



PAYFLOW

DECENTRALIZED, SECURE TOKEN

YOUR NEW PAYMENT SOLUTION

WWW.PAYFLOWTOKEN.COM



1. ABOUT US

- Disclaimer
- Terms
- Cookies and
- Privacy Policy



2. OUR FEATURES

- Transfer
- Swap
- Buy
- Balance
- Transactions
- NFTs
- **LIQUIDITY FARM**
 - How to farm PACHA
- Staking Pool



3. PAYFLOW TOKEN (PFT)

- PTF
 - Tokenomics
- HOW TO BUY PFT**
- Instruction video



4. PAYCHAIN TOKEN (PACHA)

- PACHA
- Tokenomics



WHAT IS PAYFLOW

PayFlow (PFT) is a decentralized, secure token based on the BNB Smart Chain.

PayFlow is here to simplify your experience in the BSC space by specialized upcoming developed systems.

With high goals to make your following tasks easier and simpler.

Such as trading, which includes buy and sell functions. And PayFlow Payment system, with functions to make online payments, with as low commissions as it can be.

We are seriously focused on product speed and performance. Main strengths are in the team, who are Technical development gurus, by making developments for living. PFT has also gathered the strong team, with teammates from all over the world.

The strength is also in their transparency, because they have nothing to hide! Team is fully Doxxed, Safe, and contract has been audited.

You also find articles, which will let you know more about PayFlow (PFT).

More information about PayFlow and our features:



DISCLAIMER, TERMS, COOKIES AND PRIVACY POLICY



DISCLAIMER

Please read this notice carefully (legal disclaimer) before continuing reading Terms, Cookies and Privacy Policy. issued by PayFlow. This legal disclaimer refers to each person who reads this document. This notice can also be subject to changes in the future. Documents from PayFlow does not represent a legal relation. The purpose of whitepapers is providing information and presenting the technical aspect of the PayFlow platform and PayFlow token. Maximal efforts have been made to make this document contain the true and all the latest information. This document is not a professional investment advice and this is not a personal investment recommendation for purchasing PayFlow token or any other cryptocurrency. Whitepapers are not a legal document and have no legal value in any possible direct or indirect claim for compensations for any kind of damage, including possible damage caused by loss of profit or investments.

The PayFlow documents has been published and issued by PayFlow for informational purposes only and is required to be read alongside the terms if the prospective purchaser plans to use any of the PayFlow products. This document is a working document and is subject to changes and errors. Any purchase or use of services from PayFlow creates a binding arbitration agreement between PayFlow and the user/purchaser as the Terms are outlined.

The Whitepaper does not constitute a prospectus for the purposes of [Directive 2003/71/EEC, and the amending directive 2010/73/EU] [Regulation (EU) 2017/1129], and is not intended to constitute an offer of securities or a solicitation for investments in securities in any jurisdiction.

Published & Copyright by: PayFlow [PFT] - All rights reserved.

a. Investment Disclaimer:

Neither PayFlow or the PayFlow team will ever endorse any 3rd party platform, token, or software. While other teams and projects may use our products or even be partnered, integrated, or affiliated with PayFlow, this does NOT equate to financial advice or an endorsement of any kind. Always do your own research and due diligence before making any investment. #DYOR

b. Website Disclaimer:

Information published on PayFlowtoken.com or any subdomain from PayFlow. The website PayFlowToken.com provides information and material of a general nature. You are not authorized and nor should you rely on the website for legal advice, business advice, or advice of any kind. You act at your own risk in reliance on the contents of the website. Should you make a decision to act or not act you should contact a licensed attorney in the relevant jurisdiction in which you want or need help. In no way are the owners of, or contributors to, the Website responsible for the actions, decisions, or other behavior taken or not taken by you in reliance upon the website.

Risks related to the use of Cryptocurrencies. The website(s) will not be responsible for any losses, damages or claims arising from events falling within the scope of the following five categories: Mistakes made by the user of any crypto-related software or service, e.g., forgotten passwords, payments sent to wrong addresses, and accidental deletion of wallets. Software problems of the website and/or any crypto-related software or service, e.g., corrupted wallet file, incorrectly constructed transactions, unsafe cryptographic libraries, malware affecting the website and/or any crypto-related software or service. Security problems experienced by the user of any crypto-related software or service, e.g., unauthorized access to users&apps; wallets and/or accounts. Actions or inactions of third parties and /or events experienced by third parties, e.g., bankruptcy of service providers, information security attacks on service providers, and fraud conducted by third parties.

Investment risks The investment in PFT and other cryptocurrencies can lead to loss of money over short or even long periods. The investors in PFT and other cryptocurrencies should expect prices to have large range fluctuations. The information published on the website cannot guarantee that the investors in PFT and other cryptocurrencies would not lose money. Always do your own research.



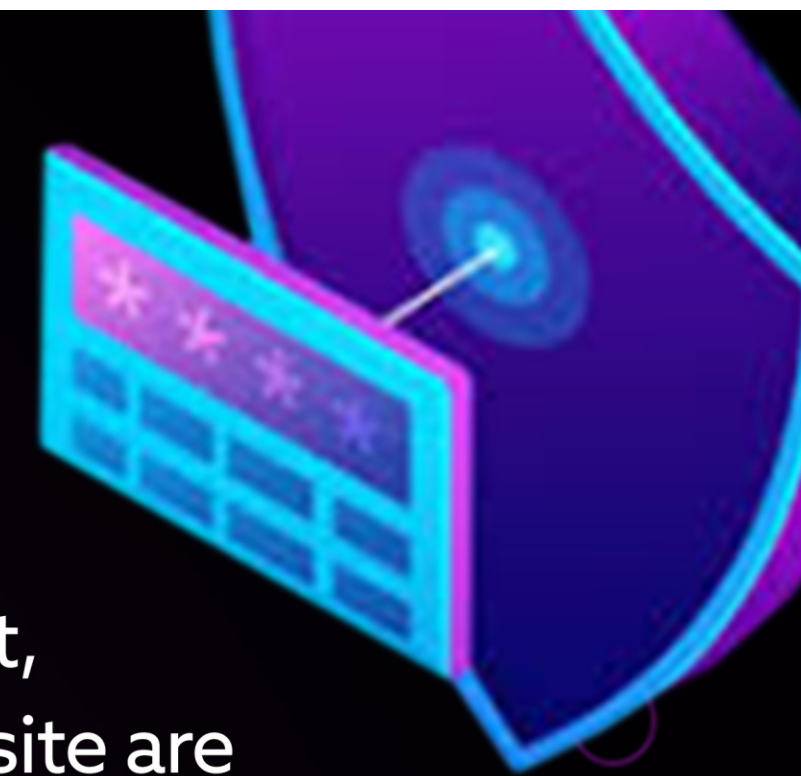
Compliance with tax obligations The users of the website are solely responsible to determine what, if any, taxes apply to their cryptocurrency transactions. The owners of, or contributors to, the website are NOT responsible for determining the taxes that apply to cryptocurrency transactions.

