



# **HVAMBIT**

A New Vision of Banking  
Services backed by  
Blockchain

Make your trade easier and faster.

# ABSTRACT

Cryptocurrency in these days plays a beneficial role in daily life. It is digital asset that can go round without the need of centralized finance. Decentralized and encrypted. It uses Cryptography for the security of transactions. Every cryptocurrency transaction is recorded in a public ledger called the blockchain and is generally a quick and straightforward process, means it can be transferred from one digital wallet to another, using only a smartphone or computer.

Blockchain is a digital database and a system of recording information that designed to make hacking the system and invading records (such as financial transactions and personal information) impossible. It allows digital necessary information to be recorded and distributed. Thus, blockchain is the base of fixed ledger, means it cannot be altered, destroyed, or edit.

HVAM BIT is a new vision of Banking Services backed by Blockchain. This platform offers various benefits to its users such as trading. Our project will somehow depend on blockchain in implementing insurance operations and sending remittances between the parties to commercial transactions. Thus, the system will keep the customer data safe, secured, and confidential, ensuring the receipt and delivery. A high-quality applications are created with smart contract to create sales operations and smooth transaction between parties



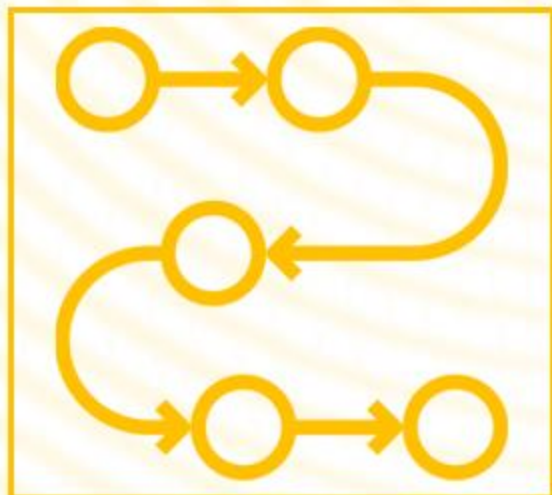
# — ABOUT US —

Founded in 2021. HVAM BIT is an all-in-one platform backed by blockchain. Our platform imparts its participants with exclusive benefits and advantages such as own crypto wallet, trading, swapping, NFT platform, and crypto-based payment escrow services. HVAM developers and the team were keen to assess and observe every detail and feature of this project to achieve the highest security. Our project addresses one of the problems in overall marketplace; “trust” by developing decentralized applications and escrow services. Our topmost scheme is to ensure every transaction and operation safe, high-speed, and cost-effective. Short, our project is for the safe trading industry between businesses and individual.



# GOAL

HVAM BIT trading platform was created and developed to provide the safest trading environment for exchanging valuable crypto and assets while continuing to be decentralized. One of our purposes is to replace the classic financial instruments (LC.DLC.SBLC), to financial instrument based on cryptocurrency to make trading move easier and safer between parties and individuals. WE aim to provide a high-quality service and extend unique opportunities to every participant.



# EDGES

ALL steps are carefully studied and developed: process and approach. Every process of this project is being observed: conducted trials and errors. The standards of expected profits are reached, and the trust of clients and investors is gained. User's information and financial security, confidentiality and trouble-free transactions are the topmost priority of our platform. In addition, the company will be supported for the project by 250 million dollars as a risk insurance. .



# — BEYOND HVAMBIT —

HVAM platform doesn't just focused on one product, hence it has many things to offer for every participant while guaranteeing the high security and friendly fees for every transaction.



## HVAM ESCROW SERVICES

Use your crypto in any way and protect your global payments using HVAM escrow.



