dashboard exchange with buying and selling orders ready to roll out after the EIO phase so investors can start trading. Traders that utilize HedgePay's exchange will have a subsidized tax rate, which is not available on other decentralized exchanges. Our platform will also offer auto-slippage features for ease-of-use and cybersecurity from Front-Running attacks not seen on other exchanges. Revenue generated from trading taxes are immediately transferred into the HedgeFi Capital Fund.



PHASE 2 FOUNDATION

The Foundation Phase concentrates on accessibility, reward mechanics, reinvestment opportunities, dividend payouts, and diversifying investment strategies. Primarily, the foundation phase's goal is to improve the overall capital of the HedgeFi Fund, which in turn improves rewards. More details are as follows:

Public Accessibility in Direct and Decentralized Exchanges

HedgePay has already set up a private dashboard exchange for its user community to trade HPAY tokens after the EIO phase is completed.

Implementation of Reward Mechanics

HedgePay also has a limited feature of HPAY salary¹. All users will be granted access to lower-entry HedgePay rewards mechanism to allow them a continuous passive source of income until they can claim at least 1M HPay to unlock their salary in the form of BUSD rewards. In simple words, this reward mechanism will allow access to BUSD rewards to investors who hold at least 1,000,000 HPAY tokens.



Buyback-Powered Staking Protocol

HedgePay also provides its own staking protocol that has specifically designed HedgePay Core mechanics with a low inflationary impact. The supply will be minted at a gradual pace to limit the impact of inflation, and anyone who chooses to stake on the platform will be rewarded accordingly.

Expanding Types of Pool and Increment of Annual Percentage Yield

HedgePay's goal is to create passive income for all investors, large and small, and hence, HedgePay makes the best use of rewards and optimizes it to give the maximum benefits to the investors. If users can't unlock the BUSD features, they can stake their amount until they reach the million HPAY needed.

Incorporation

HedgePay is in the process of incorporating a Limited Liability Company (LLC), forming a formal business structure for HedgePay's daily operations. Incorporation provides the benefits of forming mutual partnerships, allows full-time employment, and is the foundation of community trust.

Public Relations Department

HedgePay has a dedicated public relations department and we aim to make it our top priority to protect the interest of our investors.



PHASE 3 ACCESSIBILITY

The third phase is the accessibility phase dealing with HedgePay DApp (Decentralized application) wallet UI, cross-chain integration, card integration, and marketing.

HedgePay DApp Wallet UI

HedgePay will provide a DApp wallet via its mobile application that allows seamless over-the-counter purchasing and storing. The process will be simplified to the point that even a beginner investor will be able to buy and hold HPAY tokens to generate rewards.

HedgePay Fiat Bridge

HedgePay purchases will be made accessible via credit card to allow seamless investment for our consumers. Simply open the HedgePay DApp wallet and utilize our one-step investment plan.

Cross-Chain Integration:

HedgePay will start with ETH Layer 2 protocols at first (e.g., MATIC, POLYGON, ARBITRUM). ETH will also be added when it switches to v2.0. HedgePay will further deploy its smart contracts to multiple networks for cross-chain integration to be used in our future bridging protocols.



PHASE 4 EXPANSION

The final phase is the expansion phase concentrating on collateral, lending, and other ways of giving back to the community.

Collateral and Lending

HedgePay have plans to provide a collateral lending and borrowing service. The system will be completely decentralized (not regulated by any central authority) and will be investor centric. This will allow the borrowing and lending parties to decide the interest rate mutually, depending on the agreed-upon requirements. HedgePay will also feature cross-chain systems expanding beyond traditional blockchain exclusions.

AI-Guided Investment Customization

The upcoming HedgeFi protocol will provide more power and control to the users. The protocol will feature an AI-guided assistant for delivering insights on profitable strategies that investors can utilize to guide their investments.



HedgePay Card

HedgePay's ecosystem will integrate fiat payment processing services, allowing inbound and outbound transactions. HedgePay's goal is to set up a card that is widely accepted in most major stores. Users will be able to seamlessly actualize their returns into products and services to improve their daily life.

Payment Processing Services

HedgePay will offer simple to integrate solutions for anyone to accept cryptocurrency payments. The solution will be non-custodial, allowing payments to flow directly from buyers to sellers. This removes the need for an intermediary and will add to our generated revenue used to increase the capital of the HedgeFi Fund.



TOKENOMICS

HedgePay follows a unique Three-Fold Path with the aim of providing security, accessibility, and indefinite rewards to its investors. HedgePay has a well-defined Tokenomics structure with easy-to-understand rules.

- HedgePay has a sizable supply of 1,000,000,000 (1 Billion) HPAY tokens.
- The initial price of the HPAY token is \$0.0048 per token.
- The initial circulating supply will be minted during the EIO and may be as large as 400,000,000 (400M).
- The difference in the supply of tokens will be used as capital for staking.
- HedgePay's development team will be capping the team revenue to 3% of circulating supply.



HedgePay works on a unique financial platform where it uses the revenue generated from each transaction to enrich the HedgeFi Fund. This helps fund the investor's salaries¹ that are distributed on a recommended monthly basis. However, HedgePay understands that finances are more valuable when you need them the most. To address this, HedgePay has derived a unique method where investors can view and claim their rewards on the dashboard earlier, however, it is on a scheduled pro-rated fee basis. Initially, the fees are set at 30%, decreasing 1% per day until the month is complete. This fee is allocated to the HedgeFi Fund to increase capital and improve the overall health of the entire HedgePay ecosystem.



GIVING BACK TO THE COMMUNITY

HedgePay's unique reward-generating programs ensure that the investors earn a continuous monthly income stream in the form of interest and dividends. HedgePay commits 10% of all transactions as initial capital for investing into assets.

100% of all returns of these investments are given to HPAY holders. HedgePay only charges a small performance tax of 2%, which is used to improve the capital of the HedgeFi Fund.

- The majority of the returns (80%) will go to HedgePay investors in the form of direct currency rewards for BUSD salaries¹.
- The remaining 20% will be used for implementing buyback mechanisms which stabilize the price of the token and reward those staked on the platform.



HedgePay will improve this threshold to allow more investors to profit from this system in the future. HedgePay's reward mechanics are designed to continuously improve with time and aim to be independent of the position of the market or the trading volume.

HedgePay believes in giving back to the community with its Three-Fold Path of providing security, accessibility, and indefinite rewards. Its high-quality security algorithm and multi-signature wallet are the key characteristics as they ensure the safety and timely availability of investor funds. With protection comes trust and financial freedom. Our Three-Fold Path ensures financial stability and freedom as the bedrock on which the HedgePay ecosystem is built.

Thank you.