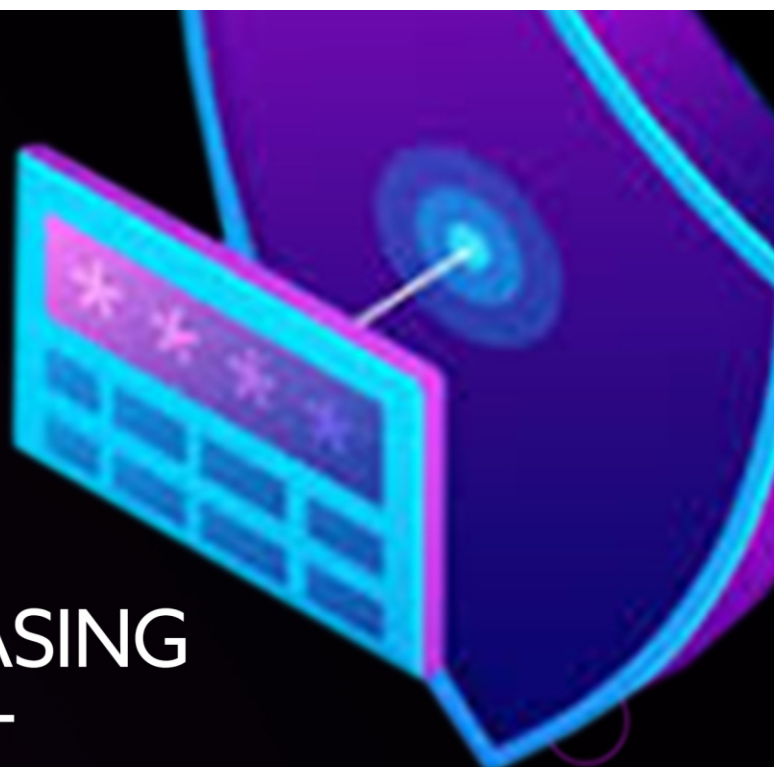
- The website does not store, send, or receive cryptocurrency The website does not store, send or receive cryptocurrency. This is because cryptocurrency exist only by virtue of the ownership record maintained in the blockchain network. Any transfer of title in cryptocurrency occurs within a decentralized network, and not on the website.

No warranties The website is provided on an "as is" basis without any warranties of any kind regarding the website and/or any content, data, materials and/or services provided on the website.

Limitation of liability Unless otherwise required by law, in no event shall the owners of, or contributors to, the website be liable for any damages of any kind, including, but not limited to, loss of use, loss of profits, or loss of data arising out of or in any way connected with the use of the website.

Arbitration The user of the website agrees to arbitrate any dispute arising from or in connection with the website or this disclaimer, except for disputes related to copyrights, logos, trademarks, trade names, trade secrets or patents.

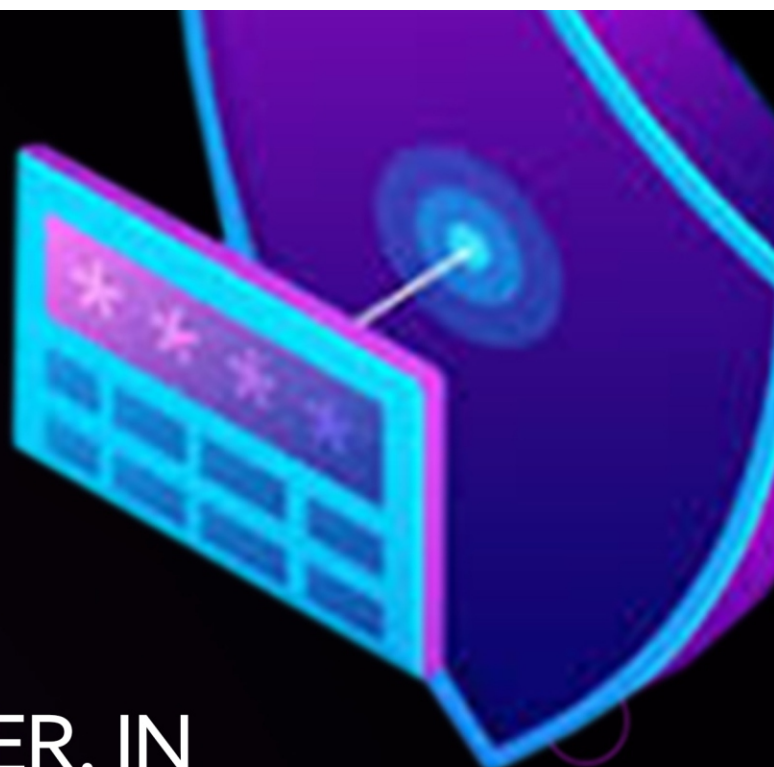




Disclaimer of Warranties THE PURCHASER EXPRESSLY AGREES THAT THE PURCHASER IS PURCHASING PFT AT THE PURCHASER'S SOLE RISK AND THAT PFT IS PROVIDED ON AN "AS IS" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF TITLE OR IMPLIED WARRANTIES, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE (EXCEPT ONLY TO THE EXTENT PROHIBITED UNDER APPLICABLE LAW WITH ANY LEGALLY REQUIRED WARRANTY PERIOD TO THE SHORTER OF THIRTY DAYS FROM FIRST USE OR THE MINIMUM PERIOD REQUIRED). WITHOUT LIMITING THE FOREGOING, NONE OF THE PFT TEAM WARRANTS THAT THE PROCESS FOR PURCHASING PFT WILL BE UNINTERRUPTED OR ERROR-FREE.

Limitations Waiver of Liability THE PURCHASER ACKNOWLEDGES AND AGREES THAT, TO THE FULLEST EXTENT PERMITTED BY ANY APPLICABLE LAW, THE DISCLAIMERS OF LIABILITY CONTAINED HEREIN APPLY TO ANY AND ALL DAMAGES OR INJURY WHATSOEVER CAUSED BY OR RELATED TO (i) USE OF, OR INABILITY TO USE, PFT OR (ii) THE PFT TEAM UNDER ANY CAUSE OR ACTION WHATSOEVER OF ANY KIND IN ANY JURISDICTION, INCLUDING, WITHOUT LIMITATION, ACTIONS FOR BREACH OF WARRANTY, BREACH OF CONTRACT OR TORT (INCLUDING NEGLIGENCE) AND THAT NONE OF THE PFT TEAM SHALL BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY OR CONSEQUENTIAL DAMAGES, INCLUDING FOR LOSS OF PROFITS, GOODWILL OR DATA, IN ANY WAY WHATSOEVER ARISING OUT OF THE USE OF, OR INABILITY TO USE, OR PURCHASE OF, OR INABILITY TO PURCHASE, PFT, OR ARISING OUT OF ANY INTERACTION WITH THE SMART CONTRACT IMPLEMENTED IN RELATION TO PFT. THE PURCHASER FURTHER SPECIFICALLY ACKNOWLEDGES THAT THE PFT TEAM IS NOT LIABLE FOR THE CONDUCT OF THIRD PARTIES, INCLUDING OTHER PURCHASERS OF PFT, AND THAT THE RISK OF PURCHASING AND USING PFT RESTS ENTIRELY WITH THE PURCHASER. TO THE EXTENT PERMISSIBLE UNDER APPLICABLE LAWS, UNDER NO CIRCUMSTANCES WILL ANY OF THE PFT TEAM BE LIABLE TO ANY PURCHASER FOR MORE THAN THE AMOUNT THE PURCHASER HAVE PAID TO THE COMPANY FOR THE PURCHASE OF PFT. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR





EXCLUSION OF LIABILITY FOR CERTAIN TYPES OF DAMAGES. THEREFORE, SOME OF THE ABOVE LIMITATIONS IN THIS SECTION AND ELSEWHERE IN THE TERMS MAY NOT APPLY TO A PURCHASER. IN PARTICULAR, NOTHING IN THESE TERMS SHALL AFFECT THE STATUTORY RIGHTS OF ANY PURCHASER OR EXCLUDE INJURY ARISING FROM ANY WILFUL MISCONDUCT OR FRAUD OF THE PFT TEAM.

