

# RewardPools

## Whitepaper



A Decentralized Blockchain-Based Staking Platform

## Summary of Opportunity

[RewardPools.io](https://rewardpools.io) is a decentralized Blockchain-Based Staking Platform where investors earn rewards by staking in a variety of staking pools. In addition, [RewardPools.io](https://rewardpools.io) is a Staking as a Service platform used as an alternative to IEOs and ICOs, that allows project developers to bootstrap and help fund development. Both developers and investors earn reward tokens while they sleep and while their device is turned off!

The HELP Reward Token (\$HELP) is a BEP-20 Standard Passive Income Producing Utility Token operating on the Binance Smart Chain (BSC) and the flagship utility token of the [RewardPools.io](https://rewardpools.io) platform providing: staking options in a wide variety of exciting crypto projects, friendly project support and transparent and secure blockchain trading.

Key benefits of BEP-20 tokens are significantly lower gas fees and much faster transaction time when compared with ERC-20 tokens.

Staking is one of the most basic and popular ways to earn passive cryptocurrency income and staking pools are revolutionizing the financial industry, creating new revenue streams, enhancing transparency, and providing novel investment opportunities. By staking their funds, investors not only earn passive income but also help secure the network against spam and malicious threats.

Generally speaking, cryptocurrency staking offers returns that greatly exceed those you can earn in a savings account. However, staking is not without risk. You'll earn rewards in crypto, a volatile asset that can decline in value. With that said, staking can also be a way to grow your crypto portfolio using assets you plan to hang onto for awhile.

[RewardPools.io](https://rewardpools.io) investors may invest in any current Staking Pool with as little or as much HELP Reward Tokens (\$HELP) as they wish with no minimum or maximum limits.

Crypto staking is an excellent way to earn a yield and an easy way to get started with cryptocurrencies. Unlike trading, investors don't need deep market knowledge or constantly monitoring price charts. Instead, all that is needed is a cryptocurrency wallet with the required amount of crypto, and investors can start staking immediately to receive incentives.

[RewardPools.io](https://rewardpools.io) investors stake their HELP Reward Token (\$HELP) exclusively. The rewards that are received are determined by the specific pool chosen. The [RewardPools.io](https://rewardpools.io) development team has collaborated with many token projects to create a variety of Staking Pools, allowing users a unique opportunity to stake HELP Reward Tokens and receive rewards in the Staking Pool native token.

The HELP Reward Token is readily available and a Buy HELP button provides convenient purchasing of the HELP Reward Token on the Pancake finance platform.

# Navigation

Summary of Opportunity	2
Navigation	3
Introducing RewardPools.io	4
Convenient Way to Earn Through Crypto	5
Crypto Staking Market	6
No Minimum or Maximum Investment	7
Passive Income Component	8
Project Developers Create Staking Pools	9
Additional Project Marketing Options	11
Developer Reward Earnings	12
Staking Pools	13
Other Features	14
Legal Disclaimer & Risk Disclosure	15

## Introducing RewardPools.io

[RewardPools.io](https://RewardPools.io) is a decentralized Blockchain-Based Staking Platform where investors earn rewards by staking in a variety of staking pools. . In addition, [RewardPools.io](https://RewardPools.io) is a Staking as a Service platform used as a alternative to IEOs and ICOs, that allows project developers to bootstrap and help fund development. Both developers and investors earn reward tokens while they sleep and while their device is turned off!

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## Convenient Way to Earn Through Crypto

Crypto staking is an excellent way to earn an impressive yield and an easy way to get started with cryptocurrencies. Unlike trading, investors don't need deep market knowledge or constantly monitoring price charts. Instead, all that is needed is a cryptocurrency wallet with the required amount of crypto, and investors can start staking immediately to receive incentives.

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The HELP Reward Token is readily available and a Buy HELP button provides convenient purchasing of the HELP Reward Token (\$HELP) on the PancakeSwap.finance platform.

Cryptocurrency staking is an excellent way to make the most of cryptocurrency holdings. In addition, it is a profitable and eco-friendly way to generate passive income through crypto. However, it is not without its risks, as market volatility, fees and crypto-locking periods may impact returns and limit liquidity.