## HVAM WALLET

Store all your assets in one place



## HVAM SWAP

Exchange digital currencies into HVAM



## NFT PLATFORM

Create, sell, buy and advertise unique NFTs collections



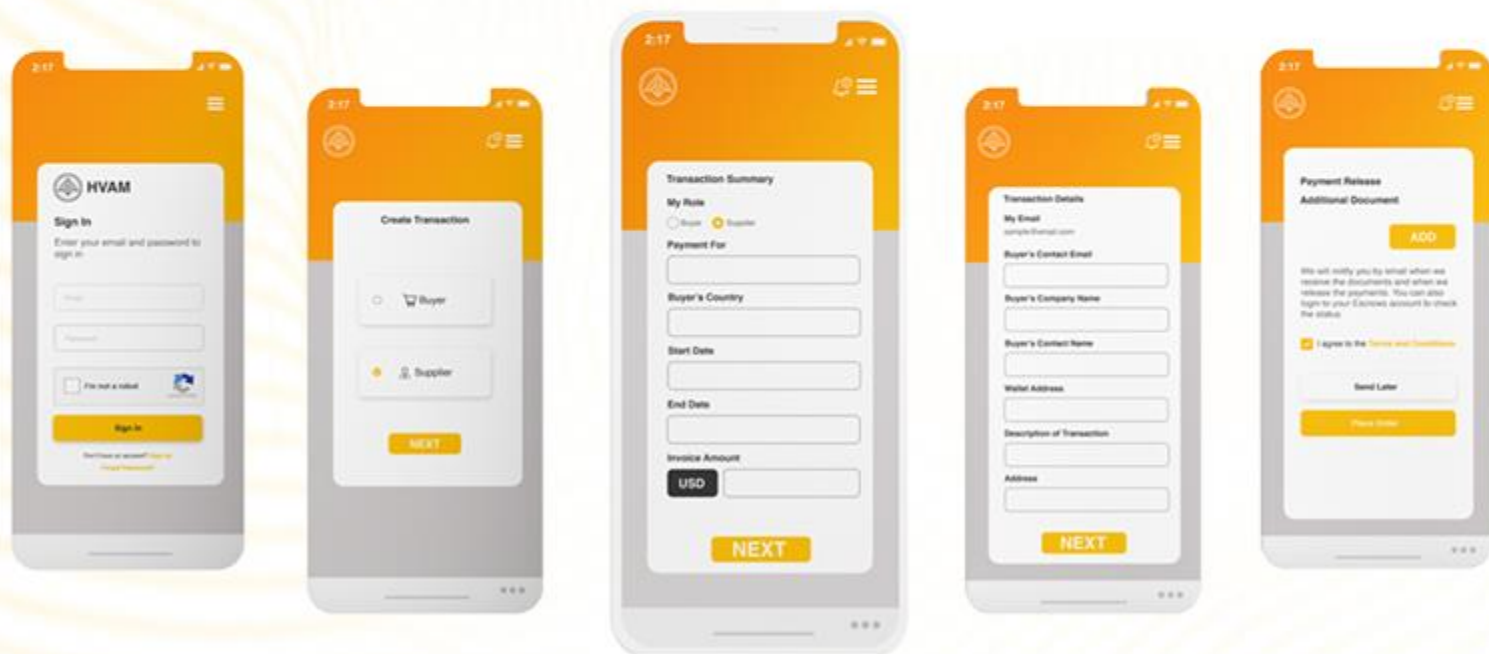
## NFT PROJECT

Exclusive access to our unique NFTs collections.

