

hadePAY

Make Online Payments with Digital Currencies

Executive Summary

Version 2

A Business From the Founders of Hade Technologies LLC

**Notice: This is not a
whitepaper. Hade Pay is
not a digital currency. Hade
Pay is a processor, exchange,
and wallet, powered by
HADE token.**

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Executive Summary Version 2 Update

The following Executive Summary is unchanged from Version 1. The revisions to our business plan are explained on this single page.

As explained in this Executive Summary, our goal is to partner with 100 token issuing businesses over time. The strategy and reasons for doing so are explained herein.

However, we are accelerating the launch of Hade Pay for brick-and-mortar via mobile app and non-token issuing online businesses via API. We plan to make Hade Pay open source for all non-token issuing businesses as early as June. This will allow all businesses to safely and simply accept digital currency payments on their platform.

We will still pursue the inclusion of new tokens and coins, but see a greater opportunity to be the face of business-to-consumer digital payments, an industry that is countless times larger than the person-to-person payments industry that Bitcoin was founded to serve.

Hade Pay will be open source and readily available for any business to accept the digital currency payment options within our network. Hade Pay will charge a small fee of 0.5% of the transaction value in the currency used to complete a transaction, or a smaller 0.25% fee in HADE token for businesses that have HADE token in their wallet.

We believe this structure will lead to faster adoption of digital currency payments in the business-to-consumer sector, where fees from traditional processors like Visa and American Express range from 3% to 5% depending on the type of business. Hade Pay will implement security features to identify and confirm vendors and businesses that will reduce fraud and theft that is currently widespread in the digital currency industry. We believe these added security features coupled with lower fees and greater millennial appeal will allow companies to finally embrace digital currency and open new revenue streams for their business.

What is hadePAY

Hade Pay makes buying digital currencies and paying for services easy with a network of cryptocurrencies, utility tokens, and fiat currency options.

It is the solution for a major problem, where altcoins and ERC-20 tokens have no usage outside of buying in ICOs and trading on crypto exchanges. For the sake of longevity, altcoins, ERC-20 tokens, and other cryptocurrencies alike must have a purpose beyond trade value, and that's where Hade Pay comes into play. We believe Hade Pay will single handedly streamline digital currencies while making mainstream usage and acceptance of digital currencies a very real possibility.