Complete Agreement These Terms set forth the entire understanding between the Purchaser and the Company with respect to the purchase and sale of PFT. For facts relating to the sale and purchase, the Purchaser agrees to rely only on the Terms in determining purchase decisions and understands that the Terms govern the sale of PFT and supersede any public statements about the PFT token sale made by third parties or by the PFT Team or individuals associated with any of the PFT Team, past and present and during the PFT token sale.

Severability The Purchaser and the Company agree that if any portion of these Terms is found illegal or unenforceable, in whole or in part, such provision shall, as to such jurisdiction, be ineffective solely to the extent of such determination of invalidity or unenforceability without affecting the validity or enforceability thereof in any other manner or jurisdiction and without affecting the remaining provisions of the Terms, which shall continue to be in full force and effect.

No Waiver The failure of the Company to require or enforce strict performance by the Purchaser of any provision of these Terms or the Company's failure to exercise any right under these Terms shall not be construed as a waiver or relinquishment of the Company's right to assert or rely upon any such provision or right in that or any other instance. The express waiver by the Company of any provision, condition, or requirement of these Terms shall not constitute a waiver of any future obligation to comply with such provision, condition or requirement. Except as expressly and specifically set forth in these Terms, no representations, statements, consents, waivers, or other acts or omissions by the PFT Team shall be deemed a modification of these Terms nor be legally binding.



Updates to the Terms The Company reserves the right, at its sole discretion, to change, modify, add, or remove portions of the Terms at any time during the sale by posting the amended Terms on the website. Any Purchaser will be deemed to have accepted such changes by purchasing PFT. The Terms may not be otherwise amended except by express consent of both the Purchaser and the Company.

Cooperation with Legal Authorities The Company will cooperate with all law enforcement enquiries, subpoenas, or requests provided they are fully supported and documented by the law in the relevant jurisdictions.

Indemnification To the fullest extent permitted by applicable law, you will indemnify, defend and hold harmless the PFT Team from and against all claims, demands, actions, damages, losses, costs and expenses (including attorneys' fees) that arise from or relate to: (i) your purchase or use of PFT; (ii) your responsibilities or obligations under these Terms; (iii) your violation of these Terms; or (iv) your violation of any rights of any other person or entity. The Company reserves the right to exercise sole control over the defense, at your expense, of any claim subject to indemnification under this Section 18. This indemnity is in addition to, and not in lieu of, any other indemnities set forth in a written agreement between you and the Company.

Security You are responsible for implementing reasonable measures for securing the wallet, vault or other storage mechanism you use to receive and hold PFT purchased from the Company, including any requisite private key(s) or other credentials necessary to access such storage mechanism(s). If your private key(s) or other access credentials are lost, you may lose access to your Tokens. The Company is not responsible for any losses, costs or expenses relating to lost access credentials.

Language Currently, only English versions of any PFT's communications are considered official. The English version shall prevail in case of differences in translation.

Governing Law The Terms, the arbitration clause contained in them, and all non-contractual obligations arising in any way whatsoever out of or in connection with these Terms are governed by, construed, and take effect in accordance with laws and regulations of the United Kingdom.





TRANSFER

Send an amount of assets to a wallet address using our own

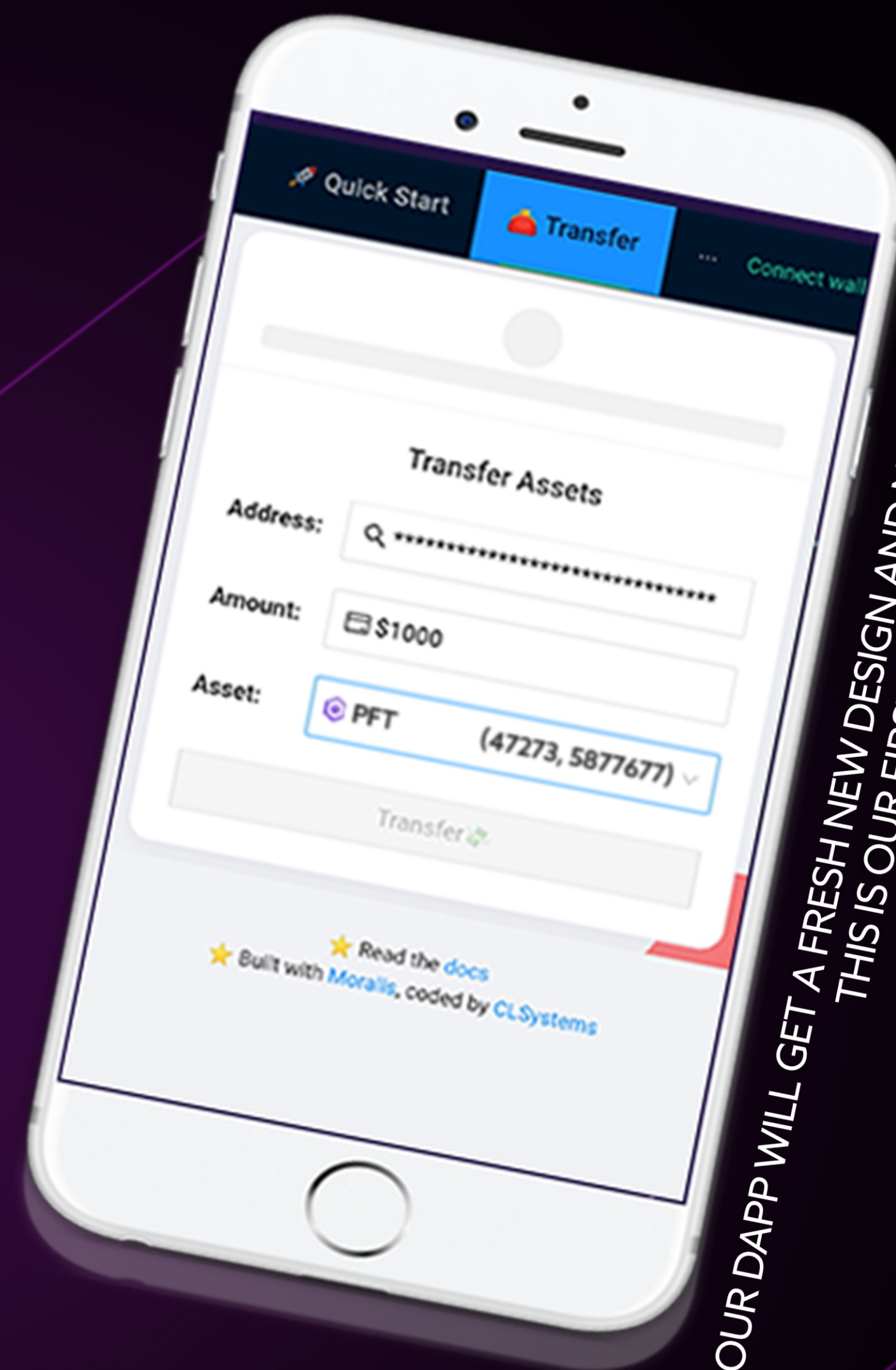
DAPP!

you can now transfer assets from your wallet to another on:

<https://dapp.payflowtoken.com/transfer>

more things and functions will be added time by time.

