



The Future Banking Solution

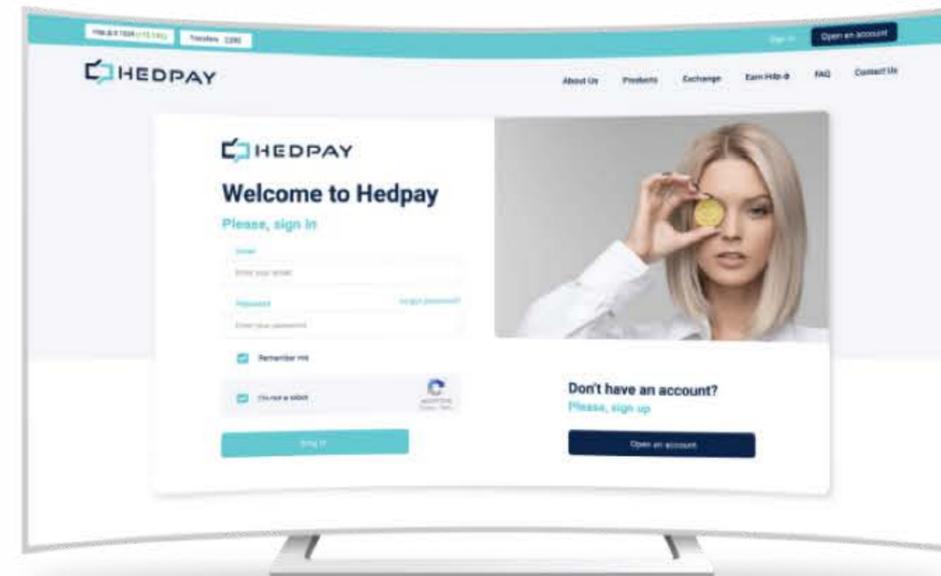
Welcome to Hedpay

Project Company Profile

Hedpay is a financial technology development project, combining features and services of a traditional e-bank, whilst implementing the prospects of a bank for cryptocurrencies.

Hedpay aims to bridge the gap between traditional e-banks and crypto finance using innovative blockchain technologies, to become the future banking solution offering a complete spectrum of banking and financial services.

Hedpay is a Cryptocurrency Exchange and Crypto Currency Depository Wallet Operator, effective vehicle serves Crypto-FIAT payments, with KYC/AML measures implemented



Project Fact Sheet

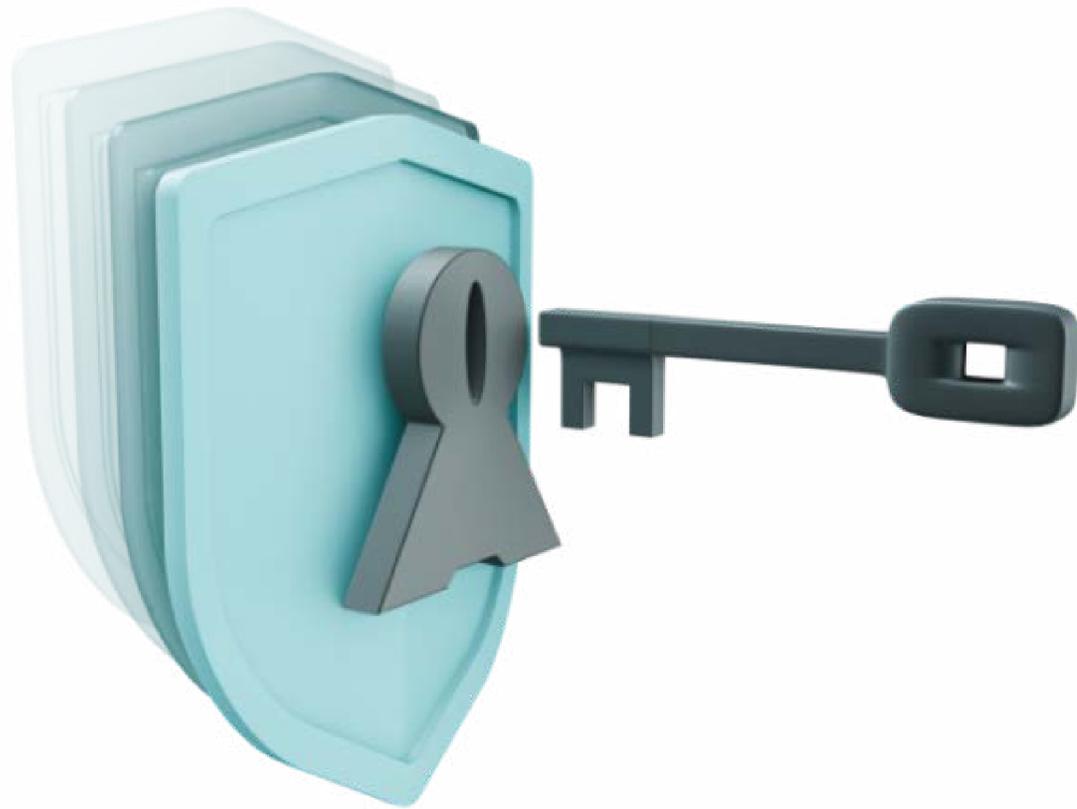
The project consist of group of companies with brand name "HEdPAY". Initially formed in London, United Kingdom to head and run the concept of The Future Banking Solution platform. <https://hedpay.com>

HEdPAY platform structure considered to be, digital currency blockchain technology, banking system licensed and regulated to bridge between crypto markets and traditional banking.