# — LET'S GO BEYOND —

## HVAM Escrow service

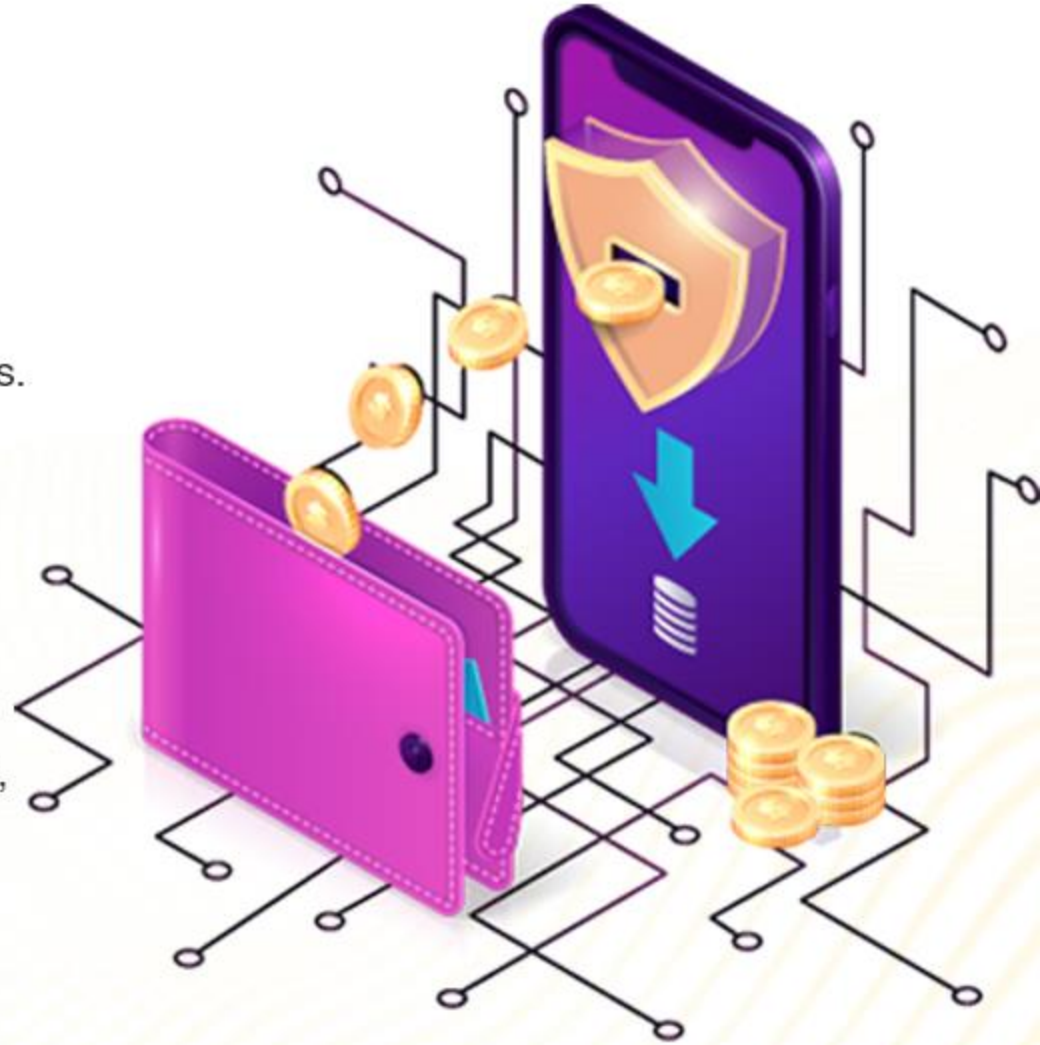
Use your crypto in any way and protect your global payments using HVAM escrow. HVAM escrow service protects both buyer and seller in a transaction. Keep your fund secure until goods are delivered or received, reasonable transaction fees, and get your fund back (transaction fees excluded) if conditions aren't meet.





## HVAM Escrow service | Blockchain-based

Decentralized escrow services resolve the trust issues in the world of business. Specifically, in tradition way of storing customer's personal and financial data in a database that is encoded in one central place. Possible circumstances may happen and all your stored data in one central location will be lost in just one blink due to lack of security records. Since the rise of cryptocurrencies, we have witnessed the development of a new technology which helps build absolute trust without the need of third parties to have get in the way. That's how blockchain and decentralization fits in. Decentralized escrow is an independent mechanism that minimizes the need of human interactions, instead all processes will operate via automated applications that are established inside the blockchain. Blockchain is the present and the future of all escrow transactions. Rather than depending on a traditional third parties, the smart contract solution which is Escrow just got a whole lot easier for everyone. The process is made simple to ensure terms are met before transactions are safely executed.



HVAM adopts decentralized method in Escrow services. HVAM will act as the neutral party of each transaction, it vanishes the need of a middleman or escrow agent, means it will minimize the costs and time in executing the transaction, and users will be part of the venture by investing their funds on the platform. Moreover, funds/assets will be stored in an escrow account until the conditions are fulfilled. Both parties involved in the agreement need to ensure that both the agreed service is delivered, and payment is made.





# Guaranteed standards:

**Trust and security** – Smart contracts escrow are simply programs stored on a blockchain that run when predetermined conditions are met. Thus, it minimizes the risk of fraud by initiating as a neutral party and ensuring proper escrow transaction or execution.

**Liquidity** – Transparent transactions are a pleasant service. Transparency fosters trust and goodwill. Operations happening in Escrow for every transaction is transparent as it is accessible to all blockchain users.

**Cost-effective** – Blockchain banishes the need for third parties, which in turn helps to reduce the transaction cost and build up service competence.

**Fund-back protection** – Buyer receives the most protection in Escrow process. In case the purchase isn't met based on the agreement, buyer is rest assured that the fund will be returned.

# HOW DOES ESCROW WORK?

## 1. Create an Escrow account.

The buyer inquires about the product or offering and starts to create an account in HVAM. Either the buyer or the seller can initiate the transaction. After setting up the account, terms and conditions of the contract have now to be expounded and agreed upon by both parties to start the transaction.

## 2. Funding HVAM account.

The buyer can now transfer funds (cryptocurrency) to the HVAM escrow account for safekeeping. It will automatically switch into a stable coin and will be stored in an escrow account. The cryptocurrency volatility is protected until the transaction is complete.

