



RUYI HYBRID WALLET

WHITEPAPER

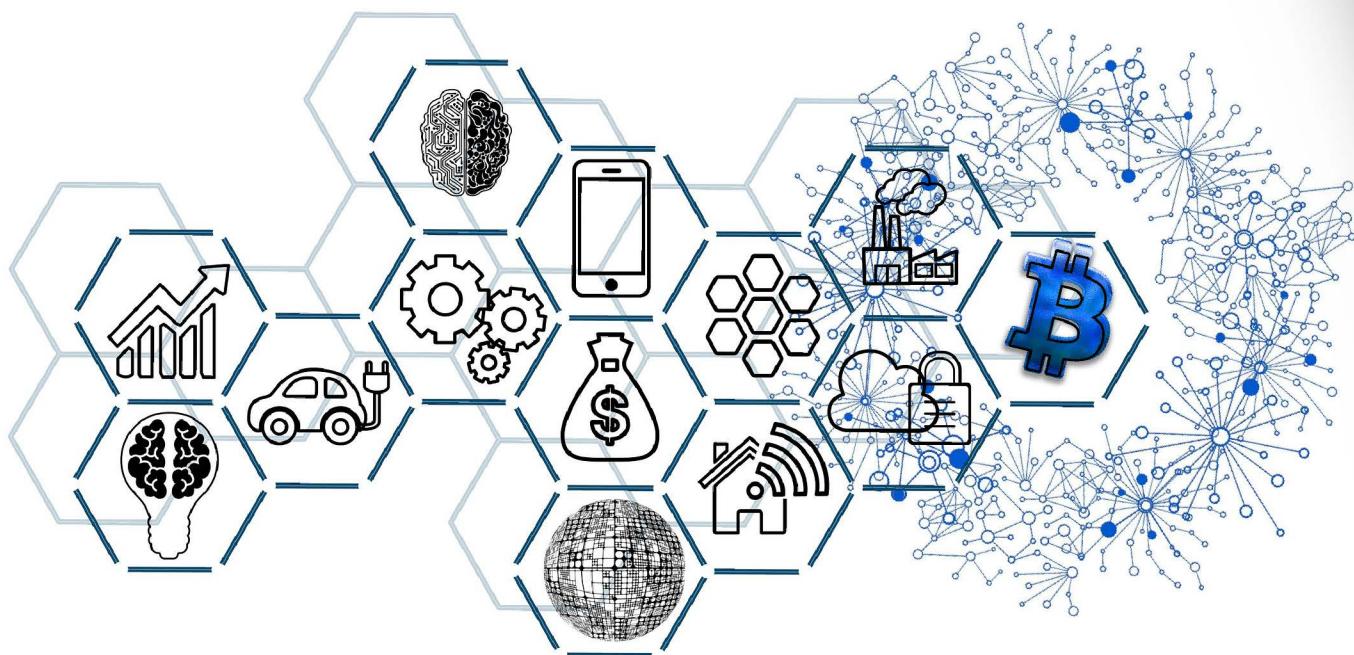


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WELCOME TO RUYI TECHNOLOGY

Ruyi Technology, Inc will revolutionize the way individuals and companies transfer, receive, and store different currencies seamlessly and securely by building a one-stop-shop platform.

Our platform will integrate online payments, C2C e-commerce, cryptocurrency & fiat exchange, multi-currency wallet, encrypted messaging, international remittances, and business integrations as well as social media and advertisements through our website and easy-to-use applications.

Ruyi Technology was established in December 2020 with head office in Singapore and customer support office in the Philippines. Our goal is to be the gold standard in terms of platform security, technology, customer support and service providers in the cryptocurrency industry by building partnerships with our users, community members, and investors anchored on mutual trust.

MESSAGE FROM THE CEO

“

Cryptocurrency is more than just a hype. We need to integrate it into our lives. Ruyiwallet will make it more accessible so that everyone can experience the fast, safe and borderless fun of cryptocurrency transactions.

”

THE BEST OF BOTH WORLDS IN CRYPTO



EXECUTIVE SUMMARY

PROJECT OVERVIEW

The Ruyi hybrid wallet is a multicurrency and dual wallet that allows its users to make cryptocurrency payments, store digital assets, encrypted messaging, trading, and do peer-to-peer transactions seamlessly, fast, and secure with low transaction fee.

Moreover, our users can switch between decentralized wallet and centralized wallet within the app; this option will give our users the best of both worlds in crypto.