- In 2017 Hedpay Ltd, the heart of the project was established in London, United Kingdom. To act as administrative for the project.
- In 2018 (9386-6226 Quebec inc.) Hedpay Technologies was formed in Montreal, Qc. Canada for the project software development and operations,
- In 2020 Hedpay UAB was formed in Lithuania holding Digital Asset Wallet and Exchange license, fully compliant with the financial authority regulation in LT (FIU) & EU/EEA.
- In 2021 Hedpay Inc was formed in Canada holding Digital Asset Wallet and Exchange MSB license M21881883, FINTRAC registered compliant with the financial authority regulation in Canada.

HEdpAY's Unique Features

B2B, B2C, C2C and all are P2P (Peer to Peer)



Card
Crypto & FIAT



Mobile App
iOS & Android



E-Bank
Multi Accounts



Wallet
Peer to Peer



Chat
Peer to Peer Messaging

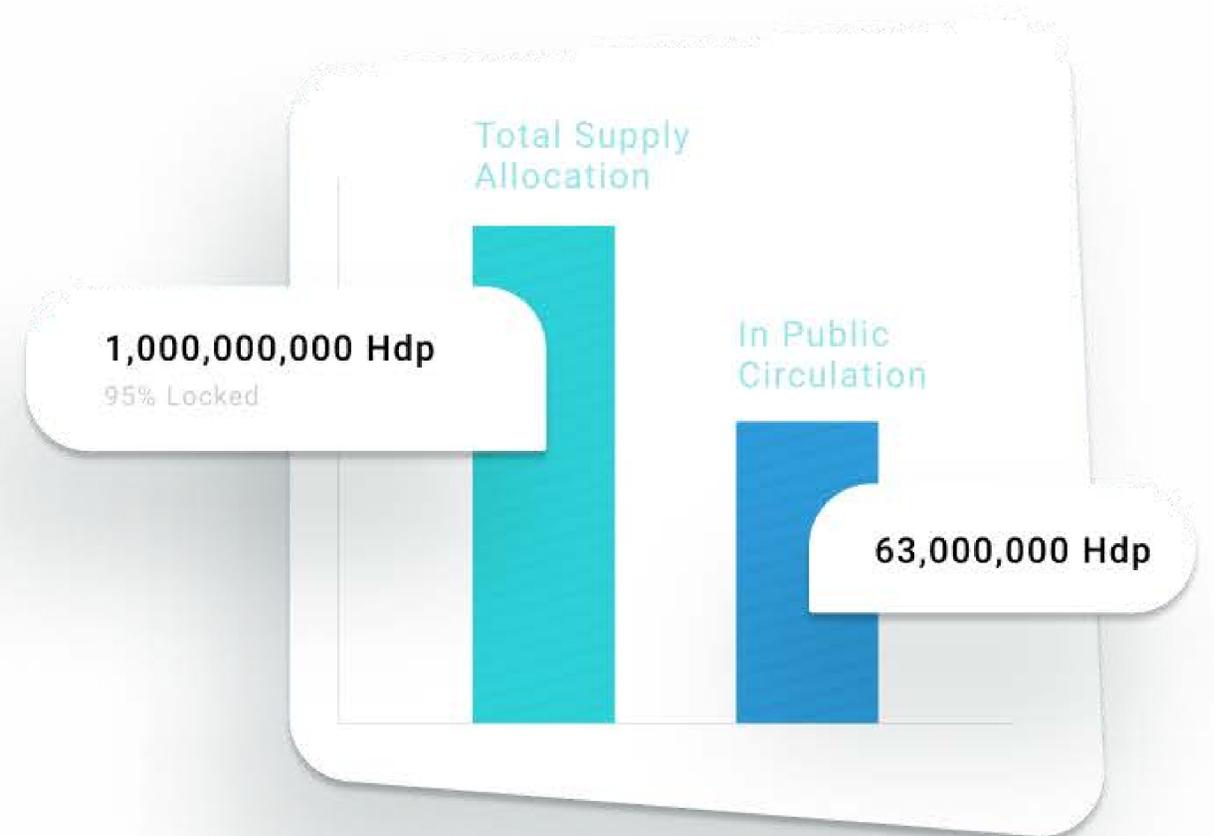


Exchange
Crypto/Crypto & Crypto/ FIAT

Product Status

HEdpAY Token Hdp.φ

HEdpAY token is an ERC223 Smart contract Token, ERC20 Standard build on Ethereum Blockchain & BEP20 (Binance Smart Chain) and further with compliant Networks as Multichain.