## 3. Delivery Confirmation.

The seller receives the notification, he may now deliver the product and send the necessary delivery information to the HVAM escrow service. Once buyer confirms if the product has been delivered, the buyer now has a specific inspection period to verify the product before the acceptance or rejection. A dispute resolution process will be done on the platform if the buyer happens to reject the product,

## 4. HVAM releases the payment to the seller.

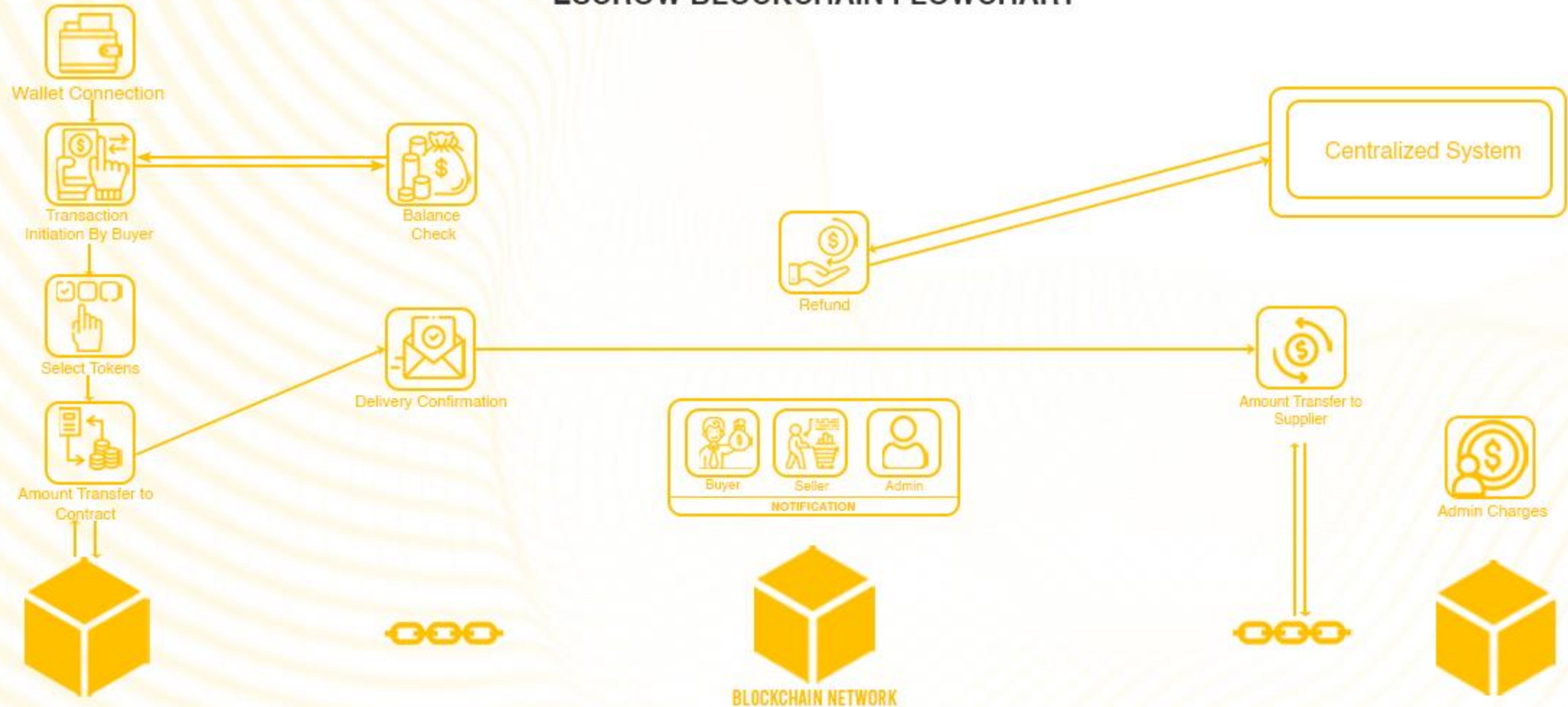
If the product meets the specifications and conditions agreed upon, HVAM may now release the funds to the seller accordingly





The diagram shows that a smart contract can play the role of an escrow that retained the funds until certain conditions are met. (1) Specify settlement conditions and procedures. (2) The third party or buyer transfer the token to the escrow smart contract. (3) Checking released conditions if desired products/services are met. (4) releases the token(s) to the first party or seller.