Our wallet will also support multi blockchain exchange trading. Our ultimate goal is to become a fully functional blockchain.

The current process in completing cryptocurrency transactions is lengthy, complicated and involves the transfer of digital assets from one wallet to another - CeFi to DeFi and vice versa. And on top of this arduous exhaustive task, there's a high transaction fee and may also result in erroneous transactions potentially delaying and in worst cases losing assets. Furthermore, it jeopardizes our safety by exposing us to fraudulent activities such as phishing and hacking.

Ruyi wallet aims to bridge the gap between CeFi and DeFi. This is a hybrid one-stop-shop cryptocurrency wallet that can be used for billing, utilities, point of sale, payroll, remittance, messaging, and C2C transactions. It will eliminate the need to do multiple transfers of digital assets which will lessen the transaction fee, avoid potential errors, and block potential security risks. Bid your goodbyes to unnecessary multiple hard-to-use haphazard applications that take up so much of our time. Ruyi solves all of that with a hassle-free, seamless, secure, and easy to use wallet.

Ruyi wallet recognizes the rampant predicaments of crypto users and will be discussed further in the statement of the problem.

STATEMENT OF THE PROBLEM

1. Usage of several unnecessary apps

Purchasing tokens directly is not possible right now. To fulfill these transactions, you need to use two or more apps. This involves your online banking going to centralized exchange to decentralized exchange before buying a token. Not only does this take up so much time by having to switch between many apps, it also consumes a massive chunk in your phone storage.

Then there's the messaging applications that we use to communicate with our crypto friends and communities to get updates on the project that we are following. Messaging applications have been part of our crypto lives, but the current platforms right now are toxic, saturated and filled with bots and scammers.

Social media platforms became our news outlets on the current events in crypto and it has been a great marketing tool. It has also influenced how the market behaves but there are some people who are using these opportunities in price manipulation.

It has become harder to differentiate facts from fiction and the truth from lies.

2. Complicated Process

Any crypto user new to the space will have gone through an exhaustive process of learning the most basic transactions in crypto such as buying, selling, and transfers. There is no single efficient way to buy a token right now and aside from having to use multiple apps, the crypto space has never been user-friendly, especially for a first timer. You have to go through several transactions before getting the hang of the complex process.

3. Prone to errors

The lengthy and complicated process causes inadvertent human errors. These errors are costly as it leads to loss of assets and opportunity. Some errors happen during a token launch due to factors such as miscommunication, traffic on the blockchain, and incorrect wallet or contract address which affects the entire transaction. This is especially worse when it happens during a pre-sale or a launch of a token which makes it altogether more stressful.



4. Costly transaction fees

Users have ever since complained about the numerous and costly Blockchain fees depending on several factors including network congestion, transaction confirmation times (affected by liquidity providers), and transaction size (as measured in kilobytes; affected when converting crypto from multiple inputs such as faucet earnings or other micro-transactions).

Then after surviving the chaotic world of crypto trading you would want to take your capitals and gains but will have to face another challenge - getting your token to fiat and finally to the real world. The final process would again require us to use multiple apps which again are prone to errors.

5. Cybersecurity concerns

Cryptocurrency, being that it is in a form of digital cash, is stored in cyber wallets that are susceptible to a number of cybersecurity risks and threats. Unfortunately, these wallets are subject to theft and can easily be lost as hackers can penetrate wallets stored in the cloud. Should you even opt for a personal hard drive to store your cryptocurrency, you aren't completely safe.



6. Lack of customer service

Even with problems such as the complicated process, human errors, and account or security issues, it is still incredibly difficult to get a fix for crypto-related transaction problems. The Help and Support option is always there, but oftentimes you get an automated bot response rather than a live customer support who will walk you through a resolution.

The only option left then is to find a helpful article, and if you're lucky, you will get an answer to your question. But what if you're not? How can someone help you? How can you get the help that you need? It is imperative that users are given the support they need especially if they encounter a problem that endangers their hard-earned money. It is high time that users and their investments are protected through customer service support.





RUYI WALLET THE SOLUTION

Ruyi wallet is a hybrid platform that seamlessly integrates centralized and decentralized finance and caters to the needs of the crypto trading community. As we realize the challenges and risks that each investor has been facing, we incorporate more useful functionalities in our wallet to help them. More than just a storage for digital assets, we will integrate online/offline payments, messaging, DEX and CEX, Peer to peer transactions, social media, and advertisement.