Token Holders Structure

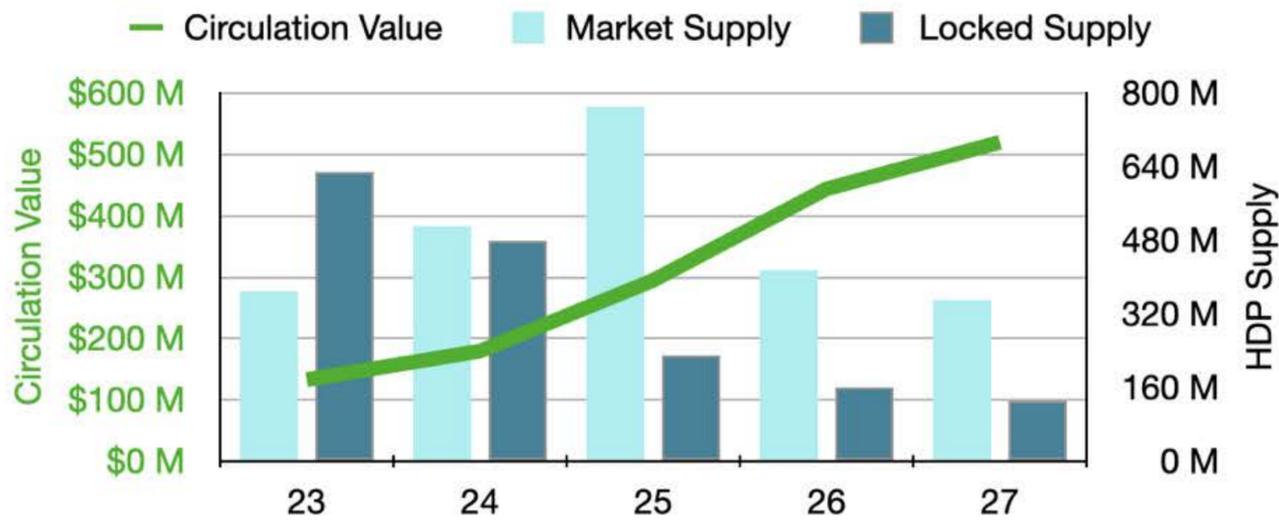
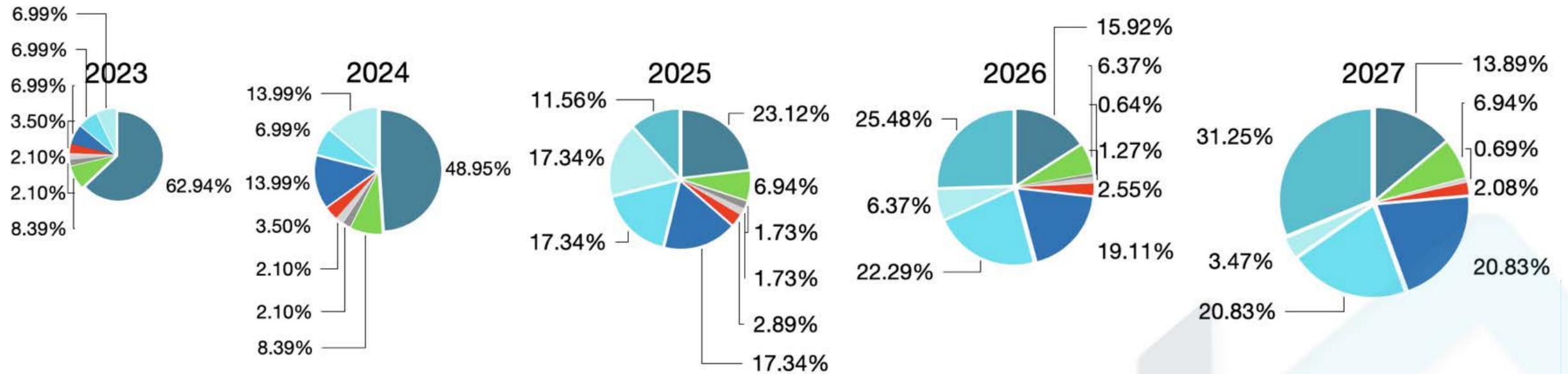
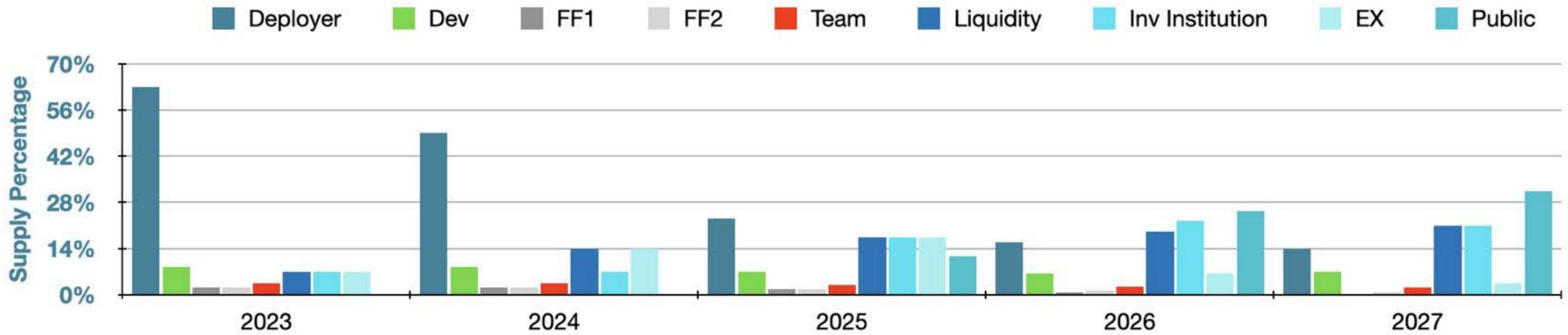
Active Members 5,700 (Verified)
DEX members 400 (Newly deployed at 2023)