## ESCROW BLOCKCHAIN FLOWCHART

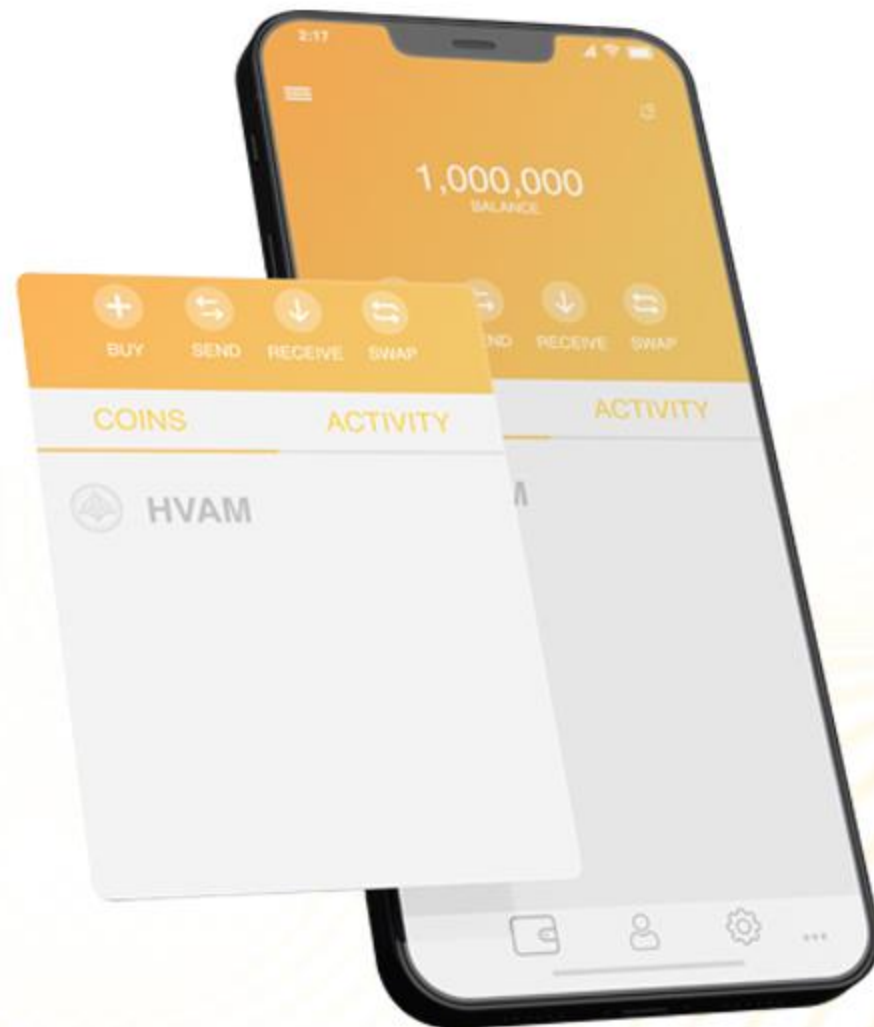


# HVAM Wallet

## **Store all your assets in one place.**

We developed our own wallet for you to store your cryptos and NFTs securely, initiate sending, receiving, exchange tokens, access our NFT Marketplace and payments. HVAM wallet is a self-custody wallet, which you're in full ownership of your assets, private keys, and data. Securing your assets with multi-sig and optional key encryption and it employs several security mechanisms (secret phrase) to protect client's assets against hacking or fraud and equips you with a user login and everything you need to manage your digital assets. It will be available for IOS and Android.

- Track charts, transactions, and prices within the App.
- Top-up prepaid card.
- Buy, sell, store, and share your cryptos and NFT collections.
- Explore Decentralized Apps within the wallet.
- Easily swap multiple tokens.