The Ruyi wallet system address is divided into two parts, one is an online address and the other is an offline address, that is, the private key storage status of the address is online and offline. The fund deposit ratio of the two addresses is 1:4. After the user deposits the coin, the system will transfer the assets to the offline address by default. The actual transaction is done in the way of accounting, and the user will transfer the money from the online address only when the user withdraws the coin to the outside. In this way, even if the server is hacked, the loss will be controlled within 20%.

Moreover, we are going to be the first crypto currency platform that will have a 24/7 customer service team that will cater to concerns and issues in real-time. Our users will not be talking to bots but real live persons.

RUYI WALLET IN DEPTH

Cryptocurrency Payment

Utilize your cryptocurrency assets for payments such as online shopping, utilities, bill payments and other offline and online transactions while enjoying low transaction fees.

Our users can select between a centralized and a decentralized wallet within our app securely and seamlessly, thus providing the much needed flexibility.

Storing of Digital Assets

One of the most critical aspects in the cryptocurrency investment process is to have a secure storage of assets. Keeping safe your Digital Assets is really important, it is now used by businesses to influence purchasing behavior and raise brand awareness, it gives your products or services a visual image, and they allow you to connect with and engage your target audience through a variety of channels and mediums. It's similar to putting your valuable assets in a safe deposit box to protect & secure your assets from being stolen.

Exchange and Swap Services

Buy and Sell crypto faster than ever. Trade anywhere anytime using your compatible devices.

Through our multi blockchain function we will support multiple decentralized finance protocols that can exchange cryptocurrencies. Swapping tokens has never been this easy.

Security

Ruyi is using a Five-fold verification mechanism; SMS, Email, Google verification, Fingerprint verification and Face recognition. Local data is also encrypted with a military-grade AES256 password to ensure data security.

Large assets can be put into a decentralized wallet, and the private key can be saved by the user in an offline location making it more secure. Also, 80% of the assets of the centralized wallet are stored in offline addresses, even if there is a problem the loss can be minimized.

Moreover, Using Amazon web services & Google cloud platform as a dual backup system ensures that the data is foolproof.

Social Media Platform

Be in the know with the latest in the crypto-world through our own social media platform. We will usher our users into a new era in social media free of fake news, mind conditioning that leads to price manipulation, and redundant bot-like messages and posts.



RUYI WALLET IN DEPTH

Messaging

One of the most important aspects in a person's life is to be able to communicate and share information to other people. Ruyi understands the need for a reliable messaging platform which is why we decided to add this feature.

Ruyi's messaging platform is encrypted and multi-functional. It has video call, voice call, location sharing, contact sharing, and asset transfer. Photos, videos and transferring of other files is also supported by our messaging platform.

The red packet inside the messaging is also a fun way of giving gifts or prizes to each other.

Advertisement

Advertising is a big industry not just in crypto but in other businesses whether online or offline. We have seen this opportunity and our platform will be a powerful vehicle in bringing the information to its intended audience. Using this platform, we can help not just other crypto projects and startups but also established companies in reaching more people.

This will be an income generating feature for Ruyi and we plan to share this to our stakeholders.

Customer Support

In order to provide our users the best experience, we have a well-trained customer support team ready to address issues and resolve them in a timely and efficient manner.

No more waiting for 24 to 48 hours for a response in your query as our live customer support team is available 24/7. Our customers will not be talking to bots but with a real human being with empathy and willingness to help in resolving an issue.

Our team is also equipped with powerful tools to help our customers in the event of theft, hacking, scams and honeypots. We are trained to handle reports professionally and make sound decisions based on the evidence presented.





TOKEN INFORMATION

INTRODUCTION

Ruyi Technology is an established company with a working product and has more than enough capitalization for continuous operation and support our existing and incoming manpower.

The main purpose of our BSC token launch is for mass adoption more than crowdfunding. We would like to utilize the power of the crypto communities to propel our product towards a successful deployment and acceptance. We aim to have 10,000 beta testers before the actual deployment of ruyi wallet in the android and iOS platforms.