(Connect wallet first or you will see nothing)



OUR DAPP WILL GET A FRESH NEW DESIGN AND NEW FUNCTIONS, THIS IS OUR FIRST LAYER!



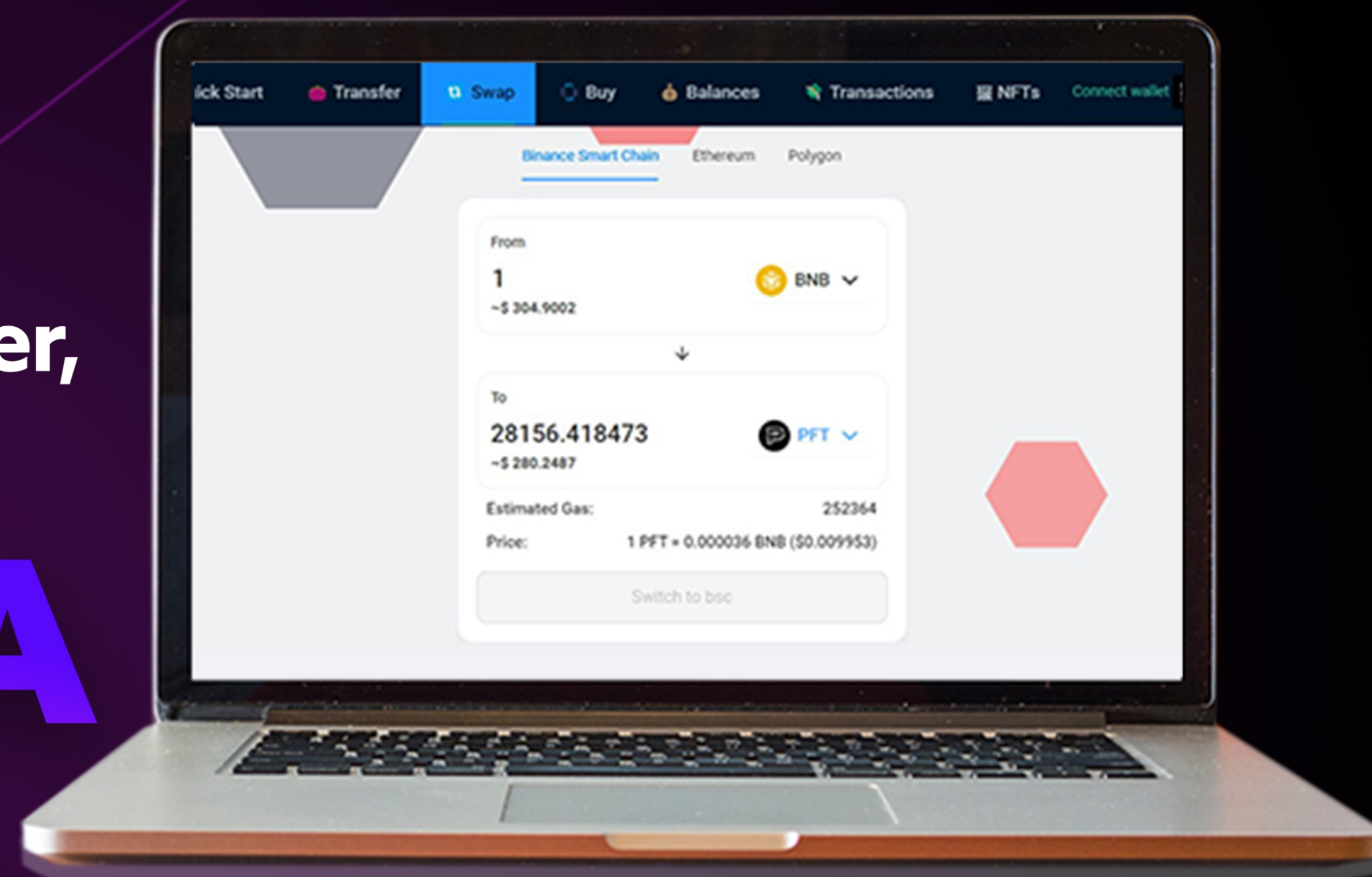
Need to know:

We never ask for private keys or any funds, keep your private key safe and never share to anyone !



Exchange one asset for another,
**BUY AND SELL
PFT, PACHA**

and all other tokens on the
BNB Chain, Ethereum and Polygon
network fast and secure through
<https://dapp.payflowtoken.com/swap>



Need to know:

We never ask for private keys or any funds, keep your private key safe and never share to anyone !