## Crypto Staking Market Cap Over \$275 Billion

Staking is one of the most basic and popular ways to earn passive cryptocurrency income. By staking your funds, you not only earn passive income but also help secure the network against spam and malicious threats. Generally speaking, cryptocurrency staking offers returns that greatly exceed those that can be earned in a savings account. However, staking is not without risk. Investors earn rewards in crypto, a volatile asset that can decline in value. With that said, staking can also be a way to grow a crypto portfolio using assets you plan to hang onto for awhile.

Recent statistics from [CoinCodex.com](https://www.coincodex.com) indicate crypto staking remains an appealing and growing opportunity. With growing banking worries and low interest rates, investors seem more eager to commit to currencies long-term when that number goes up. Therefore, seeing the global staked value increase by 5% to 14% in a week is unusual, although not too surprising.

Today, the global staked value in cryptocurrencies is over \$275 billion. That is a significant development, as it would indicate close to 25% of the combined \$1.1 Trillion dollar cryptocurrency market cap engages in staking. However, remember that currencies like Bitcoin do not support staking – unless through third-party providers.

Crypto Staking provides an easy way to earn valuable returns on your crypto holdings. Unlike crypto mining, staking does not require any special equipment. Staking helps maintain the security and efficiency of the blockchain and is a more environmentally friendly alternative to crypto mining.

The primary advantage of staking is that it enables investors to earn more crypto, with interest rates potentially exceeding 10% or 20% per year. This makes it a potentially profitable investment opportunity.

Cryptocurrency may be unregulated in your jurisdiction. The value of cryptocurrencies may go down as well as up. Please use at your own risk. Profits may be subject to capital gains or other taxes applicable in your jurisdiction.

## No Minimum or Maximum Investment

[RewardPools.io](https://RewardPools.io) investors may invest in any current Staking Pool with as little or as much HELP Reward Tokens (\$HELP) as they wish with no minimum or maximum limits.

For instance, let's consider the scenario where I, as the developer of the \$HappyPepe token, partner with the [RewardPools.io](https://RewardPools.io) team to create the \$HappyPepe Staking Pool on the [RewardPools.io](https://RewardPools.io) platform with an APR of 37%. I would then announce this opportunity to my community, encouraging them to buy and stake HELP Reward Tokens (\$HELP) and earn rewards in \$HappyPepe itself. As the HappyPepe developer, I receive Staking Rewards from investments made into our pool plus Referral Rewards from investments that result from my referral code. These Rewards are in the form of the HELP Reward Tokens.

The \$HappyPepe Staking Pool Investor (Staker) receives \$HappyPepe tokens as rewards at the APR rate and additionally receives Passive Income Rewards directly from the HELP Reward Tokens. APR rates fluctuate throughout the day.

## Passive Income Component

In addition to staking rewards, the HELP Reward Token also has a built-in Passive Income Component as an inducement to hold the Tokens. One-fifth (20%) of transaction fees of a nominal five percent (5.0%), is built into the HELP Reward Token smart contract that rewards Holders with passive income. The income will be automatic and variable, as the quantity of transactions on a trading platform strongly influences this mechanism – the more transactions, the more passive income.



## Project Developers Create Staking Pools

Project Developers can join the [RewardPools.io](https://RewardPools.io) platform, to bring \$HELP stakers to their project and earn continuous \$HELP rewards to help fund project development while sharing in the [RewardPools.io](https://RewardPools.io) economy and ecology. Project Developers can turn off their PC while they earn Rewards. Listing on [RewardPools.io](https://RewardPools.io) is free of charge to qualified projects and subject to our Listing Application requirements with only a few selected projects added per month.

Only investors who believe in the project's long-term success will stake and this generally minimizes massive dumps (unlike with airdrops). The more progress the project shows, the more the project will attract even more stakers and increase funds for the project.

Project Developers enjoy free Staking Pool commitments of 100 day program cycles with free automatic and unlimited 100 day program cycle renewals. New Pools are created for each renewal cycle period. Commitments may be canceled with a 30 day written notification prior to the end of the program cycle.

Project Developers make an initial Staking Pool contribution of their project token. 10 million tokens are the minimum per staking pool cycle with no maximum limitations. Additional token contributions may be made with as many tokens during the program cycle as demand increases.

## Project Developers Create Staking Pools

*(Continued)*

New Staking Pool Projects are announced and supported on the [RewardPools.io](https://RewardPools.io) platform so investors are well informed, including complete project description and website; project logo; APR; durations; banner ad, as well as announcements in our Twitter and Telegram Group.