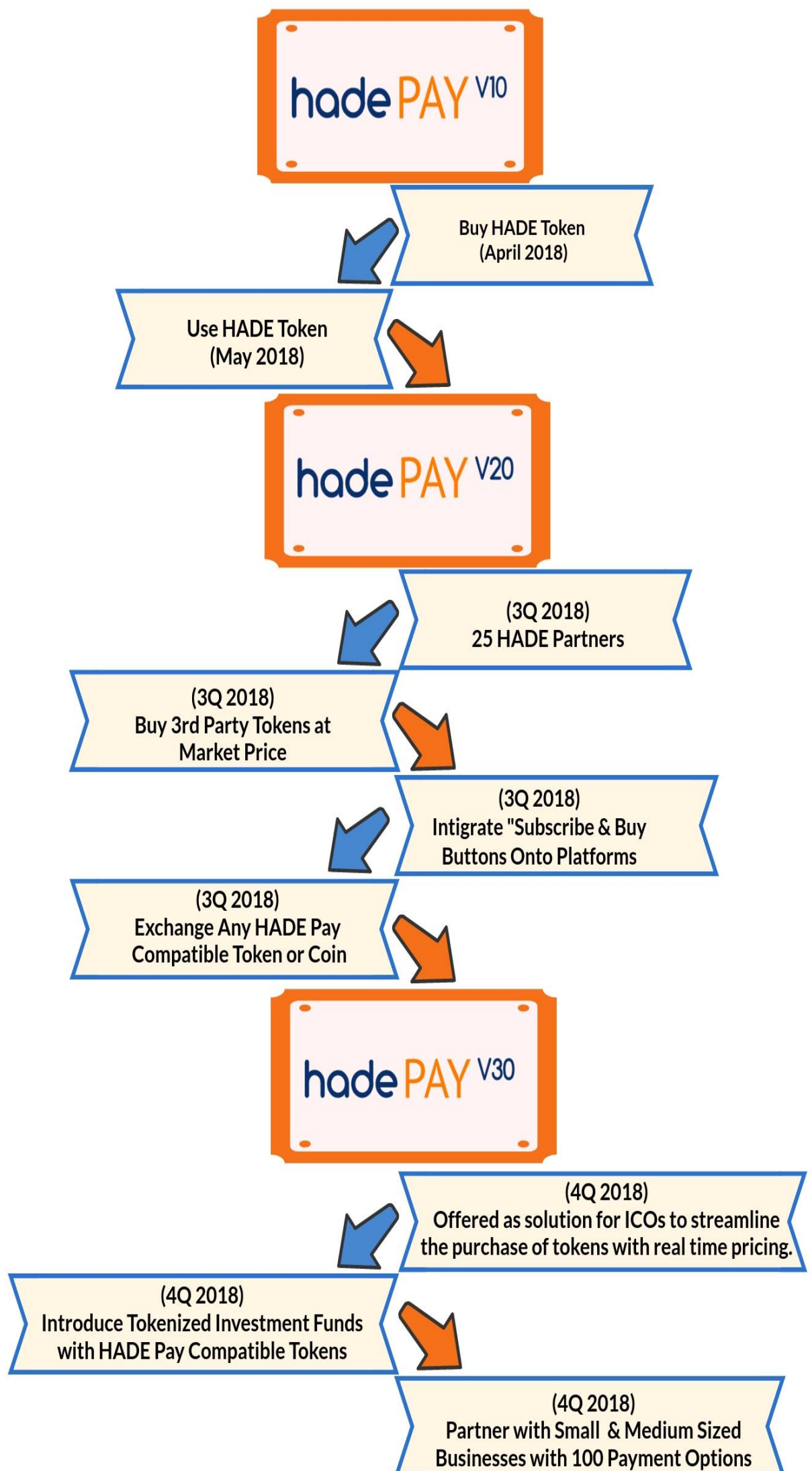
The digital currency ecosystem is at a major crossroads. There are wallets to store digital currencies and exchanges to trade, but except for a select few like Bitcoin, this defies the fundamental reason that altcoins and ERC-20 tokens exist in the first place. They are created to unlock exclusive value that is only available to owners of the token or coin.

A token tied to data storage is intended to unlock data services. A token tied to online gaming is meant to provide credits within a gaming ecosystem. A token or coin from any business is intended to provide a utility function, where token owners can obtain exclusive value and/or services from that business, whether it be gaming, software, infrastructure, finance, trading, networking, or analytics to name a few.

Currently, there is no streamlined service able to unlock that value and use the tokens and coins within a business. There is no solution to support fiat, cryptocurrency, altcoins, or ERC-20 tokens in one place, nor is there a solution to support recurring payments. Hade Pay is the first and only service that can do all of the above, and make buying and using digital currencies easy.

We believe Hade Pay can connect the digital and fiat worlds, by making it simple to purchase, use, and exchange either with any business or currency. Hade Pay will integrate its features with Hade Technologies in late April or early May, then begin a large-scale commercialization process throughout 2018 as it adds new tokens and coins and businesses to its network.