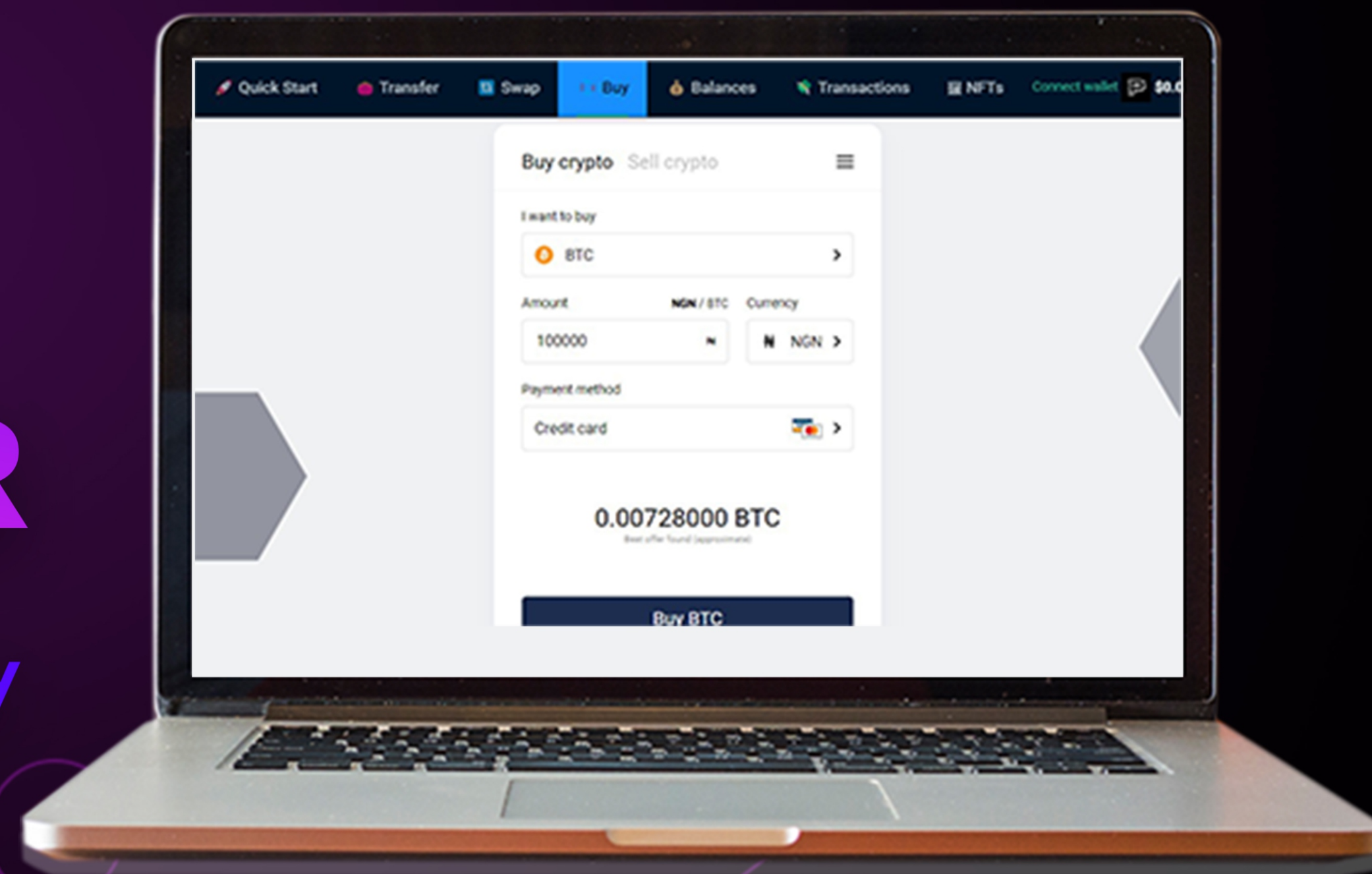


Acquire assets with fiat money and pay with:

APPLE PAY
GOOGLE PAY
CREDIT CARD
SEPA TRANSFER

on our buy page

<https://dapp.payflowtoken.com/buy>



Need to know:

We never ask for private keys or any funds, keep your private key safe and never share to anyone !

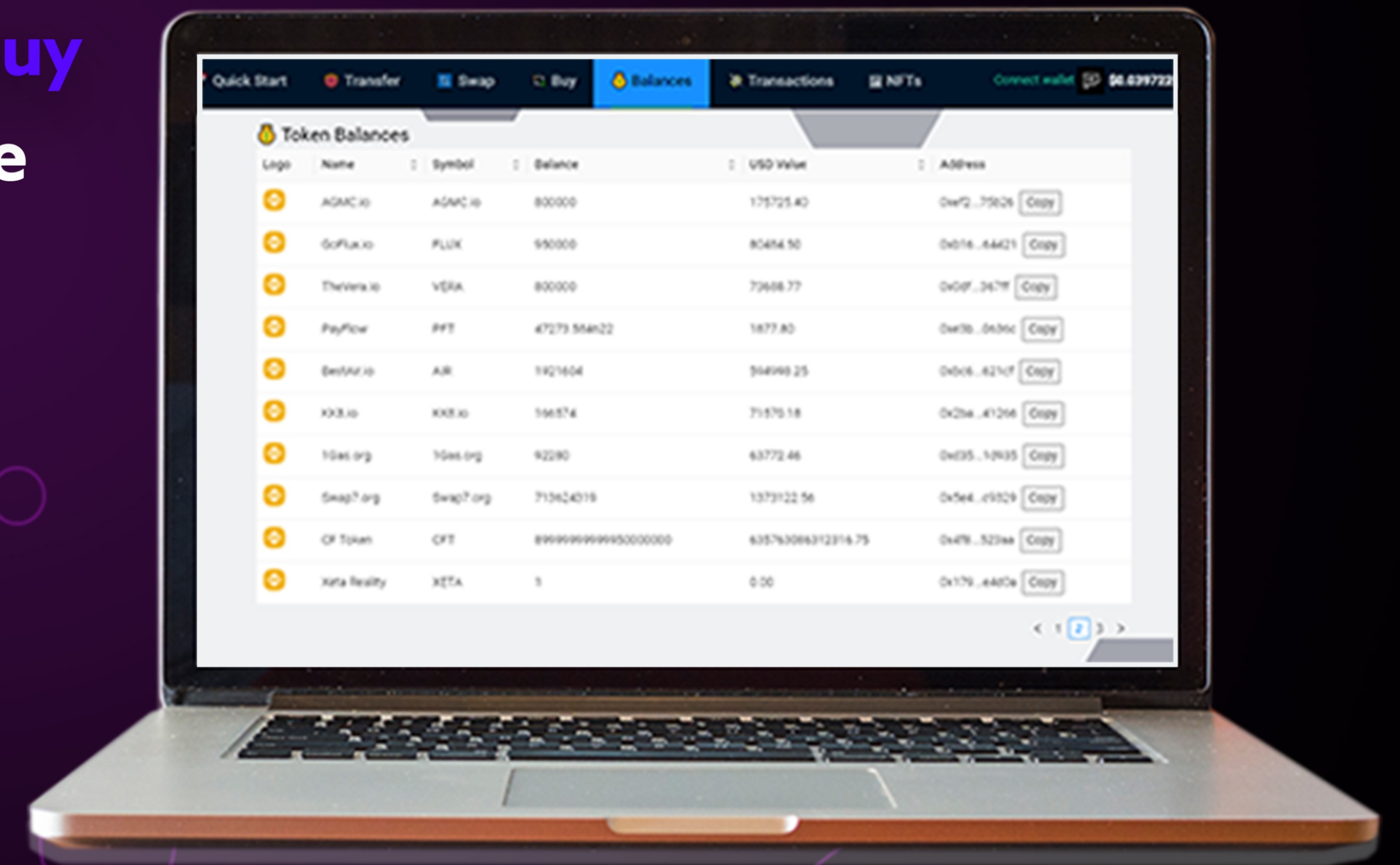


BALANCES

View all the assets in your wallet on

<https://dapp.payflowtoken.com/buy>

More functions and features will be added tiny by time.