	Total amount	Limited Supply	Holders
HEdpAY Token (HDP)	1,000,000,000	200,000,000	40,500,000
Locked Reserve	800,000,000		
Supply Reserve		137,000,000	15,810,212
DEX / Exchanges Liquidity			10,000
HDP Free Hold (cost 0 - 0.15 EUR)			1,189,310
HDP Initial Investors (cost 0.25 - 0.80 EUR)			5,490,478

☆ HEdpAY Hdp.φ token is **UTILITY** token and does **NOT** represent any kind of equity or securities of the group Hedpay companies.



HDP V2 Token Distribution 2023 -2027 Road Map



Transactions Funds Flow

Transactions

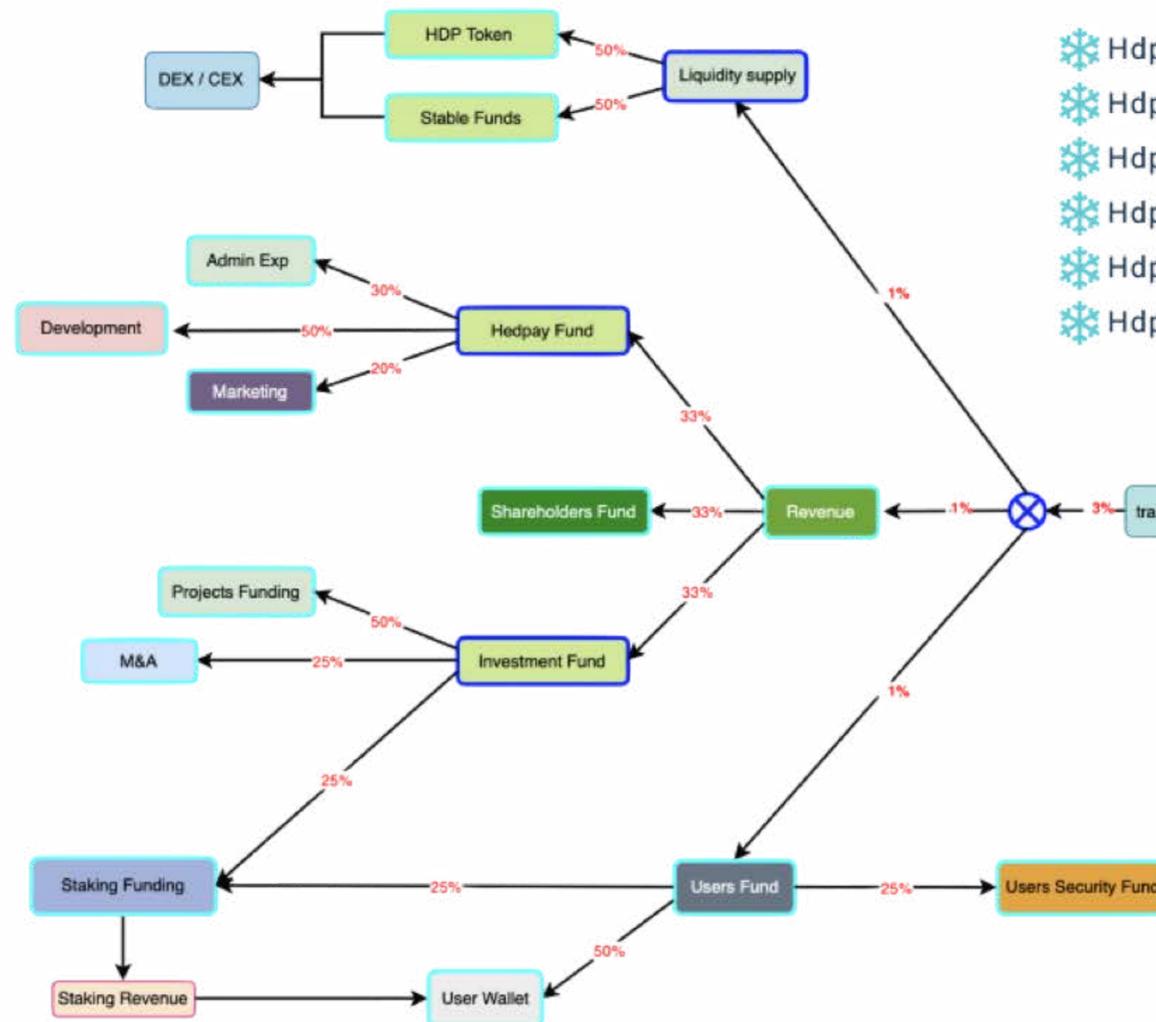
Hdp.φ Token Transacts with other crypto currencies and multi currencies,

- Payment transfers
- Merchant Gateway
- Trades and Swaps
- Transact with any compatible ERC20 and BSC Coins/Tokens
- Stacking Hdp.φ
- Internal DEX
- Trade Pool pairs
- Paired with BTC and others
- Convert to Multi currencies (USD, EUR, CAD, GBP).