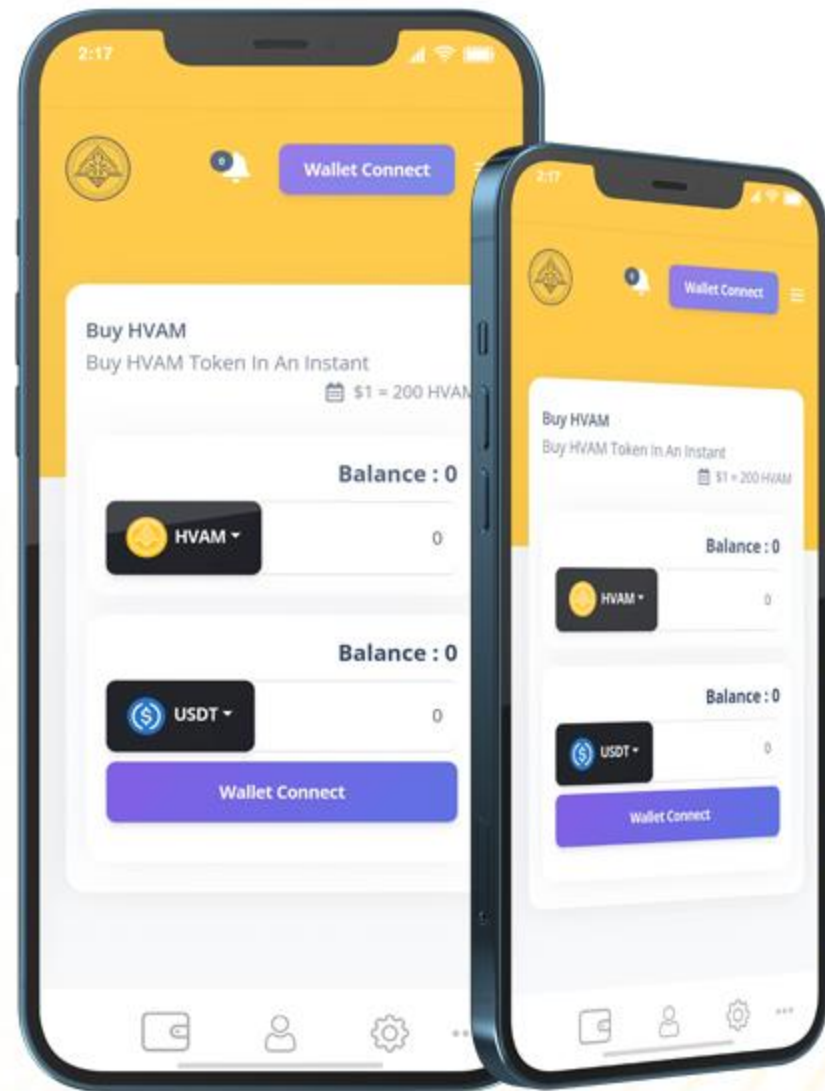




# HVAM Swap

## Exchange digital currencies into HVAM

Swapping refers to exchanging token to another. Crypto swapping has become known in major platforms and is now mainstreaming as a selling point in exchanges. The process is already expeditious by design so competitive factors come down to variety and transaction fees. We designed our own Swapping, an integration in our wallet where participants can exchange digital currencies into HVAM; safer, and reliable.



# NFT Platform

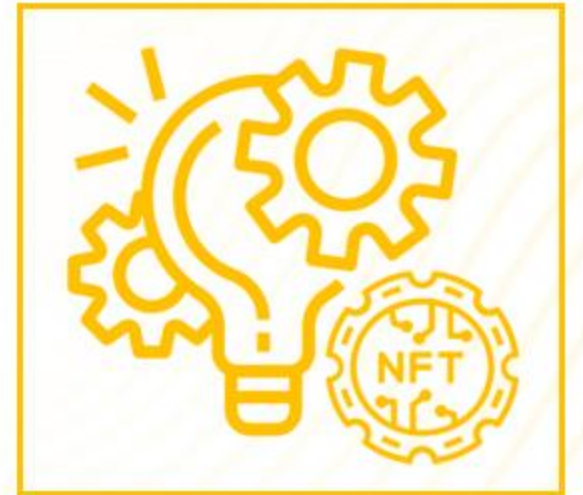
**Create, sell, buy and advertise unique NFTs collections.**

Non-fungible token is a financial security consisting of digital data stored in a blockchain. The ownership of an NFT is recorded in the blockchain, and can be transferred by the owner, allowing NFTs to be sold and traded. HVAM offers non-fungible token marketplace for users, investors, and holders to create, buy and advertise their unique NFTs collections.



## NFT Project

Exclusive access to our unique NFTs collections.





## Purpose of HVAM escrow payments

Main objective of HVAM escrow payment is to ensure the highest security from personal information to financial details in the middle of exchange/transactions. We all know that trust is one of the hindrances why other individuals are refusing to invest: scared that they might get scammed. Scared to pay first before receiving the product. Scared that the product they might receive isn't in good condition and not as what they've expected. HVAM escrow service is a mediator that keeps the crypto for a transaction in safekeeping until the product, stocks, asset, etc. are being inspected by the buyer and confirms it based on the conditions agreed upon.