(Connect wallet first or you will see nothing)



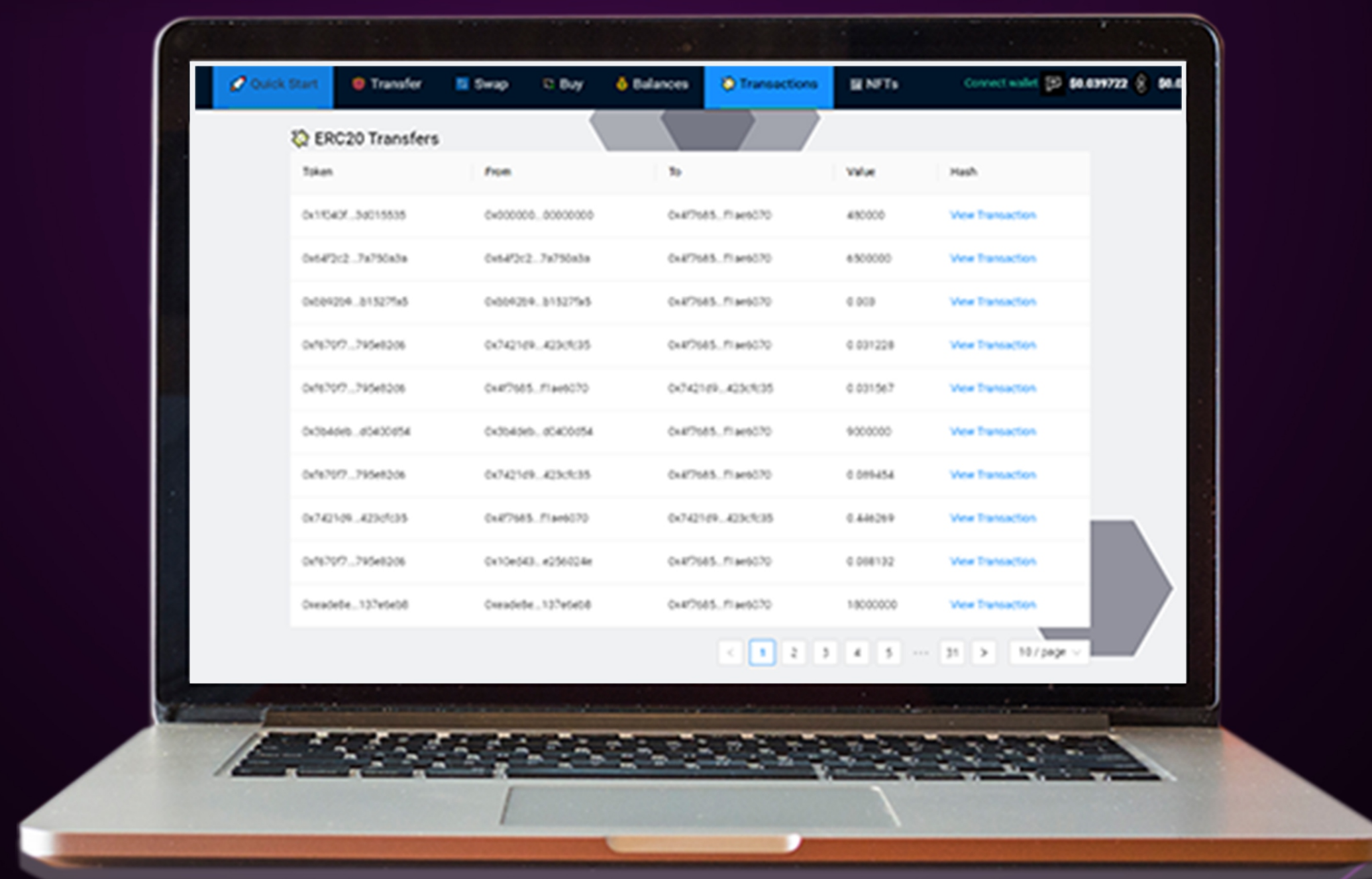
Need to know:

We never ask for private keys or any funds, keep your private key safe and never share to anyone !



TRANSACTIONS

View all the transactions made with your wallet on
<https://dapp.payflowtoken.com/transactions>



(Connect wallet first or you will see nothing)



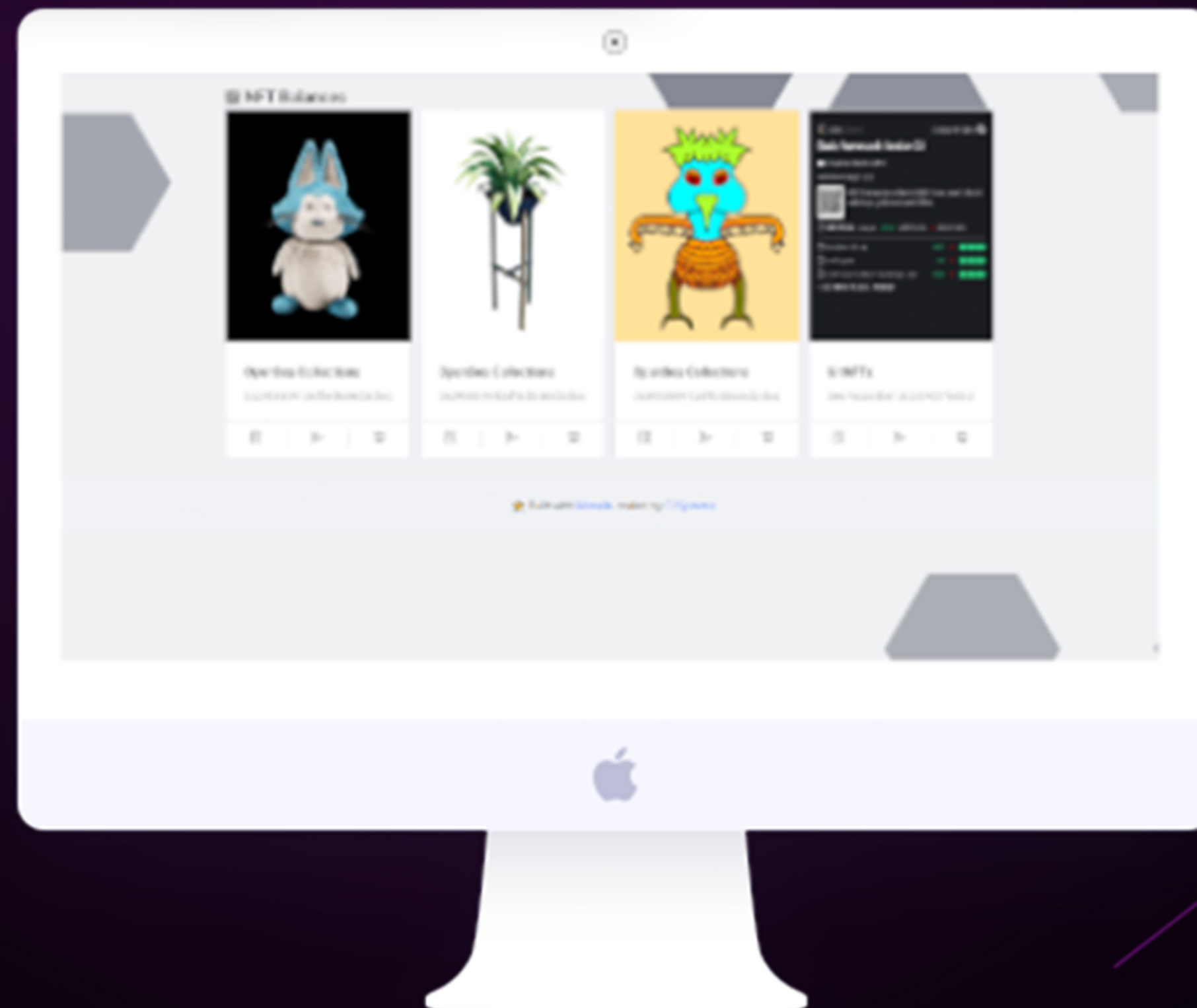
Need to know:

We never ask for private keys or any funds, keep your private key safe and never share to anyone !