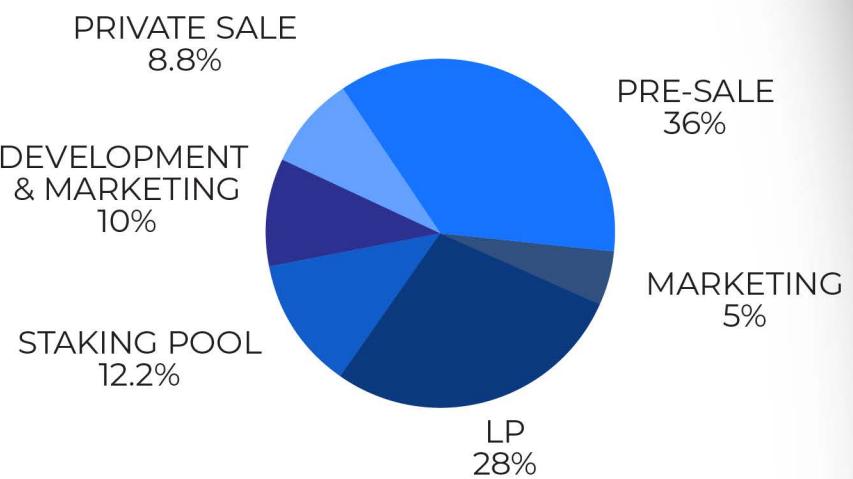
Token Supply: 1,000,000,000 RYB

Ruyi Token will have 1-Billion supply with an initial value of \$0.00125. The liquidity pair will be with BUSD making the token more stable and independent of BNB price action. Initial market cap (MC) will be \$1,250,000.

The LP will be locked for one (1) year and may be re-locked thereafter.

Token Distribution:

PRIVATE SALE	8.8%
PRE-SALE	36%
MARKETING	5%
LP	28%
LOCKED TOKENS	12.2%
STAKING POOL	10%
DEVELOPMENT & MARKETING	





TOKEN INFORMATION

PRIVATE SALE INFORMATION

We had an exclusive and fully KYC'd private sale from reputable crypto community individuals to prevent coordinated dumping on the project. Moreover, the majority of the private sale goes to the stock market community and private investors (outside crypto) to ensure the project's stability in terms of capitalization.

Private sale funds will be used for marketing, smart contract creation and audits, team set-up, and other pre-launch expenditure. All expenses shall be audited by our in-house finance lead and reported to the private presale community.

PRIVATE PRE-SALE

After several discussions with different launch pads and our supporters, the core team decided to have a private pre-sale instead of a public sale. This decision aims to give the tokens to the investing public rather than to projects or companies that will expose us to the risk of dumping.

100% of the private pre-sale funds will be allocated to the liquidity pair to ensure a strong foundation for the project.

WHITE LIST PRE-SALE

We had an additional fully whitelisted presale using HNW launchpad for 150K BUSD hardcap to accommodate more investors.