A Staking Pool Developer may view the details of each Staking Pool, APR, Duration, Total Participants, Token Reward Earnings, Link & referral code.

Please note that the [RewardPools.io](https://RewardPools.io) Staking Pools do not support tokens with reflections or special functions (tax fee, reflections, rewards, redistribution, buyback) in the token's contract at the moment. These functions can cause a negative hesitation, interrupting transactions and need to be omitted before submitting tokens to their pools.

The [RewardsPools.io](https://RewardsPools.io) Staking Pool concept is simple yet it has many consequences, for example, our community will make announcements, re-tweets and cheer for the project because it's in their own, and their staker's benefit that the price of the project token increases. Also, you and your community will cheer for HELP Reward Tokens because as you receive rewards in \$HELP, it's in your interest for the price of \$HELP to increase as well. Thus creating a nice synergy between our ecosystems.

## Additional Project Marketing Options

Featured Project Banner Ad carousel display on our Main Page is available on a first come first serve basis at 0.3 BNB in advance for the entire Staking Pool 100 day program cycle. The Project Banner Ad is an excellent medium to display the project's features and is immediately seen by prospective investors. Renewals of your Featured Banner AD will have priority.

Project Whitepaper link and Display options are also available on our Project Whitepaper Page at 0.3 BNB in advance for the entire Staking Pool 100 day program cycle.

Featured Banner Ad carousel display and Whitepaper display options are a great way to inform prospective investors and the project's community.

# Developer Reward Earnings

## Developer Staking Rewards

Staking Pool Project Developers earn 5% Staking Rewards in all investments made within their Staking Pools paid in the form of HELP Reward Tokens (\$HELP). These rewards are deposited directly into the developer wallet provided during their Staking Pool creation process.

## Developer Referral Rewards

RewardPools also provides the Staking Pool Project Developer with an additional 5% Referral Reward for every stake that occurs within their pool generated with their special referral code provided to the developer during the Staking Pool creation process. This Referral Reward is above and beyond the Staking Rewards. Referral Rewards are generally not eligible on extremely short term stakes. RewardPools will determine the eligibility of stakes.

The referral code can be shared with family, friends and community members. Referral Rewards, in the form of HELP Reward Tokens (\$HELP), are deposited directly into the developer wallet.

## Staking Pools

During the Staking Pool creation process, developers have the option to choose the duration of the pools and may have multiple pools with durations of 30, 60 or 90 days.

The Annual Percentage Yield (APY) is typically higher on longer term pools, driving greater adoption and project loyalty.

A sizable percentage of the cryptocurrency trading sector is dominated by day traders that have no interest or affiliation with any of the digital tokens that they trade. On the contrary, their main objective is to enter a trade and subsequently close the position within a matter of days, hours, or even minutes.

The [RewardPools.io](https://rewardpools.io) team are strong adversaries of short-term cryptocurrency speculators. Instead, it is argued that the ideal token holder is someone that believes in the long-term vision of the respective cryptocurrency project. With this in mind, [RewardPools.io](https://rewardpools.io) has implemented an innovative and equitable fee policy that penalizes day traders looking to make a quick entry and exit into and from the market.

Pool stake investments can only be withdrawn or unstaked after a specified duration. There is a substantial withdrawal penalty fee of fifteen percent (15%) to discourage early withdrawals staking investments from Staking Pools. Early withdrawal of investments from Staked Pools could also result in blacklisting and prevention of staking in other or future [RewardPools.io](https://rewardpools.io) Staking Pools. Rewards generated from Staking Pools can be harvested anytime subject to a ten percent (10%) withdrawal fee.

## Other Features

In addition to the Staking Pool functionality, the [RewardPools.io](https://rewardpools.io) platform features other components of a comprehensive website, such as the latest cryptocurrency news, and announcements, resembling a blog-like interface.

## Security

Contract audits: To earn our beloved investors' trust and increase contract security, and for the sake of transparency. We invest a significant amount of money in our proprietary staking smart contract and audit service provided by Interfi.network <https://www.interfi.network/audits> a well-known contract auditing company. The HELP Reward Token Smart Contract and the RewardPools Staking Smart Contract have successfully passed all strict audit requirements. That is why our investors should be confident to believe that we are doing our best to secure their assets.