NFTs

View all the NFTs in your connected wallet on
<https://dapp.payflowtoken.com/nfts>



(Connect wallet first or you will see nothing)



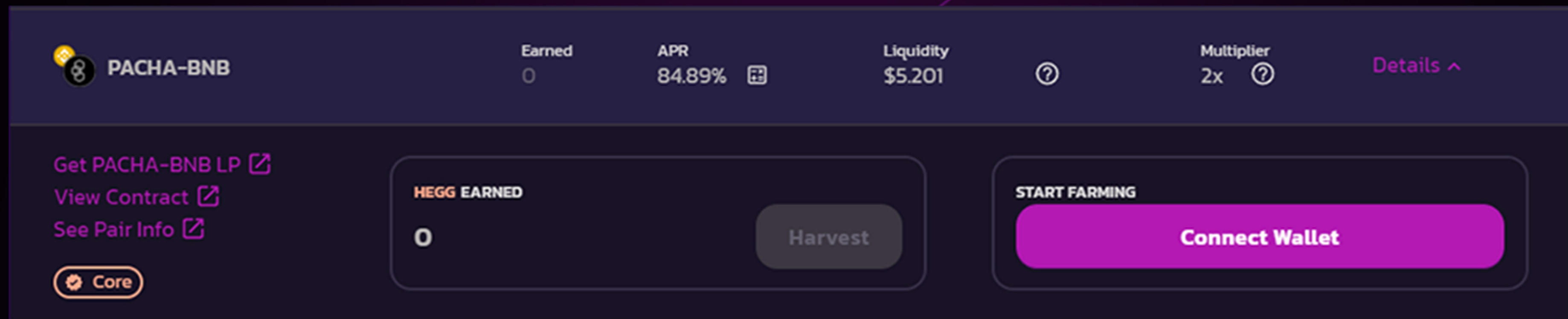
Need to know:

We never ask for private keys or any funds, keep your private key safe and never share to anyone !



LIQUIDITY FARM

Earn **HEGG tokens** by providing liquidity to **PACHA** and stake the LP tokens



Liquidity-farm partnership with HummingBird Finance (Nestswap) (HEGG)

PACHA-BNB LP farm and earn HEGG tokens and LP fees !



Buy **PACHA** tokens



Get some **BNB** ready 1:1 with **PACHA**



Add the **BNB** and **PACHA** to liquidity (trade->liquidity->add **PACHA/BNB**)



When u add to the **LP**, u get **LP** tokens in return (add the LP tokens contract address)

now u have to stake those **LP** tokens on <https://nestswap.app/farms> (**PACHA-BNB farm**) and earn some **HEGG** tokens and **LP** fees !

PACHA contract address: 0xf670f753ffb498ec004e02b1fd488f94795e82d6

11% Buy/Sell Tax (5% Marketing/Buybacks, 5% Reflections to the holders, 1% Burn)

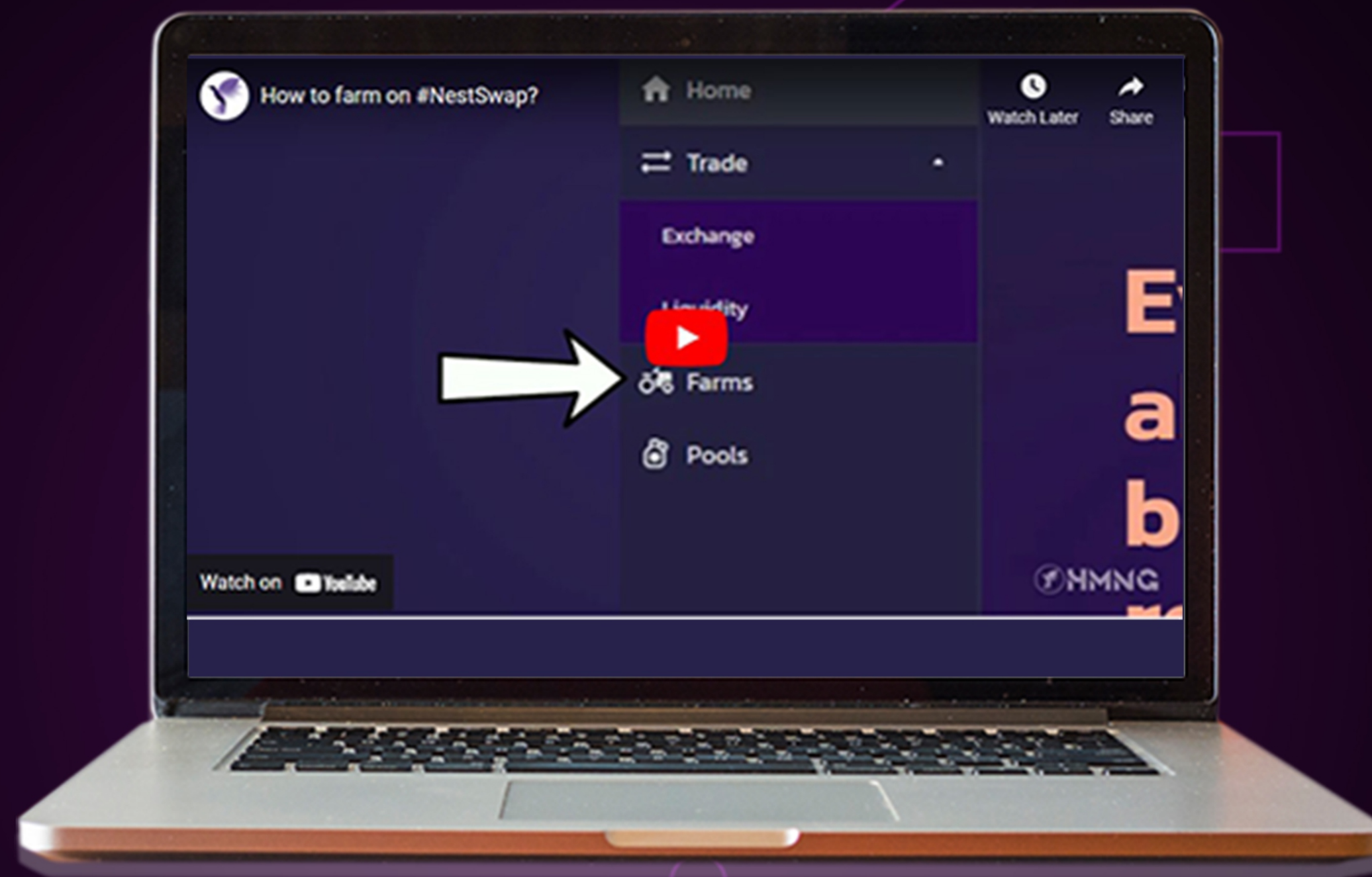
Use slippage 12%-15%





HOW TO FARM PACHA

Video instructions how to farm PACHA tokens



How to farm PACHA-BNB and earn HEGG tokens on nestswap.app/farms

- 🪙 Buy **PACHA** tokens
- ⚡ Get some **BNB** ready 1:1 with **PACHA**
- 💎 Add the **BNB** and **PACHA** to liquidity (trade->liquidity->add **PACHA/BNB**)
- 💰 When u add to the **LP**, u get **LP** tokens in return (add the LP tokens contract address)
now u have to stake those **LP** tokens on <https://nestswap.app/farms> (**PACHA-BNB farm**)
and earn some **HEGG** tokens and **LP** fees !