## Why HVAM choose Decentralized Escrow?

HVAM platform aims to provide the safest trading environment. Crypto Escrow is secured because it holds your funds in cold storage – in physical isolation from IT systems – which means they can't be hacked. These cryptoescrow services run on a blockchain, so you can rest assured your information and funds will be secured. Unlike traditional escrow service, escrow payments made on blockchain has a vast advantage: the fund will not be in total control of a single actor (centralized). All of these are possible because of the smart contracts - the ability to schedule transactions to execute certain actions based on a series of transparent, predefined, and immutable conditions

# THE TEAM

A highly skilled and motivated team technologists and team leaders with great expertise in trading industry and businesses, with economic advisors who are interested in the smallest details.



## CUSTOMER STATS

Gen Z, Millennials, Gen X, Baby Boomers. Gen Z and Gen X are increasing in the market and keeps ascending in time. Millennials on the other hand are considered as one of the most tech-savvy of the current generations in the market. Thus, we ensure that our platform can cater every individual who are inquisitive in HVAM regardless of generation



# INNOVATION

HVAM developed a new trading website which is more creative and easy access for the users' convenience. In the next three years, HVAM sights to enter a variety of successful platforms in the trading industry, establish a decision for the company in the southern part of the European continent and create more and more projects that can give vast benefits to our clients and investors. We aim to integrate more development with future integrations for our platform; improvised services and enduring price appreciation



# OPPORTUNITY

Most influential blockchain-based company. We can convey our goals through our platform, and that is to modernize traditional functions of financial services by empowering cryptocurrency to be used in any way. HVAM sights to offer to develop an open-source, restrictions, and transparent financial service ecosystem. Having full control over your assets and a key for your wallet is one of the benefits you can get in HVAM

# DEVELOPING HVAM WEBSITE

Let's face it! Website development services have immensely changed how the business industry works. On the other hand, developing websites can increase sales and reach out more clients, brand awareness and for them to relish navigating the website. We will continue developing the platform until we reach the goal of giving users the best quality, safest and easiest service.



## MILESTONE

Created an innovative website to communicate with the public. Successfully invited close investors to support the project, designing a potent technological progress, give excellent service to users, and expansion of workplaces. In the next 3 years, HVAM aims to diversify.



# LEGITIMACY

Certified as a private company registered and developed in England and Wales.  
HVAM attains certificates that attest the legitimacy of the company. .



# Adaptation of blockchain: Letter of Credit

A letter of credit is considered as the main instrument in international trade. It is a beneficial contract between a bank, bank's customer, and beneficiary. Mainly, it is the importer's bank who will issue the LC to guarantee that the beneficiary will be paid once the conditions of the LC met, hence classical version of it is complex because its process is long, time-consuming, and high cost. Aside from that according to the survey (B. Consulting Group, 2017) it is very rare that the good/delivery arrives at destination, necessary documents would take a long time before it will get verified by the bank and only 1% of the transactions between each participant out of thousands creates value.