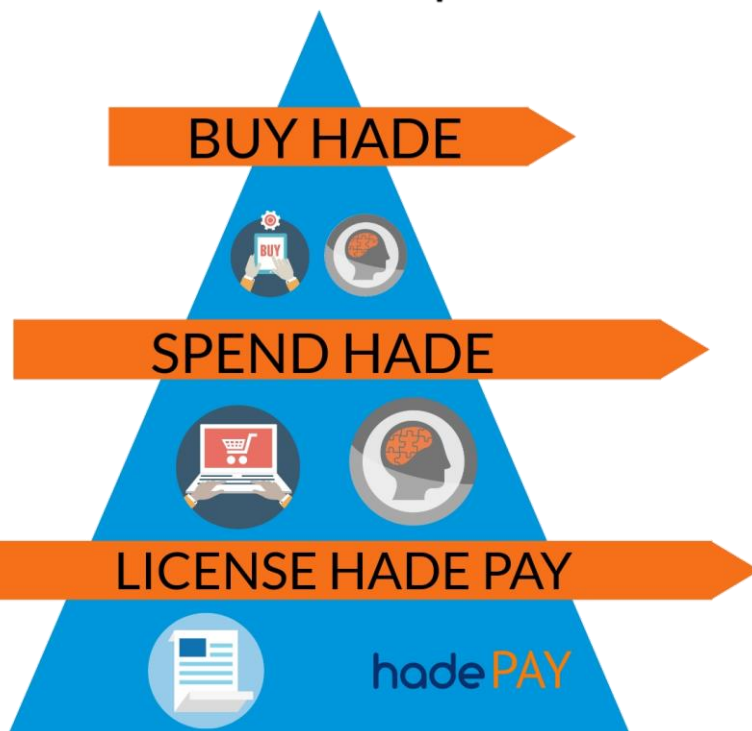
Road Map



Hade Pay Version 1.0 (V10) will launch in April 2018 with limited functions and compatibility with just one token, HADE.

hadePAY V10

Streamlined and Simple to Use



Hade Pay V10

Hade Pay V10 will let consumers purchase HADE token at a real time market price with **Ethereum**, Bitcoin, and Fiat currency initially. All purchased HADE tokens will then be readily available to purchase advertisements on HadePlatform.com, promote content on HadePlatform.com, or subscribe to MatriX.

Hade Token

HADE token is our first partnered digital currency, and the lone altcoin in V10.

Unlike most token issuers, Hade Technologies has active products and services where our Buy Token, Purchase, and Subscribe buttons can be applied, making Hade Technologies and HADE token the ideal first partner.

Hade Pay

V10

Hade Pay V10 allows us to test and optimize our token, single product, and recurring service purchasing technology and token storage technology. These are all important components of Hade Pay Version 2.0 (V20), when the same technology is applied to third party tokens.

Hade Pay V20 will launch in the third quarter of 2018 with up to 10 initial partners, and a goal to onboard 15 more.

Hade Pay V20



Like V10, users will be able to purchase tokens at a real time market price with multiple currencies, store tokens, and utilize our single product and recurring service purchasing buttons. **The difference is that all V10 functions will work with partner platforms and tokens.**

A user will be able to easily purchase and store the tokens of our partnered token issuers, and use the Buy and subscribe buttons on their respective platforms. Another difference from V10 and V20 is the ability to exchange. A user can store partner tokens and coins from Hade Pay, but users will also be able to easily exchange the tokens and coins that are in our network. This will give users the luxury of using and easily accessing whatever token or coin they need.

Hade Pay Version 3.0 (V30)

Hade Pay V30 aims to be a multidimensional service for the betterment and growth of digital currency adoption.



Hade Pay
V30

V30 will still let people utilize Hade Pay's "Buy" and "Subscribe" features on all of its supported tokens and coins. Additionally, users can still purchase and exchange tokens. However, we hope to launch V30 with over 100 fully supported altcoins, ERC-20 tokens, and cryptocurrencies, all of which can be interchanged and used on third party platforms to unlock their value.

In addition, V30's new features should further solidify Hade Pay as one of the most important services for the betterment of worldwide cryptocurrency adoption.

V30 will set out to provide a regulatory framework with greater transparency for initial coin offerings and token sale events.

Businesses can accept Hade Pay without any licensing fee, but token issuers will continue to pay a monthly licensing fee.