PACHA contract address: 0xf670f753ffb498ec004e02b1fd488f94795e82d6





STAKING POOLS

Earn passive income for over 300 days !

- Get some **PFT** tokens or **PACHA** tokens with **BNB/BUSD**
- Go to <https://stake.payflowtoken.com> find the pool you want to stake (e.g. **PFT/PFT** or **PACHA/PFT**)
- Press "**unlock wallet**" and approve the pool, now enter the amount you want to stake (make sure you are not staking 100% because you will not count as a holder anymore. So stake 99%)
- Now you are staking and earning PFT or PACHA tokens, Enjoy passive income for over 300 days!

When u add or remove tokens from the stake don't forget to harvest your rewards !

PFT contract address: 0xe3b42852a85d38b18076ab2dd96b0f894cc0636c

PACHA contract address: 0xf670f753ffb498ec004e02b1fd488f94795e82d6



<https://youtu.be/iUMKx-2imrA>





PACHA

PACHA is the reward and earnings token from Payflowswap. Users can earn \$PACHA tokens whenever each transaction happens !

PACHA is the official reward and earnings token from Payflowswap.

Token Contract: 0xf670f753ffb498ec004e02b1fd488f94795e82d6

Token Chart: <https://poocoin.app/tokens/0xf670f753ffb498ec004e02b1fd488f94795e82d6>

BSCscan: <https://bscscan.com/token/0xf670f753ffb498ec004e02b1fd488f94795e82d6>

Token Audit: <https://github.com/coinscope-co/audits/blob/main/pacha/audit.pdf>

Official Website: <https://paychain.finance>

PACHA Community: <https://t.me/payflowtoken>





TOKENOMICS

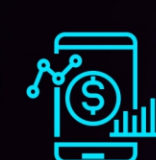
Tokenimics and info of PACHA



Max Supply: 15,000,000,000 PFT



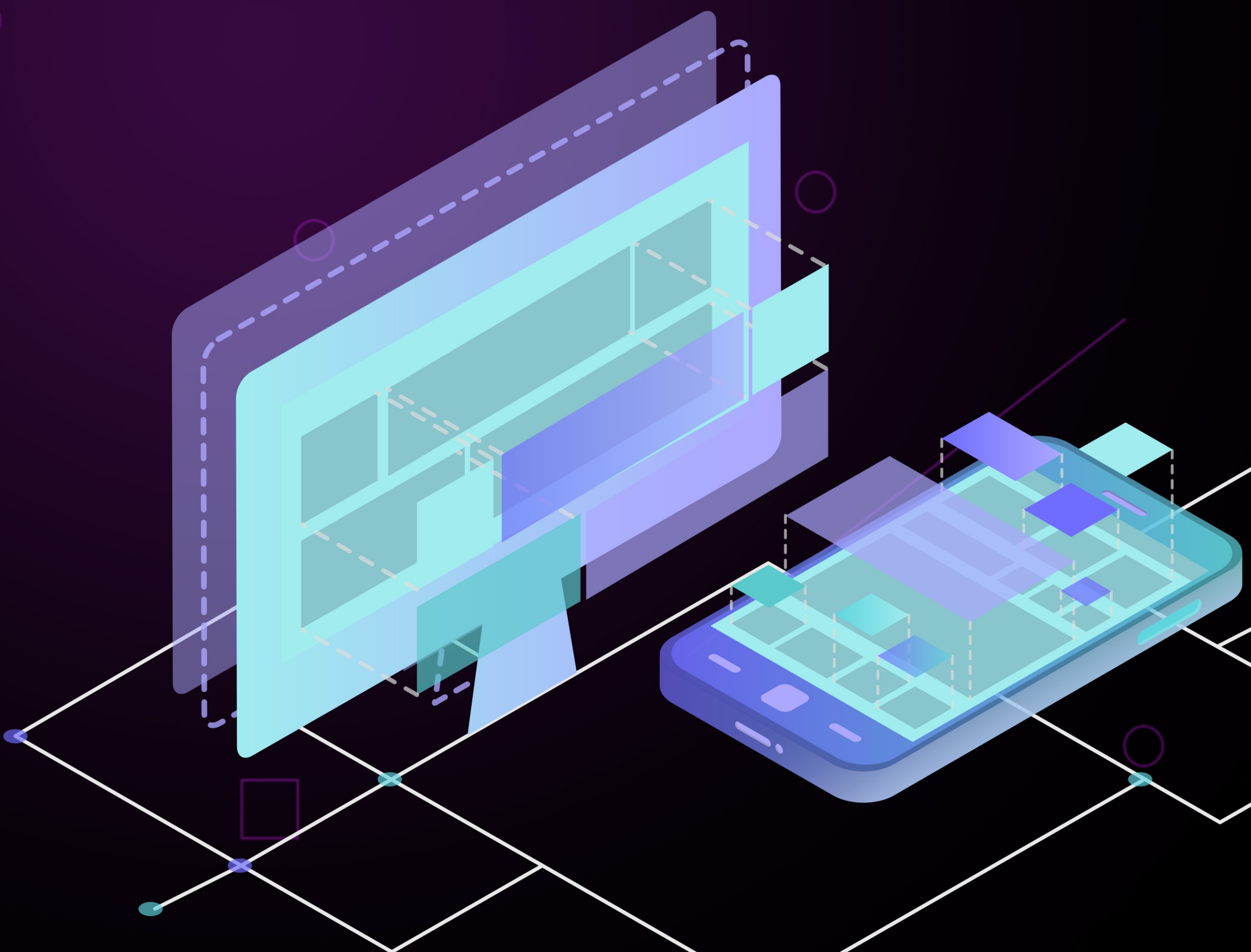
Decimals: 9



11% Payflowswap buy/Sell Tax (5% Marketing/Buybacks, 5% Reflections to the holders, 1% Burn)



Use slippage 12%-15%





WHAT IS PAYFLOWSWAP

PayFlowSwap powered by **PayFlow (PFT)** is the next DeFi multi-dashboard. Earn passive income, long term.

PAYFLOWSWAP FEATURES

- 💎 Payflowswap Buy/Sell, Swap any token.
- 💎 Use payflowswap buy/sell limit-orders.
- 💎 Add liquidity to any token.
- 💎 View transactions made with your wallet.
- 💎 View all the NFTs you are holding in your connected wallet. **(COMING SOON)**
- 💎 Acquire assets with fiat money and pay with: Credit card, SEPA transfer, Apple Pay & Google Pay on our buy page. **(COMING SOON)**
- 💎 Stake tokens and earn passive income for more then 365 days.

(More features will be added overtime, keep an eye on our socials/roadmap).

LOW TRANSACTION FEES

PayFlowSwap runs on the BNB Smart Chain, a blockchain with lower transaction costs than Ethereum or Bitcoin.



Visit: <https://www.payflowswap.com>

CONTACT US

- ✉ support@payflowtoken.com
- 📍 <https://t.me/payflowsupport>
- 💬 PayFlow WhatsApp
- 🐦 <https://twitter.com/paypft>



WE NEVER ASK FOR PRIVATE KEYS OR ANY FUNDS ! KEEP YOUR FUNDS SAFE.

