PAYHUA

PAYHUA PROTOCOL WHITEPAPER

1 Executive Summary

Payhua is a ground-breaking global leader in providing recurring payments solutions on blockchain for individuals and businesses. Our payment platform support multiple chains. Our platform supports multiple chains, including Binance Smart Chain (BSC) and Polygon (MATIC), making it accessible worldwide.

Built on blockchain technology, Payhua offers automatic subscription services, providing a trusted and cost-effective solution for recurring cryptocurrency transactions. We aim to revolutionize the digital payment landscape by facilitating everyday management of cryptocurrencies.

By building a solid foundation for scalable and secure services in a regulated environment, Payhua will be the key platform for recurring payments on the blokchain in the near future, including merchant payments, cross-border payments transfers and more. Most importantly, Payhua is available to everyone – from users to businesses of all sizes.

The platform allows to create your own modules using the SDK, Payhua offers customization for your unique business needs. Unlike some other payment platforms, Payhua doesn't takes excessive transcation fee for the operations.

PAYHUA Community Benifits

An Open Platform
that is completely trustless, no counterparty involved.

Operates on Trustless
system, utilizing smart contracts without centralized endpoint.

Operates on Decentralized
infrastructure, ensuring transparency and security.

Support Multichain
Currently, we support Binance Smart Chain (BSC) and Polygon (MATIC).

With Easy Integration
Users can simply create a subscription link and share the link to the user.

Supports All Tokens
on Binance Smart Chain (BSC) and Polygon (MATIC) chains.

Payhua , the Payhua platform native token, is a universal Stellar-based token extensively used within and outside the Payhua platform, representing a universal fee. It is designed to benefit our growing B2C and B2B user communities, , help our customers save on fees and let them access unique financial rewards if they do the transaction in Payhua.

Backed by the community, a globally-renowned financial institution, Payhua has spent the past 3 years revolutionising recurring payments on blockchain.

2 Background:

2.1 Vision:

As great supporter in blockchain technology and a cashless society, we have built a platform that can address the limitations of blockchain technology by offering seamless and effective recurring payment solutions.

Our focus is on facilitating the adoption of the token economy by creating solutions, for the most relevant use cases. Analysing the current status of the blockchain-based financial services segment, we have ascertained that reccuring paymets were needed in the space.

Crypto-based financial services that lie outside the trading and exchange vertical are less developed. When it comes to payments, insurance, , lending, reccuring payemtns asset management and so on, there are no recognisable winners.

Our main focus targets blockchain-based, payment-related use cases, and recurring payments is one of those. The over-saturated trading vertical is not a priority for us.

Having initiated our venture by facilitating individuals and businesses to seamlessly accept cryptocurrency payments in their daily transactions, we have now become the pioneering platform globally to develop a corporate solution. Payhua offers a comprehensive solution for all kinds of businesses engaging in recurrent payments on the blockchain, utilizing Multichain EVM and crypto wallets.

Our vision for the future of the token economy correlates with a real trend towards technological mass adoption. Given our focus on payments, we strive to offer the best-in class platform for individual customers and businesses alike. We have been market leaders in providing a custom solution for reccuring payments on blockchain .

Our aim is to continue developing practical solutions for our customers, both businesses and consumers, with a view to becoming the goto platform in the payment environment of the future.

2.2 History:

Payhua was founded with the aim of providing a solution that ensures user and merchants to receive recurring cryptocurrency payments into everyday life.

Payhua achieved its goal of creating a truly innovative hybrid crypto currency solution that captured the imagination of both users and merchants.

2.3 Addressable Market

Given the growth of the token economy so far, we anticipate mass adoption across both emerging and developed economies. With advance in technology and knowledge we believe that blockchain-based payments will become an essential tool for the population – currently numbering around two billion people worldwide.