What's great for traditional brick-and-mortar and online businesses is that the fees associated with Hade Pay are exclusively tied to the currency of choice. If a business uses Hade Pay to accept credit cards, it would pay the processor's transaction fee. If it accepts Bitcoin, Ethereum, or any ERC-20 token on the Ethereum network, transaction fees would be many times lower. Of course, low transaction costs and improved security are two of the most significant advantages of digital currency. This gives businesses a great incentive to use and accept Hade Pay as a way to grow revenue streams, reduce security risks, and reduce fees associated with credit card processing.

Once we exceed 100 token issuer partners or 1,000,000 active users of Hade Pay, we will turn our focus to main street adoption, and non token issuer businesses who wish to reach our growing audience and accept digital currencies as a form of payment.

We will focus on new non-token issuer partners in Q4 2018, and plan to roll out Hade Pay for non-token issuing businesses in early 2019. The ultimate goal is to make buying and spending digital currencies easy for the non-crypto user and business, and expand its reach beyond the crypto community. We believe Hade Pay is a service that can and will achieve this goal.

To do so successfully, we must consolidate the positive and remove the negative elements of the digital currency universe, and aim to do so with a product we internally call "tokenized investment funds", or TIFs.



Hade Pay for TIFs

“We believe that Hade Pay’s streamlined approach and emphasis on simplicity will naturally cause Hade Pay to become one of the largest storage and exchange platforms for cryptocurrencies.”

What makes Hade Pay different than all other wallets or exchanges is that tokens and coins are partnered with and included only when there is a legitimate utility function where our “Buy Now” and/or “Subscribe” buttons can be applied.

Therefore, we believe that Hade Pay will create new opportunities to form tokenized investment funds in a way that appeases regulators and is atypical from any method currently proposed.

There are many companies focused on “Bitcoin ETFs” and other investment funds with cryptocurrencies. Regulators have notoriously rejected all submissions, because they are in fact investment vehicles.

We believe the key to creating such funds is a hybrid approach, one where the components can be held as an investment, much like people hold USD or euros, or extracted and used at any time to unlock value, much like people spend USD or euros.



We aim to create “TIFs”, or tokenized investment funds that can bunch certain groups of cryptocurrencies like payments, infrastructure, or gaming together for simple purchase and use.

We believe this approach will further streamline the use of cryptocurrencies while creating cross-usage potential across many platforms. Partners will have the option to participate in our tokenized investment fund program, thereby creating greater exposure for their token or coin.

However, they will be required to accept multiple cryptocurrencies, altcoins, and ERC-20 tokens on their platform in exchange for this added exposure, a tradeoff we believe token issuers will embrace. This would be great for the consumer, being able to hold a collection of tokens and coins in the form of a single TIF that unlocks exclusive value across many different platforms, versus holding 10 in 10 different wallets.

Hade Technologies partners with Hade Pay

How Hade Technologies & Hade Pay will disrupt the digital industry

V10

In V10, it is the sole token used to test Hade Pay's initial capabilities with Buy Token, Buy Now, and Subscribe buttons to unlock exclusive services and products.