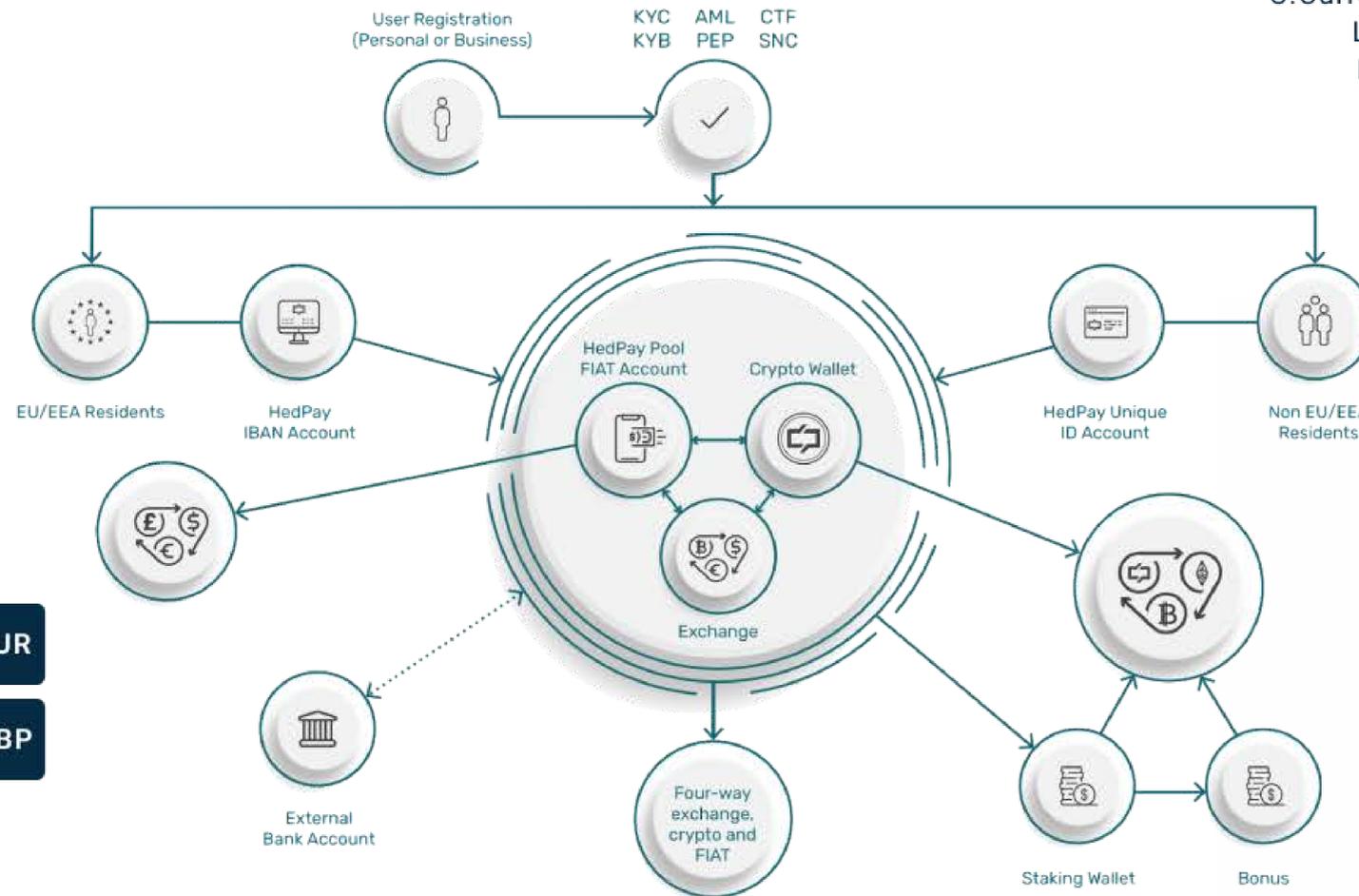


Transactions returns

- ❄️ Hdp.φ token transaction returns 1% for Hedpay users
- ❄️ Hdp.φ token transaction returns 1% for Hedpay liquidity supply
- ❄️ Hdp.φ token transaction returns 1% for Hedpay development
- ❄️ Hdp.φ token transaction returns 0.25% cashback for Hedpay card users
- ❄️ Hdp.φ token stacking returns 10%-24% APY for Hedpay holders
- ❄️ Hdp.φ token referral returns 5% for Hedpay referree