At the same time, blockchain technology has revolutionised the entire e-commerce ecosystem by providing tremendous benefits to both merchants and customers in developed and developing economies.
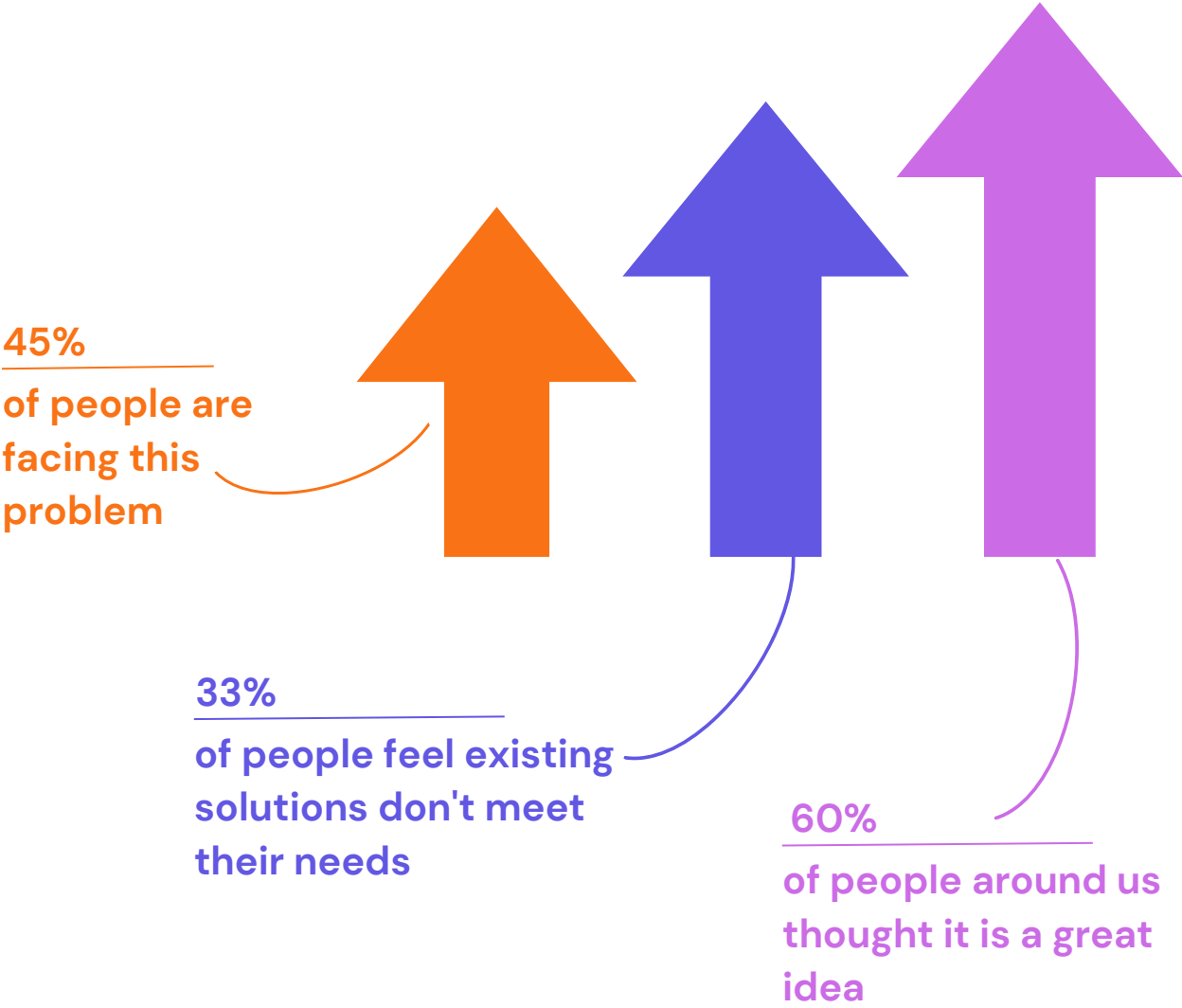
By providing an easy solution for merchants and their customers to accept/pay recurring payments , the existing market will eventually be reshaped by blockchain based payment rails.

2.4 Client base forecast:

Firstly, Payhua has always focused on real use cases, such as payments. Secondly, Payhua is a first-mover and true innovator, while we are aware that competing companies try to imitate what Payhua is doing but , in reality the competition is very low.

In fact, there is no single company in the world that offers Payhua's services on a global scale and in a regulated environment.

PAYHUA Aligns with Market Trends

45%

of people are facing this problem

33%

of people feel existing solutions don't meet their needs

60%

of people around us thought it is a great idea

Our typical approach is to obtain the required licences, grow the team, localise the product, grow the community, and grow the client base. In future we are planning to provide out custom solution for companies that operates on subscription based model such as Netflix, and more.