V20

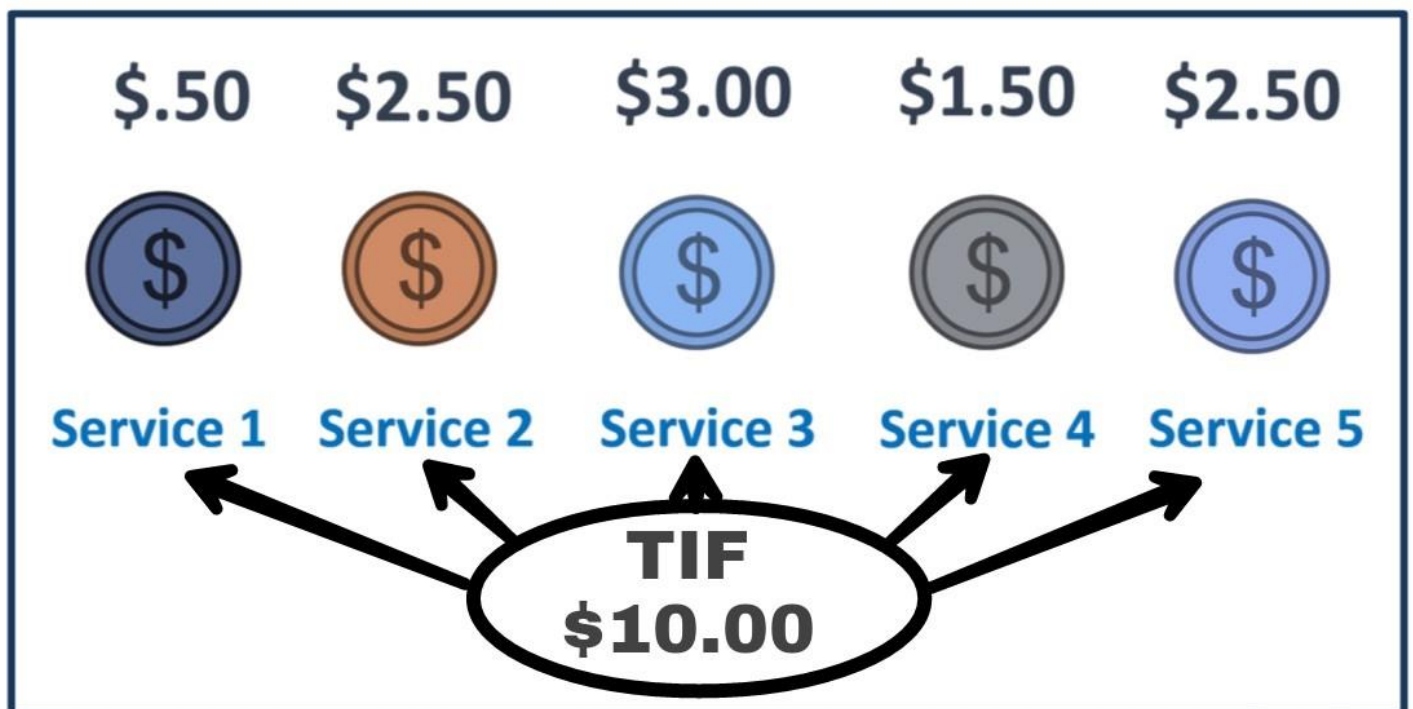
In V20, Hade Pay partners capitalize on the opportunity to grow their network with a viable token usage solution by licensing Hade Pay. Hade Technologies will launch new products and services with V20, and will begin testing a joint ventured blockchain protocol with Hade Pay.

V30

In V30, the Hade Blockchain protocol will be active, and HADE will likely be a component of every TIF. As previously explained in the V30 section above, components of TIFs will gain new exposure but will do their part in better connecting the very fragmented altcoin and ERC-20 universe by agreeing to accept payment with other tokens and coins from a single TIF.



A TIF will become a single token whose fluctuating value is tied to the performance of its components, and that single token can purchase products offered by all of its components.



The Hade Blockchain protocol will require a universal token to rebalance and facilitate TIF transactions. Therefore, **TIFs make HADE token a universal token of all partnered altcoin and ERC-20 token platforms.**



The HADE Blockchain Protocol



Private Blockchain



Hade Pay V10 will launch and operate on the Ethereum network. The Ethereum network is best for executing direct purchases and selling of tokens with smart contracts. However, there are holes when it comes to the Hade Pay “Buy” and “Subscribe” buttons with certain business models. With scale, it is hard to navigate these holes, specifically the subscribe function.

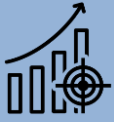
Hade Technologies is developing a private blockchain protocol that functions as a hybrid of STEEM and Ethereum to better conduct the kind of transactions at scale in real time that such a service will require. Hade Pay has partnered with Hade Technologies to jointly develop this new protocol.

The Ethereum network can successfully handle transactions and purchases during V10 and V20, but to make V30 function how we like with tokenized investment funds and non-token issuer business relationships, a battle tested custom blockchain protocol will be necessary.

