



HEDGE PAY

HedgePay Whitepaper

Your One-Step Towards
Independence and Well-Being

www.hedgepay.org



INTRODUCTION

Security is the foundation of every stable economy. HedgePay not only aims to contribute toward this sentiment but also to improve every contributor's general well-being, and solve the problems associated with discovering economic freedom. Independence is possible only when your contributions keep generating continuous reward streams throughout their tenure.

The HedgeFi Risk-reduction algorithm provides a flexible and consistent reward system to our holders. Our proprietary algorithm is under constant improvement and will soon allow HPAY holders to customize their rewards. By maintaining the minimum HedgePay amount, holders can generate a steady source of exciting rewards. HedgePay implements the highest standard of cybersecurity practices to protect your contribution to 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 crypto space. HedgePay leverages the GNOSIS Safe Wallet for securing HedgeFi's Tokenomics. GNOSIS is a multi-signature security wallet advertised as one of the most trusted platforms for managing compliant tokens like HedgePay.



However, current crypto portfolios available on the market have their problems to some extent.

Lack of Total Control Over Direction

Though the contributors should ideally have complete control over their direction, it is not always possible because the platform ends up controlling some part of the contribution.

The Volatility of The Crypto Value

Crypto assets are volatile with fluctuating prices. Contributors 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 developer's struggle to manage.

High Technical Knowledge

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



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

Control Over Direction

HedgePay works on a decentralized ecosystem. Hence, there is no ownership or control sharing over the transferring of any value. HedgePay is a minimal abstraction of having contributed to multiple different crypto projects. Contributors hold the token, and HedgePay takes care of the staking protocols accordingly to provide a constant source of rewards. HedgePay distributes all the rewards to HPAY holders and only reflects a meager 2% performance tax. This performance tax is returned to the HedgeFi Algorithm to improve the overall health of the ecosystem.

Reduce The Risk of Losses

This platform does have AMM mechanics such as arbitrage and swaps that allow better control of risk reduction. The system adopts a robust economic and mathematical approach by tying the platform's liquidity to stable crypto. This reduces the probability of losses by utilizing a series of buyback mechanics and mitigating the associated risks.

Reduce Operational Risk

The portfolio is built on a proven token metric theory with carefully chosen crypto, DeFi analytics, and strategies to reduce the operational liability and associated risks with cryptocurrencies.



OUR THREEFOLD PATH

The challenges faced by the cryptocurrency ecosystem make reasonable contributors apprehensive. HedgePay stands as a solution to these apprehensions and aims to create an environment that provides accessible and rewarding cryptocurrency-based contributions 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 contribution 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 rewards is another crucial factor that makes HedgePay stand apart as a robust decentralized platform. Opening access to a new class of contributors is an integral part of HedgePay's Three-Fold Path. The platform uses a token-based system to allow one-step contributions known as 'HPAY' tokens. HedgePay simplifies the process and automates reward generation. It also enhances accessibility to passive rewards in the decentralized space by simply holding HPAY and allowing the HedgeFi Risk-Reduction Algorithm to handle your rewards.

Indefinite Rewards Generation

HedgePay works on a unique Tokenomics strategy that ensures an indefinite reward resistant to volatility. The platform uses the tokens generated from each transaction for increasing the HedgeFi Reward system. This system uses decentralized cryptocurrencies to generate steady reward streams for HPAY holders. Users can hold on to their tokens to maximize their rewards or claim them earlier, depending on their personal requirements.



PERPETUAL DEFI-POWERED REWARDS

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

BUSD HedgeFi Rewards

Top HPAY holders holding at least 0.1% of the total supply will unlock the BUSD HedgeFi rewards. The initial largest holders will also be able to take advantage of the HedgeFi Rewards to increase their monthly rewards¹. These are recommended to be removed monthly to improve personal token security but can be taken out sooner on a prorated fee schedule. Holders 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 rewards generated are provided as passively, 80% toward BUSD and 20% utilized in our buyback mechanisms.



HedgePay Buyback-Powered Staking

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

HedgePay Bounty Service

This currently provides a reward of 0.5% for any operation that a holder completes. These operations include converting rewards from the HedgeFi algorithms to stable tokens and storing them in the multi-signature wallet. The reward generation mechanics is structured to ensure a steady monthly reward flow for the holder by allowing them to receive rewards via holding, staking, and solving HedgePay operations.