3 Payhua Protocol

The Payhua platform is designed from scratch and 99% built in-house. This unique approach has enabled Payhua to build systems using technology that transforms the payment experience – making transactions faster, more efficient and more secure for everyone.

Moreover Payhua operates on a trustless system, utilising smart contracts and without the need for a centralised endpoint. While designing the platform, we paid particular attention to security and safety. Payhua operates on a decentralised infrastructure, ensuring transparency and security..

3.1 Features

- Trustless: Payhua operates on a trustless system, utilizing smart contracts and without the need for a centralized endpoint.

- Open Source: Payhua is completely trustless; no counterparty involved.

- Decentralized : Payhua operates on a decentralized infrastructure, ensuring transparency and security.

- Easy Integration: With User Interface so easy to use, simply create a subscription link and share the link to the user.

- Multichain EVM: We support multiple chains. Currently, we support Binance Smart Chain (BSC) and Polygon (MATIC).

- All Tokens: Payhua supports all standard tokens on Binance Smart Chain (BSC) and Polygon (MATIC) chains.

At Payhua, we've crafted a platform that redefines the way merchants and users engage in recurring payments. Here's a glimpse into what we offer:

For Merchants: Easily set up subscription services effortlessly. Payhua empowers merchants to establish subscription models seamlessly, enabling users to subscribe and make recurring payments with unmatched ease.

For Users: Experience convenience at your fingertips. Payhua provides a user-friendly platform where subscribing to preferred services requires just a few clicks, offering a hassle-free subscription experience.

Decentralization at its Core: Payhua operates on a trustless system, leveraging smart contracts to handle all transactions and operations. By eliminating centralized databases, Payhua ensures a decentralized and secure experience for every user.

4 Payhua Token Sale

4.1 Overview

Payhua Token (Payhua) is a utility token based on the Ethereum blockchain.We chose the Ethereum blockchain because we believe it is the most suitable blockchain for payments, due to its low cost-per-transaction, high transaction throughput and native compliance framework.

4.2 Token utility:

Payhua Token (Payhua) is a utility token operating on the Ethereum blockchain. We opted for the Ethereum blockchain because we perceive it as the most fitting blockchain for payments, owing to its economical transaction costs, elevated transaction capacity, and inherent compliance structure.

4.3 Token Distribution

Public Sale: 50 MILLION

Seed/Private Round: 15 MILLION

Platform Reserve: 15 MILLION

Team: 8 MILLION

Partnerships: 2 MILLION

4.4 Use of funds

Funds from the token sale will support Payhua's global scaling efforts.

An R&D investment is required to design and develop a best in class platform for merchants, to enable them to seamlessly accept payments with instant settlements worldwide.

The rest of the funds will be added to our liquidity reserves in order to maintain regulatory capital.

5 Competitive Advantages

State-of-the-Art Security: Payhua prioritizes customer security and safety, implementing industry-best solutions and undergoing regular audits.

First-Mover Advantage: As a first-mover and true innovator in the space, Payhua has a competitive edge with low competition globally.

Global Reach: Payhua offers its services globally in a regulated environment, unmatched by any single company worldwide.

6 Disclaimer

This White Paper has been issued by Payhua, and should be read in conjunction with Payhua's terms and conditions (the "Terms").

The purpose of this White Paper is to provide prospective purchasers with the information on Payhua's project to allow the prospective purchasers to make their own decision as to whether or not it wishes to proceed to purchase Payhua token. ("Payhua"). This White Paper does not constitute an offer or invitation, or any other sale or purchase of shares, securities, or any of the assets .

The publication of this White Paper and the offering of Payhua may be restricted in certain jurisdictions. It is the responsibility of any person in possession of this White Paper and any persons wishing to make an application for Payhua.

This Whitepaper does not form any legal relationship between Payhua and participants of the token sale. The purchase of Payhua is only possible after accepting the terms subject to purchaser having completed.

Payhua shall not be held responsible or liable for any losses, damages, or harm arising from participation in this token sale. Payhua shall not be used for any kind of speculative, investment, or financial purposes.

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7 Risk Management

Investor, legal and regulatory, market and operational risks are set out in the Terms. You should review these risks before purchasing Payhua.