Aditionally,

This protocol is being built to meet all the needs of Hade Pay, but also additional functions for the betterment of important technologies like big data and artificial intelligence and industries such as media and advertising. The HADE Blockchain protocol will be tested on the various businesses of Hade Technologies, much like Hade Pay V10.

FAQs: Important Questions that People Ask



01 – How does Hade Pay determine the price of HADE or other tokens?

Hade Pay figures the median of bid and ask against Ethereum for a token or coin, then Hade Pay shows the current price in dollars and cents (ie \$0.09). We will be testing the best way to use Hade Pay for purchasing tokens in V10, but anticipate the use of spreads to account for settlement time.



02 – Is Hade Pay a wallet?

Hade Pay V10 has supported third party wallets that are integrated with HadePlatform.com and Matrix. Users buying HADE token must send Ethereum from one of these supported wallets for Hade Pay to function correctly. However, V20 and V30 will be its own wallet, where HADE and any supported token will and can be stored, received, and sent.



03 – Does Hade Pay make HADE token a security?

No. HADE token is the quintessential illustration of a utility token, a digital currency used in exchange for services to unlock value. One of those services is business-to-business, receiving HADE token in exchange for licensing of Hade Pay, a service. All other uses are business-to-consumer or currency related.



04 – Why will token issuers accept Hade Pay?

Token issuers need a streamlined process for using their tokens. There are currently no viable options. Hade Pay is simple and grants token issuers access to the larger network. We believe this fact coupled with the prospects to increase the utility of a token issuer's currency makes Hade Pay a no-brainer for legitimate altcoins and ERC-20 tokens.



05 – Will Hade Pay accept all altcoins and ERC-20 tokens?

Only the legitimate ones that make business sense. We won't accept tokens that are securities based, because securities-based tokens serve no purpose other than trading or speculating on future price performance. We will only include tokens and coins with a legitimate usage that can be spent and used to receive a service. If a token or coin can not meet this requirement, it will not stand the test of time, and we don't want it in our network.



06 – Why become a Hade Pay token partner?

Join a larger ecosystem. Connect the altcoin and ERC-20 token universe. Give users a simple and streamlined way to buy, sell, exchange, and use tokens.



07 – Who will Hade Pay target first for partnerships?

First, we will target other companies like Hade Technologies that have market ready products and platforms that are ready for token usage. We have identified a list of 40 such token issuers, many of which fall in the online gaming, FinTech, and services industries.



08 – Who is Hade Pay for?

Hade Pay is for any token issuing company with a legitimate use for their token or coin, who intends to offer an exclusive product or service to owners of its currency, and wishes to grow its network larger.

Hade Pay is for any business that wants more options, and Hade Pay is for any person who wants a simple method for buying, using, storing, or exchanging digital currencies. Finally, Hade Pay is for the betterment of a decentralized future.



09 – Quantity or Quality for Hade Pay partners?

Our goal is to find 25 Hade Pay partners over the next four months, and 100 by year's end. However, that goal really depends on the level of quality tokens that exist. We will not include tokens who have no purpose beyond trade value. We seek only the highest quality of businesses to work with, and currencies to include in Hade Pay. The businesses we partner with operate responsibly and the token included must unlock value for owners. There may be 20 such businesses or 500, but regardless, our goal is to partner with all of those businesses that have a legitimate use case for their coin or token.

Thank You

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Disclosure: This executive summary was written for informational purposes only to illustrate and communicate a vision that we have for Hade Pay. Our timeline and business plan is subject to change based on regulation, licensing requirements, our assessment of the marketplace, and other internal and external factors.

This service was licensed to purchase HADE token, and use HADE token within the company's assets and subsidiaries. The purchase of HADE token and use of Hade Pay are bound to terms of use and restrictions that every person should read and fully understand before purchasing or using either. These terms of use and restrictions are not included in this executive summary, written by Hade Technologies executives.