Registration Process



Limited

Standard

Pro

	Limited	Standard	Pro
Wallet	Hedpay	Hedpay +	Hedpay + Imports
Trns.Limit	1000	3000	No Limit
C.Currency	Only Available	ERC20 + BEP20	Multi +
Limit	5000	10000	No Limit
Fees	No Fees	No Fees	No Fees + Fees on Imports

Wallet Integrated Currencies

- HDP
- HEUR
- HGBP
- HUSD
- HCAD
- BTC
- ETH
- BNB
- USDT

★ Further Cryptocurrencies and Currencies will be announced

Wallet

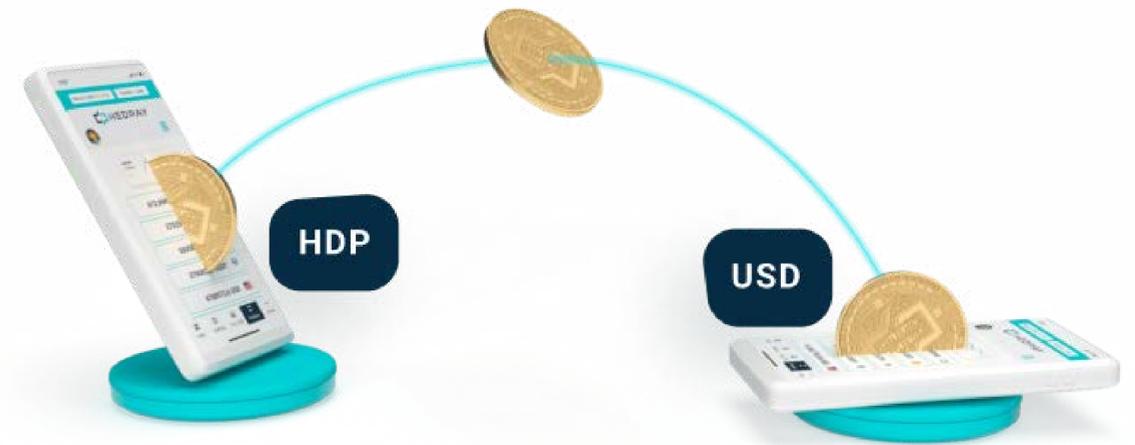
HEdpAY's Ethereum based wallet is ERC20 compatible with BEP20 Binance Smart Chain and Bitcoin that allows you to deposit and retain other Digital Assets and Fiat currencies.

Client at registration generates his own Hedpay Wallet protected with high security and personalised encrypted password.

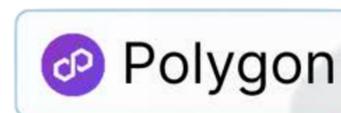
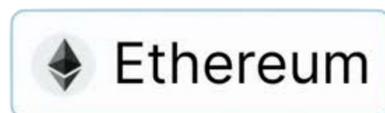
- 📁 Wallet for Crypto and multi currencies as a segregated pool account,
- 📁 Wallet that Client holds his own KEYS with,
- 📁 Import any Wallet compatible with Hedpay Platform,

- Cold Wallet
- Hot Wallet
- Import Wallet
- Clients designated currencies account.
- Clients virtual and physical card account.
- KYC/AML required upon registration
(compliant with FINTRAC Canada, EEA/EU and Global standards)

- ★ Transactions within HEdpAY are FREE.
- ★ Transaction FEES applied for all assets upon withdraw or send outside HEdpAY .



Wallet integrated Networks



Transfers



User pick the Source Currencies, amount and location of the currency in wallet (Account or Address that the funds or assets will be retrieved from).



User pick the Destination Currency, and where to send the funds or assets to (An account or digital wallet address or bank account to send funds or assets to).