Audit Info: [https://github.com/interfinetwork/project-delivery-data/blob/main/HelpRewardToken/HelpRewardToken\\_AuditReport\\_InterFi.pdf](https://github.com/interfinetwork/project-delivery-data/blob/main/HelpRewardToken/HelpRewardToken_AuditReport_InterFi.pdf)

## Team

The team and developers of the [RewardPools.io](https://RewardPools.io) platform and the Help Reward Token are a group of highly talented, motivated and dedicated professionals that bring together many decades of diverse, executive level leadership experience, spanning a wide spectrum of industries and companies – ranging from major Wall Street brokerage finance and compliance; with successful track records within national and international corporate business and finance; software, scientific, medical, hospital and mental healthcare encompassing all aspects of publishing, graphic design and innovative marketing solutions, primarily in the Southern California area.

## Legal Disclaimer & Risk Disclosure

AN INVESTMENT IN, AND ACCEPTANCE OF ANY DIGITAL CURRENCY INVOLVES RISKS. THESE RISKS MAY INCLUDE, AMONG OTHERS, MARKET RISK, LIQUIDITY RISK, MARKET VOLATILITY AND ECONOMIC, POLITICAL AND REGULATORY RISKS AND ANY COMBINATION OF THESE AND OTHER RISKS. BY BUYING, SPENDING, RECEIVING, TRADING STAKING OR OTHERWISE USING THE HELP REWARD TOKEN, WHETHER ACQUIRED OR RECEIVED FROM THE ISSUER DIRECTLY OR THROUGH A THIRD PARTY, YOU CONSENT AND AGREE TO HAVING READ, UNDERSTOOD AND ACCEPTED THIS LEGAL DISCLAIMER.

NOTICE: This is not a prospectus for investment.

## ESSENTIALS

HELP Reward Tokens (the “Tokens”) are a functional utility token and are being used as native staking tokens on the [RewardPools.io](https://RewardPools.io) platform as well as Learn-to-Earn incentive rewards on the [Self-Psych.com](https://Self-Psych.com) platform. They have been issued by [Self-Psych.com](https://Self-Psych.com) (the “Issuer”).

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## RISK FACTORS RELATING TO THE ISSUER

The Issuer's capital (equity) is limited. The Issuer is a newly formed company, and there is no historical financial data or key figures to assess the financial situation of the Issuer with regard to previous years, or negative developments such as the destruction of assets or an economy.

## EXCLUSION OF LIABILITY

The [RewardPools.io](https://RewardPools.io) is not liable, not even in the case of negligence, for damage or consequential damage arising from or in connection with or access to or use of the [RewardPools.io](https://RewardPools.io) platform or the impossibility of access or use. Furthermore, the Issuer excludes any liability to the extent permitted by law in connection with the purchase, holding, sale or other disposal of cryptocurrencies traded on the [RewardPools.io](https://RewardPools.io) platform or in connection with the purchase, holding, sale or other disposal of HELP Reward Tokens.

## COUNTRY RESTRICTIONS

[RewardPools.io](https://RewardPools.io) crypto products and services are restricted in certain countries and to certain users. In order to create a staking pool in [RewardPools.io](https://RewardPools.io), your project must not be located in or operating from a country in which restrictions apply to the relevant products. Your project must also be eligible for trading in the relevant products and must not be subject to any applicable restrictions, as determined by [RewardPools.io](https://RewardPools.io) in its sole discretion.

We reserve the right to validate the eligibility of any project listing, and may, at our sole discretion, determine any project listing to be ineligible.

## IMPORTANT NOTICE

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Prior to the acquisition of any cryptocurrencies, persons should independently assess any possible risks, seek advice with respect to the economic, legal, regulatory and tax implications of the purchase and should consult with his/her own investment, legal, tax, accounting or other advisors to determine the potential benefits, burdens, risks and other consequences of any purchase of HELP Reward Tokens.

Prospective HELP Reward Token Holders and Holders of Staking Pool Tokens available on [RewardPools.io](https://RewardPools.io) are required to study the individual whitepapers, the websites, and all other available information sources, do your own research (DYOR), and are encouraged to clarify all their questions prior to any acquisition.

**RewardPools.io**

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