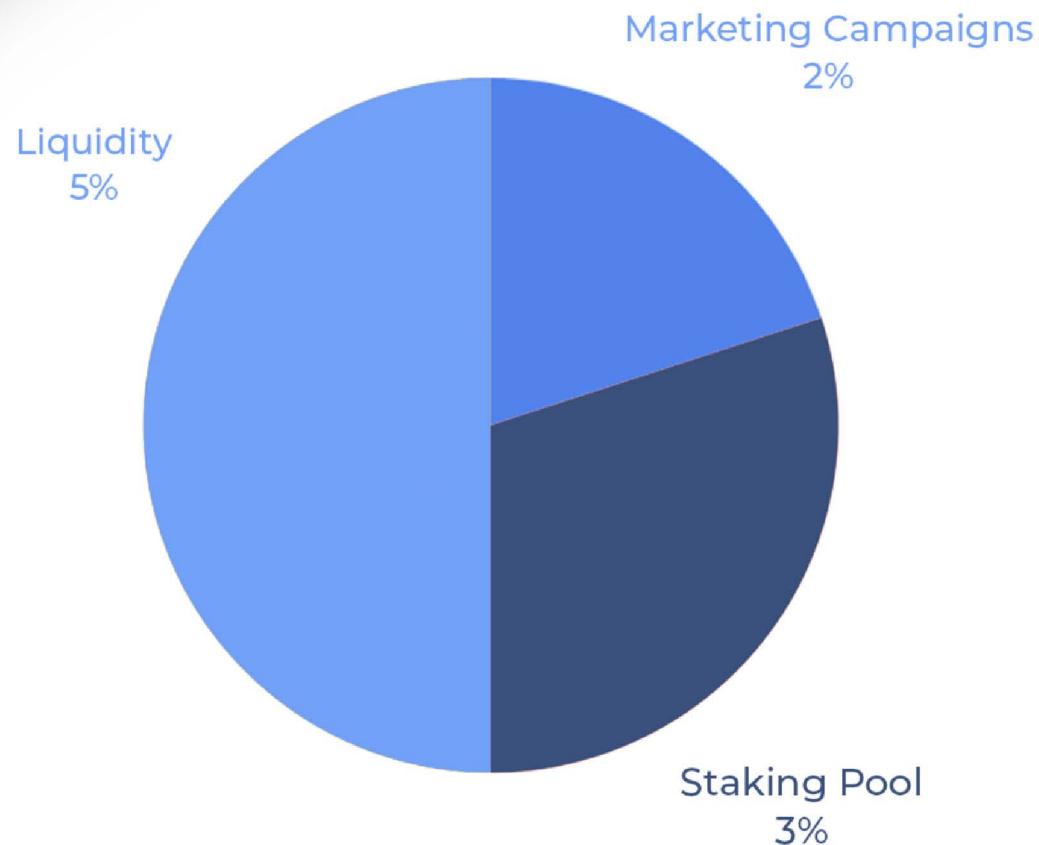
TOKEN VESTING

All presale tokens are vested. There will be a 14 days cliff, then 10% of the tokens will be airdropped each week for the private sale and private presale participants.

Whitelisted presale participants can claim their tokens from the HNW launchpad and will have the same vesting rules.



TOKENOMICS



Tax System

For every buy, sell and transfer of RYB there will be a 10% tax to maintain the continuous growth of the project. The 10% tax will be distributed to the following;

2% is swapped and liquidated to BUSD to use for the application development and post marketing campaigns.

3% is kept in the staking pool. More information about the staking will be added in the upcoming updates of this whitepaper.

5% is added to the liquidity to keep the token price stable.

HOLDERS REWARD PROGRAM

STAKING

Investors can stake their tokens to earn reflections from the staking pool. 30% from the tax goes to the staking pool and the amount of rewards is based on transaction volume.

After the presale vesting period, the staking poll will be unlocked to boost the reward. This will provide better APR to our holders.

TOKEN UTILITY

Once we have established our own blockchain that focuses on finance, commerce, trading, and advertising our RYB will get even more value. The holders will benefit the most from this transition due to capital value appreciation.

Ruyi will issue its own stable coin, RUSD.

RYB will be the native token/coin of the whole blockchain ecosystem and all transactions will utilize this asset. Therefore as a token holder in the early stages this will be so much rewarding.

PROFIT SHARING

Ruyi technology plans to extend the reward from the corporate world to the crypto space by sharing a portion of our profits to the diamond hand holders - the true believers.



ROADMAP

Ruyi Corporate

2020

- Q3**
- Planning and conceptualization
 - Business registration and incorporation
 - Establishment of the Platform Development Team
 - Framework set-up
- Q4**
- Establishment of the Human Resource and Admin Team
 - Manpower recruitment and pooling
- 2021**
- Q1**
- Establishment of the Finance Team
 - Establishment of the Legal Team
- Q2**
- Manpower recruitment and pooling
 - Corporate planning and reporting
- Q3**
- Establishment of the Customer Service Team
 - Customer Service Team Training
 - Initial coordination of crypto business licensing
 - Partnership with Google Cloud Services
 - Partnership with Amazon Web Services - SG
 - MSB application
- Q4**
- Setting up of Project Development Team
 - Manpower recruitment and pooling
 - Outsourcing of a Multimedia / Creative company
 - Submission of licensing for crypto business
 - Coordination with Simplex for payment integration
 - Secured MSB licenses
 - Submission of Annual Report
 - Planning sessions for FY 2022



ROADMAP

Ruyi Corporate

2022

Q1

- Manpower recruitment and company expansion
- Establishment of Quality Assurance Team (QA)
- Simplex partnership.
- Application of licenses to more territories
- Corporate marketing campaign
- Internal Audit
- Failure mode and effect analysis (FMEA)
- DEX listing application and coordination

Q2

- Corporate partnerships
- Increase company capitalization
- Corporate marketing campaign

Q3

- Preparation of requirements for CEX
- CEX listing application
- Corporate marketing campaign

