

TOPAY Foundation Pitch Deck

Version: 1.1 (Security Enhanced, July 2025)

1. Welcome to TOPAY

Imagine a world where your money moves instantly and securely, where a simple mistake—sending funds to the wrong address—can be undone, and where quantum computers no longer threaten your savings. TOPAY Foundation is building a blockchain ecosystem that's fast, transparent, quantum-safe, and human-centered.

2. Why Change Is Overdue

- **Quantum Risk:** Classical cryptography (ECC) is vulnerable to future quantum attacks.
 - **Hidden Fees:** Users face unpredictable charges and long waits for confirmations.
 - **Irreversible Errors:** No safety net for mistaken transfers.
 - **Enterprise Friction:** Lack of seamless crypto-native payment rails.
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3. Our Human-Centered Solution

- **Quantum-Resistant Security:** Custom 510-bit lattice encryption to withstand quantum threats.
 - **Reversible Transactions:** Community-driven rollback feature to correct mistakes.
 - **Transparent, Fair Fees:** Small, fixed percentage fees visible on-chain.
 - **Fragmented-Block Architecture:** Parallel fragments allow devices from smartphones to IoT to keep up.
 - **Developer-Friendly SDK:** One-line integration for payments, refunds, and real-time monitoring.
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4. Security & Consensus (NEW)

- **Proof-of-Stake (PoS) + BFT Consensus:** Validators must stake TPY tokens and participate in supermajority voting to finalize new blocks—ensuring network integrity, instant finality, and slashing of dishonest actors.
 - **Quantum-Safe by Design:** All signatures and validator votes use lattice-based encryption for resilience against quantum attacks.
 - **Economic Penalties for Bad Actors:** Slashing and governance allow rapid removal of malicious validators, protecting users and the network.
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5. Real-World Impact

- **40% Higher Throughput:** Parallel fragments deliver faster settlements than legacy chains.
 - **15-Minute Error Recovery:** Pilot reversed a 100 TPY mistake in under 15 minutes.
 - **50% Dev Time Saved:** Partners cut payment integration time in half with our SDK.
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6. Tokenomics

- **Token Name:** TOPAY (TPY)
- **Total Max Supply:** 2,000,000,000 TPY
- **Utility:** Payment rail, staking for security, governance voting, ecosystem incentives

Initial Circulating Supply: 50% (1,000,000,000 TPY)

- Airdrop: 5%
- Public Sale: 5%
- Private Sale: 10%
- Liquidity & Exchanges: 7.5%
- Grants & Partnerships: 7.5%
- Team & Advisors: 7.5%

Remaining Supply: 50% (1,000,000,000 TPY)

- Foundation & Ecosystem: 30%
 - Community Rewards: 15%
 - Reserve: 5%
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7. Governance

- **Quorum:** 5% of circulating TPY
 - **Standard Votes:** $\geq 50\%$
 - **Critical Upgrades:** $\geq 66\%$
 - **DAO-controlled treasury** for ongoing growth and resilience
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8. Roadmap

- **Mid-2025:** R&D complete, SDK launch, community grants kickoff
 - **Early-2026:** Testnet live, security audits, pilot merchants onboard
 - **Late-2026:** Public rollback testing, governance charter finalized
 - **Early-2027:** Mainnet launch with staking incentives and merchant network
 - **End-2027:** 100+ countries supported, 3B mobile nodes active
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9. Team & Advisors

- **Core Team:** Cryptographers, payment veterans, blockchain engineers
 - **Advisors:** Quantum security & fintech leaders
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10. Call to Action

Developers, validators, merchants, investors: Join us in building a future where finance is fast, fair, and fearless.

- **Website:** www.TOPAYFOUNDATION.com
- **Contact:** contact@topayfoundation.com