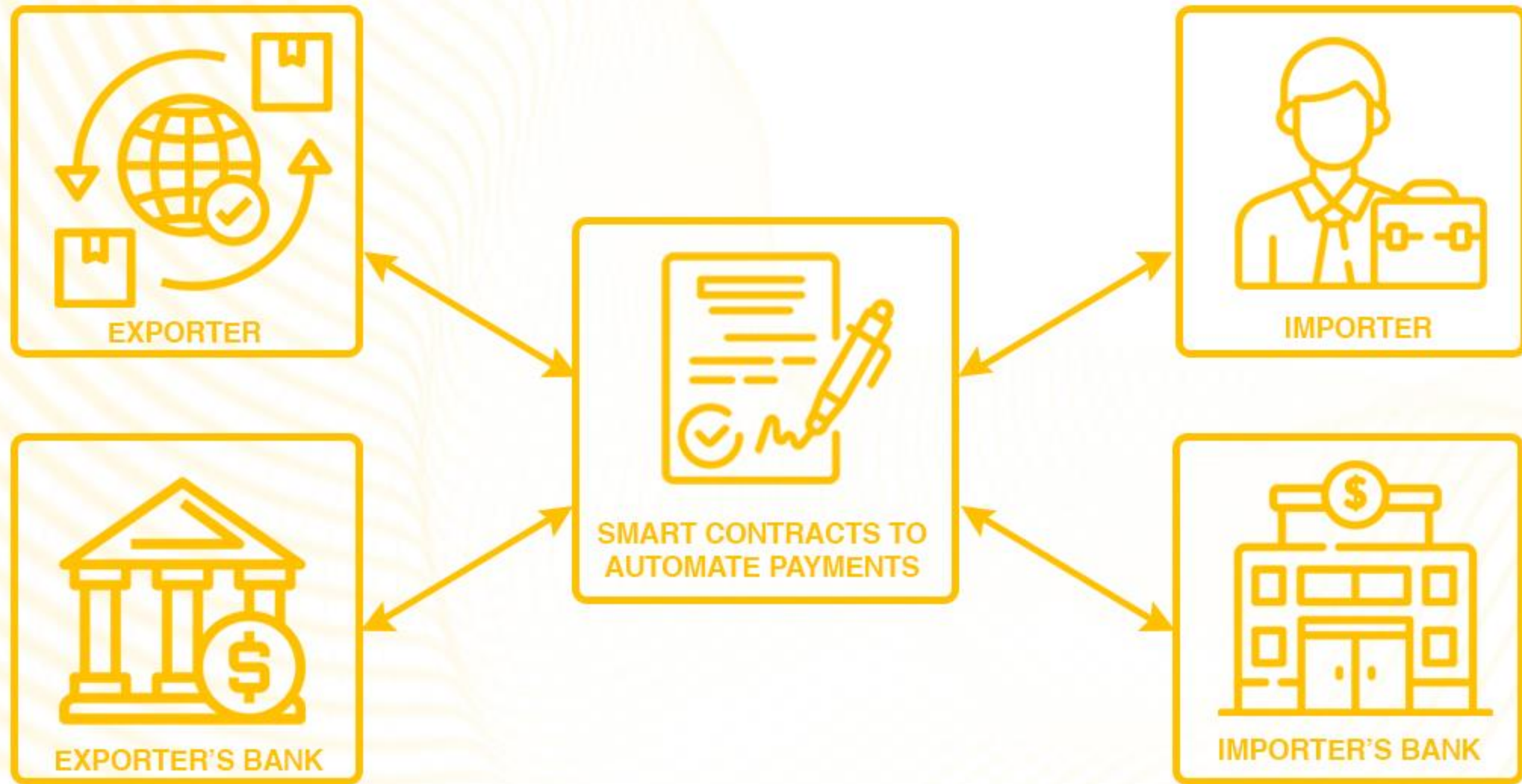
The acquisition of blockchain technology in terms of LC is a big advantage to every trader. The letter of credit is issued on a distributed ledger technology network involving of exporter, banks, importer, and other components acting as participating nodes. Blockchain technology in L/C will simplify the process of each transaction, blockchain will help to eliminate the risk of fake documents and will reduce the fees of each transaction. Trade procedures can automatically be done through sequence of digital smart contracts that is self-executed once certain condition are met. Short, Adaptation of blockchain in letter of credit is convenient from creating a credit on the bank and sending it to beneficiary until payment and it can make the whole transaction process secure, fast, and cost-effective.



# Advantages of Blockchain Technology in Letter of Credit:

- Blockchain technology in L/C vanishes the need for “physical presentation” of documents etc. which reduces time and work effort for letter of credit parties.
- High potential to make every payment transaction in global trade more trusted, effective, and easier for all parties in letter of credit.
- Eliminates the tendencies of fake documents and reduces transaction fees.
- Automated payment process on blockchain ensures fast and secure. It will minimize any disputes and payment delays due to any discrepancies from all the parties.
- Blockchain eliminating the necessity for correspondent banks in letter of credit transaction

# Letter of Credit on Blockchain"





# UNDERSTANDING KYC & AML

KYC and AML procedures are expanding to carry on with the increasing demand for financial services and the drastic need for increased security and protection against criminal elements such as money laundering and terrorism financing.

‘Know Your Customer’ and ‘Anti-Money Laundering’, KYC and AML submission are required process by law, to alleviate the risks of companies for financial fraud. It contains various verification, observing, and corroborate procedures, these policies need to be unassailable to prevent malicious actions. If not, these entities face high non-compliance fines from regulatory bodies.

HVAM has strictly adopted KYC procedures to corroborate or verify the identity of every user that are trying to participate in HVAM. Issuer understands the essence of preventing any fraud and financial crime such money laundering and terrorism financing. An anti-money laundering act was established to avoid money laundering that finances terrorism. Pursuant to this Act, financial institutions must report suspicious transactions or unwonted activities, but not report this - whether intentionally or not - and may be allowed. The United States Department of the Treasury is well committed to restraining all sides of fraud at home and abroad, through the mission of the Office of Terrorism and Financial Intelligence (TFI).



# DISCLAIMER

Legal Disclaimer section must carefully read. WE recommend you consult a legal, taxation, financial, and other professional law advisor(s) for guidance prior to participating in HVAM.

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