E-Banking

Send Funds Worldwide Instantly and with low cost

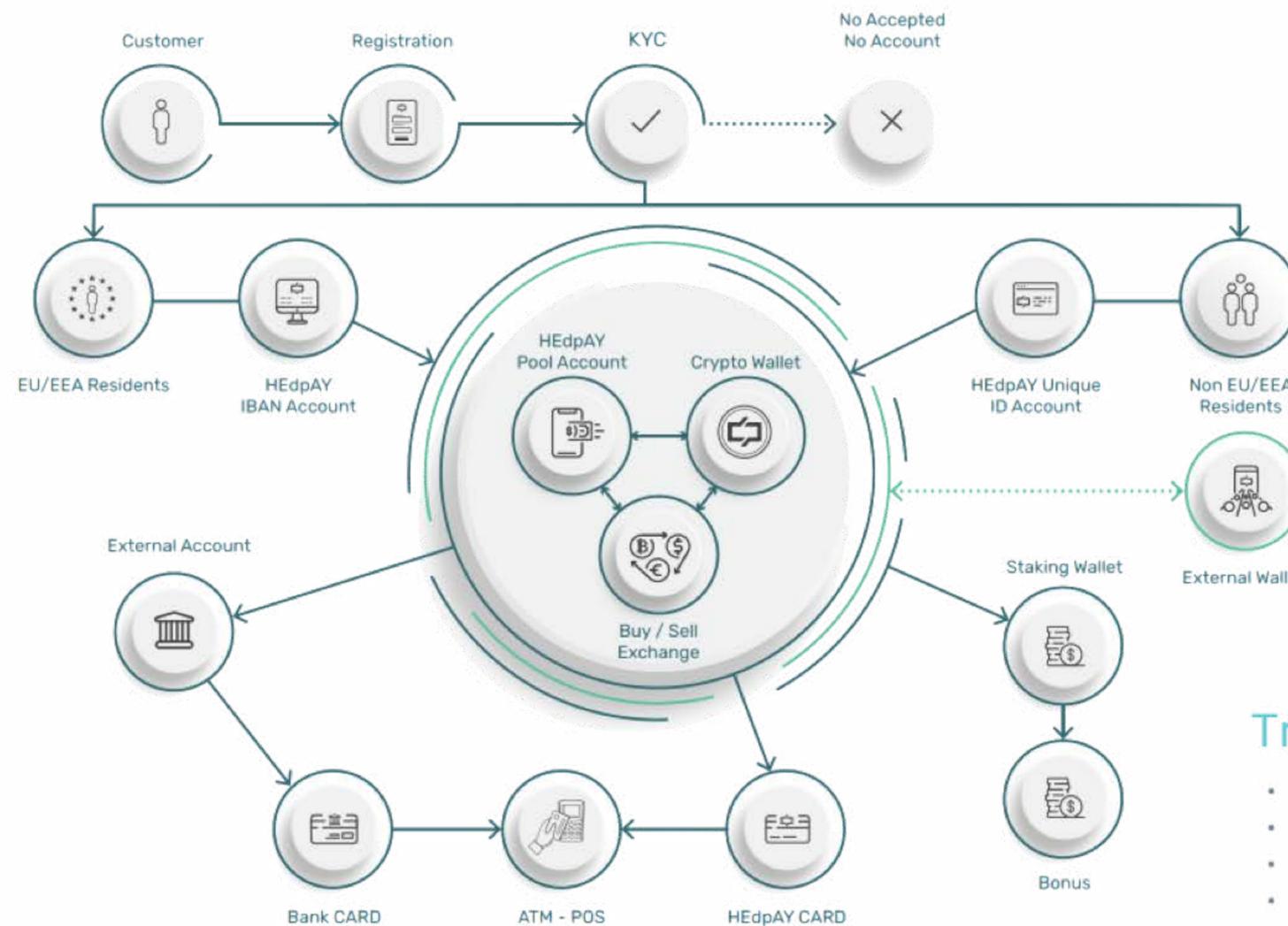
HEdpAY e-banking is an innovative solution, aiming to provide fast and convenient transactions for businesses and consumers alike. This is the future banking solution peer to peer for FIAT and Crypto transactions.

	Basic	Standard	Pro.
Acc. Min	30	50	100
Trns.Limit	1000	3000	No Limit
Currency	CAD-USD	Multi	Multi
Limit	5000	10000	No Limit
Fees	No Fees	No Fees	No Fees

E-Banking Integrated Currencies



* Further currencies will be announced



E-Accounts

Hedpay e-accounts are available for all members, Peer to Peer within Hedpay Platform, for external transactions members can transact with their Banks also.

Personal

Current
Saving
Family

Business

Current
Saving
Employee
International

Card

Virtual
Physical

Transaction

- Witin Hedpay Peer to Peer
- Incoming to Hedpay e-account
- Converting between Currencies
- Outgoing transfer, payment or withdraw
- Between e-merchant and e-account at Hedpay

Fees

No Fees
No Fees
Fees Apply
Fees Apply
No Fees

Partner: **INVICTUSVENTURES**

Merchant Gateway

Hedpay merchant gateway, is an incoming payment method for businesses and users, that can top up or load account balances, funds from credit-cards or debit-cards, purchase Cryptocurrencies and other currencies, the service is available for all members, Peer to Peer within Hedpay Platform.

Transaction

- Witin Hedpay Peer to Peer
- Incoming for e-merchant account
- Foreign Currencies
- Outgoing, payment or withdraw
- Between e-merchant and e-account
- Cryptocurrencies

