

HedgyPay

Decentralized Payments on Hedera

Vision: Empowering instant, low-cost global payments using Hedera's fast, carbon-negative network.

Problem: Traditional payment systems are slow, expensive, and limited by intermediaries. Web3 solutions often face scalability and usability challenges.

Solution: HedgyPay uses Hedera Token Service (HTS) and Consensus Service (HCS) to create a seamless, borderless payments platform with near-zero fees and instant finality.

Key Features:

- Instant, low-fee transactions
- Tokenized value transfers
- Merchant integration APIs
- Wallet-to-wallet payments
- Carbon-negative network benefits

Architecture Overview:

Built on Hedera's HTS and HCS for transaction execution and validation. Smart contracts handle escrow and conversion. The frontend uses React with the Hedera JS SDK for wallet interaction.

Market Opportunity: Global remittance and merchant payment markets are growing fast. HedgyPay bridges traditional and crypto payments with real-world usability.

Roadmap:

Q4 2025: MVP launch on Hedera Testnet

Q1 2026: Merchant beta integration

Q2 2026: Mainnet deployment

Q3 2026: Cross-chain support

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