Q4

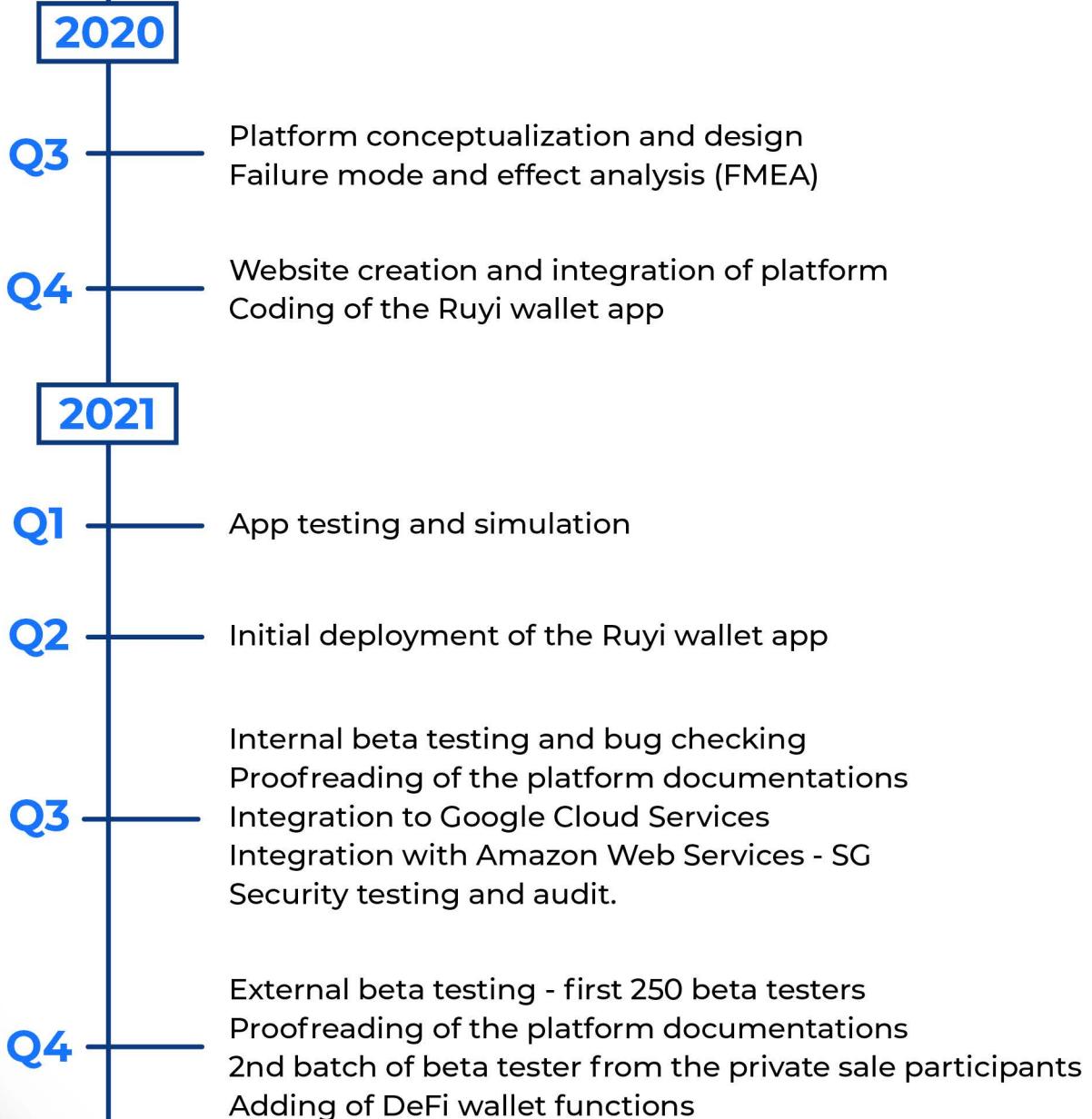
- Manpower recruitment and company expansion
- Corporate marketing campaign
- Coordination and partnership for e-Commerce

2023

Q1

- Corporate marketing campaign
- Acquisition and partnerships
- Preparation of requirements for Ruyi Blockchain





2022

Q1

Deployment of the Ruyi hybrid wallet on Google play store and Apple store

Payment methods Integration

Failure mode and effect analysis (FMEA)

Q2

Launching of Ruyi's own Social Media platform

Integration of Advertisement in the Ruyi wallet.

