

BillPay Coin (BPC) Whitepaper



BILLPAY COIN

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1. Introduction

BillPay Coin (BPC) is a decentralized digital token built on the Binance Smart Chain (BEP-20). BPC empowers individuals and businesses to pay utility bills, mobile recharges, and merchant transactions using a fast, low-cost, blockchain-powered solution.

2. Problem Statement

In emerging markets like India and Southeast Asia, millions of users pay utility and credit card bills monthly but receive no incentives or rewards. Additionally, crypto adoption in everyday transactions remains minimal due to a lack of real-world use cases.

3. Market Opportunity

- 50+ crore UPI users in India
- 10 crore+ credit card holders
- Global bill payment market worth \$1.5+ trillion annually
- \$600+ billion in global remittance market

BillPay Coin aims to capture this market by introducing reward-based crypto payments for bills.

4. Our Solution

BillPay Coin (BPC) enables users to:

- Pay bills, EMI, and utility services using BPC tokens
- Earn cashback or reward points in BPC for every transaction (**e.g., Pay 5000 electricity bill, earn 5% BPC cashback**)
- Stake BPC tokens to unlock premium cashback tiers
- Merchants can accept BPC and offer in-store discounts

5. Vision

To revolutionize global utility payments by making them reward-driven, fast, secure, and powered by decentralized technology.

6. Mission

To become the world's most trusted Web3 utility payment network — starting from India and expanding globally. BillPay Coin is on a mission to eliminate unnecessary fees, delays, and limitations in traditional credit card payments. We empower users to pay bills from any card to any card, across borders — instantly, securely, and with 0% processing charges, backed by blockchain transparency.

7. Token Details

- Token Name: BillPay Coin
- Symbol: BPC
- Blockchain: Binance Smart Chain (BEP-20)
- Total Supply: 100,000,000 BPC
- Decimals: 18
- Contract Address: 0xc790d30F8A19Db4dB2f64a98f8FA03E88820bbd2
- Burnable: Yes
- Mintable: No
- Ownable: Yes
- Transaction Fee: 0%

8. Use Cases

- Pay electricity, water, gas, internet, EMI bills
- Mobile and DTH recharge

- Credit card bill payments (coming phase)
- Cross-border remittances (future phase)
- Merchant POS payments
- Loyalty cashback and token staking

9. Tokenomics

Category	Allocation
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Public Airdrop	10%
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Community Growth	15%
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Liquidity Pool	20%
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Partnerships	10%
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Development Team	20% (locked)
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Reserve Fund	15%
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Marketing	10%
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10. Revenue Model

- Merchant fee per transaction (like Razorpay)
- Staking subscription fees for cashback tiers
- Remittance fees for cross-border payments
- Business APIs for integration with platforms

11. Competitive Analysis

BillPay Coin differentiates itself from competitors like Cred and Razorpay by combining traditional payment solutions with blockchain technology, providing instant crypto cashback, and enabling global remittances at lower costs.

12. Detailed Roadmap

Q3 2025:

- July: Token Launch (Completed)
- August: Whitepaper & Branding Finalization
- September: Telegram Community Launch

Q4 2025:

- October: Website & DApp Launch
- November: Initial Airdrop Campaign
- December: Marketing & Community Engagement

Q1 2026:

- January: Merchant Integration Pilot
- March: BillPay DApp Beta Testing (Recharge + UPI)

Q2 2026:

- April: Exchange Listings (DEX)
- May: Wallet Partnerships
- June: NFT-based Cashback Badges

Q3 2026:

- July: International Remittance Support
- August: DAO Governance Model Launch

13. Security & Audits

The BPC contract is deployed and verified on BSCScan. An external audit will be conducted before exchange listings to ensure the highest level of security and compliance.

14. Community & Governance

BillPay Coin will be governed by a community DAO model where major decisions such as liquidity usage, new features, and upgrades will be put to token holder votes starting Q3 2026.

15. Team & Vision

BillPay Coin was founded by Nilesh Mishra, an entrepreneur from Surat, India, dedicated to solving real-world financial problems using Web3. His journey from running a humble tea shop to launching a crypto utility project showcases his commitment, transparency, and long-term vision.

Future Hiring:

- Blockchain Developer
- Marketing & Community Manager
- Business Development Lead

16. Disclaimer

This whitepaper is for informational purposes only. Cryptocurrency investments carry risks. Please consult financial advisors and do your own research before making any investments.

For More Information:

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