WHAT MAKES HEDGEPAY STAND APART?

Cryptocurrency trading can generate unprecedented rewards 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 holders hanging.

HedgePay endeavors to overcome all these difficulties and provide a trustworthy platform where HPAY holders can generate a steady passive reward stream 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 tokens from massive market fluctuations. HedgePay's proprietary risk-reduction algorithm reduces the associated liabilities to ensure that your tokens remain safe.

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

They can rest assured that they will still earn regular rewards in the form of a monthly claiming system. The rewards support stability for holders and are structured to improve with time, accordingly.



HEDGEPAY'S EXPANSION PLANS

HedgePay has formulated a three-stage expansion plan to give its users a comprehensive idea about how they plan to revolutionize the DeFi space. The phases of the project will focus on wider accessibility and higher rewards generating metrics. Future development includes releasing a mobile app wallet with smart contribution suggestions to increase overall accessibility to an entirely new class of contributors.

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 protocol with the potential to add other trading features.

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



PHASE ONE FOUNDATION

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

Exchange With Swap Orders

HedgePay has its proprietary dashboard exchange with swapping orders ready to roll out so contributors can start immediately. Contributors that utilize HedgePay's exchange will have a subsidized tax rate for on-ramping and off-ramping. Our platform will also offer auto-slippage features for ease of use and cybersecurity from Front-Running attacks not seen on other exchanges. rewards generated from swapping taxes are immediately transferred into the HedgeFi Algorithm.

Implementation of Reward Mechanics

HedgePay also has a limited feature of HPAY rewards. All users will be granted access to the lower-entry Hedgepay rewards mechanism to allow them a continuous passive source of rewards until they can claim at least 800k HPay to unlock their rewards in the form



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 rewards for all holders, large and small, and hence, HedgePay makes the best use of rewards and optimizes them to give the maximum benefits to the holders. If users can't unlock the BUSD features, they can stake their amount until they reach the 800k 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 holders.



PHASE TWO ACCESSIBILITY

The second 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 acquiring and storing. The process will be simplified to the point that even a beginner will be able to swap and hold HPAY tokens to generate rewards.

HedgePay Fiat Bridge

HedgePay acquiring will be made accessible via credit card to allow seamless contributions for our consumers.

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 THREE EXPANSION

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

Swapping

HedgePay has plans to provide a swapping protocol that allows borrowing between mutual parties without a centralized authority. Details will follow but the goal is to be user-centric and will also feature cross-chain systems expanding beyond traditional blockchain exclusions.

AI-Guided 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 potential strategies that holders can utilize to guide their decisions.



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 integrated solutions for anyone to accept cryptocurrency payments. The solution will be non-custodial, allowing payments to flow directly from on-ramping to off-ramping. This removes the need for an intermediary and will add to our generated rewards used to increase the strength of the HedgeFi Algorithm.



TOKENOMICS

HedgePay follows a unique Three-Fold Path with the aim of providing security, accessibility, and indefinite rewards to its holders. 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 presale and may be as large as 92,389,690 (9.2%).
- 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 the circulating supply.



HedgePay works on a unique tokenized platform where it uses the tokens generated from each transaction to enrich the HedgeFi Algorithm. This helps the holders rewards¹ that are distributed on a recommended monthly basis. However, HedgePay understands that rewards are more valuable when you need them the most. To address this, HedgePay has derived a unique method where holders can view and claim their rewards on the dashboard earlier, however, it is on a scheduled prorated 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 Rewards to increase strength and improve the overall health of the entire HedgePay ecosystem.



GIVING BACK TO THE COMMUNITY

HedgePay's unique reward-generating programs ensure that the HPAY holders earn a continuous monthly reward stream. HedgePay commits 10% of all transactions as initial use for the Algorithm.

100% of all returns are given to HPAY holders. HedgePay only utilizes a small performance tax of 2%, which is used to improve the strength of the HedgeFi Algorithm.

Most of the rewards (80%) will go to HPAY holders in the form of direct rewards for BUSD.

The remaining 20% will be used for implementing buyback mechanisms that stabilize the token and reward those staked on the platform.



HedgePay will improve this threshold to allow more contributors to utilize 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 cryptocurrencies or the 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 contributors' tokens. With protection comes trust and independence. Our Three-Fold Path ensures stability and independence as the

Thank you.