Mass adaption - 100K Platform users

Q3

Integration of NFT Marketplace

Integration of Ruyi Staking

Integration of Ruyi DEX

Integration of Ruyi Launchpad

Q4

Ruyi Centralized Exchange

Integration of Remittance services

Mass adoption - 500K Platform users

2023

Q1

Business Integration and e-Commerce

Preparation for Ruyi Blockchain



2021

Q3

Token feasibility study
Failure mode and effect analysis (FMEA)

Q4

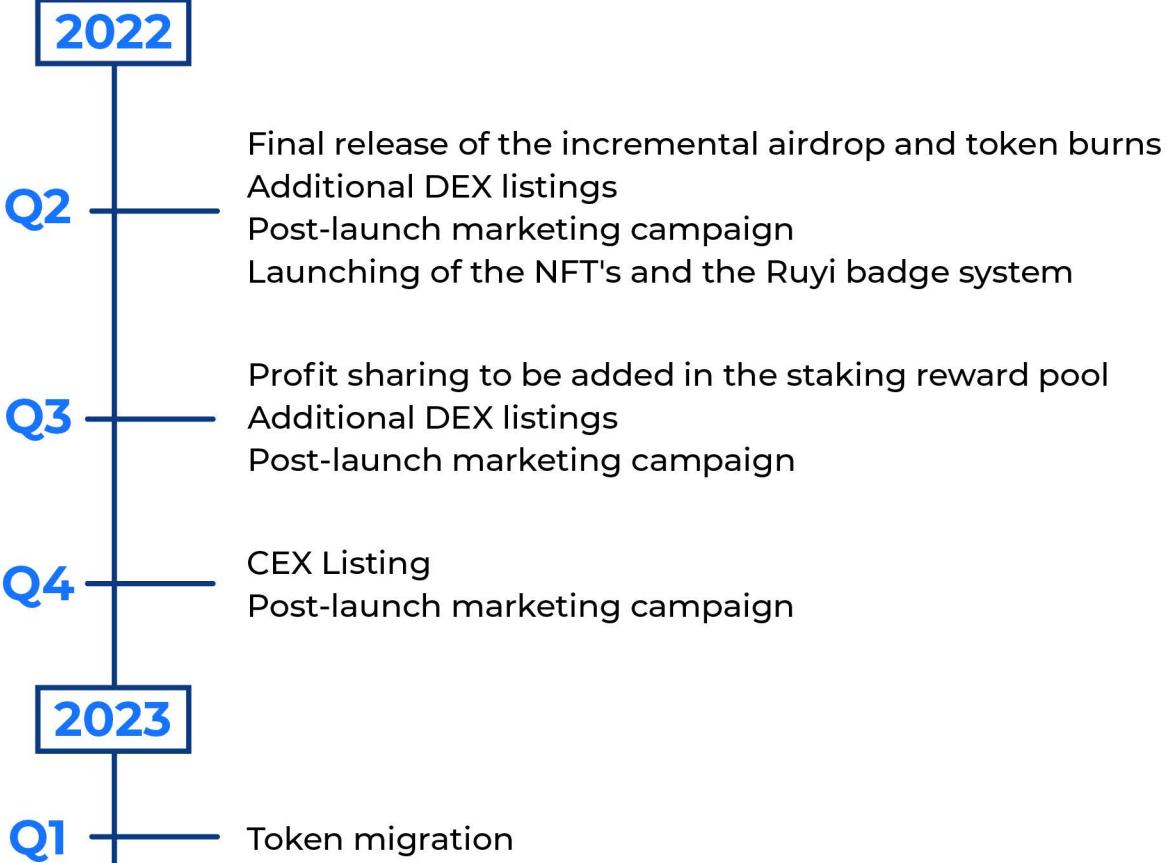
Pre-launch marketing campaign
Setting up of the Telegram community
Social media account creation
Creation of the whitepaper
Private presale
Public sale
Smart contract coding and audit
Smart contract secondary audit
Token DEX listing
Post-launch marketing campaign
Application for CG / CMC listing
Implement staking (subcontracted)

2022

Q1

Post-launch marketing campaign
Additional DEX listings
Incremental airdrop and token burns
Post-launch marketing campaign
Failure mode and effect analysis (FMEA)
Corporate buy back - when necessary







THE TEAM



Shaun
Lead, Product Development
Ruyi Singapore



Walid Ibrahim
Lead of Operations
Ruyi Technology Inc.



Christian Talento
Lead, Project Development
Ruyi Technology Inc.



Roberto Da Silva
Lead, Marketing
NK Marketing Company



Bernadette Alejo
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Johanne Gonzales
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