Type

QR Code
QR & CC
CR-DB Cards
Wire Transfer
Internal All
QR & Transfer

Fees

No Fees
Fees Apply
Fees Apply
Fees Apply
No Fees
No Fees

Payment Type

- Debit Cards
- Debit Cards
- Apple Pay
- Apple Pay

Service Area

North America
International
North America
International

Fees

3.9% + \$0.40
4.9% + \$0.40
3.9% + \$0.40
4.9% + \$0.40

North America

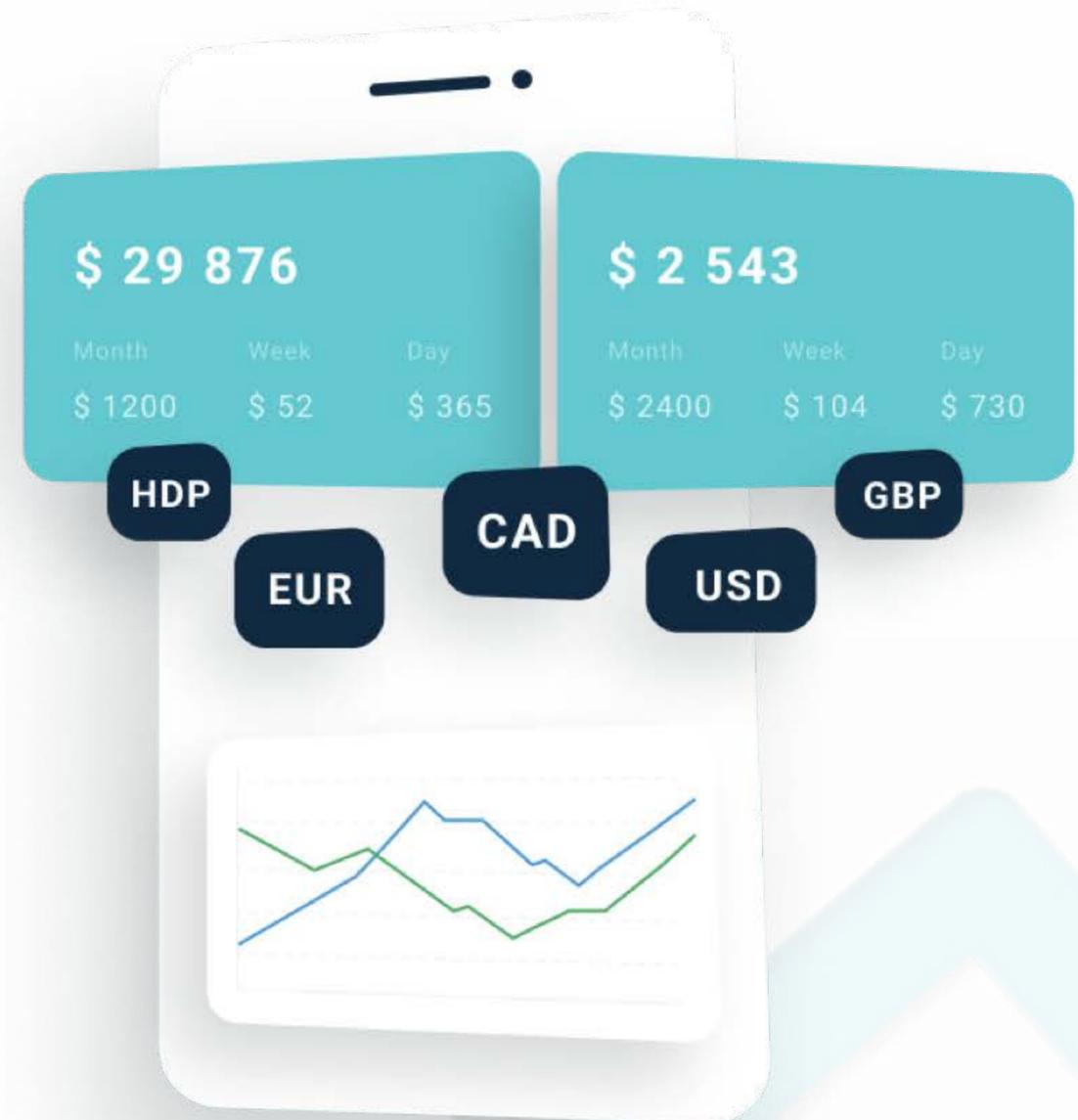
\$5 minimum fee or 3.9% + \$0.40, whichever is greater.

International

\$5 minimum fee or 4.9% + \$0.40, whichever is greater.

Credit Card Fee Considerations

- ☆ Credit card issuers applying fees to transactions involving cryptocurrency, some card issuers classifying cryptocurrency transaction as cash advances.
- ☆ Fees charged by credit card issuers are beyond Hedpay's control, Users must check with credit card issuer for additional fees.



- ☆ Transaction FEEs are applied for all assets purchases from outside HEDpAY .
- ☆ Transaction FEEs are applied for third party service providers outside HEDpAY .
- ☆ There is a minimum fee when using Hedpay Checkout. This is important to consider when processing small transactions.

Hedpay Business Services

Licensing Packages

White Label

- Full Platform System
- Wallet & Account
- Wallet & Exchange
- Wallet Only

Service Area

- Full + Card
- Crypto & FIAT + Card
- Crypto & Internal DEX
- Crypto

Min. Users

- 25,000 Users
- 15,000 Users
- 10,000 Users
- 5,000 Users

Business Services

- Business Account (Agent)
- System Integration
- Wallet & Account Integration
- Wallet & Exchange Widget Integration
- Wallet only Integration
- Token Listing
- Card Only Branding
- Personalized Card & Features



Hedpay Card

Pre-Paid Debit Card

Hedpay card holder enjoy more freedom transacting between wallet and accounts accumulating Hdp.φ reward tokens in cashbacks upon loading cards or using.

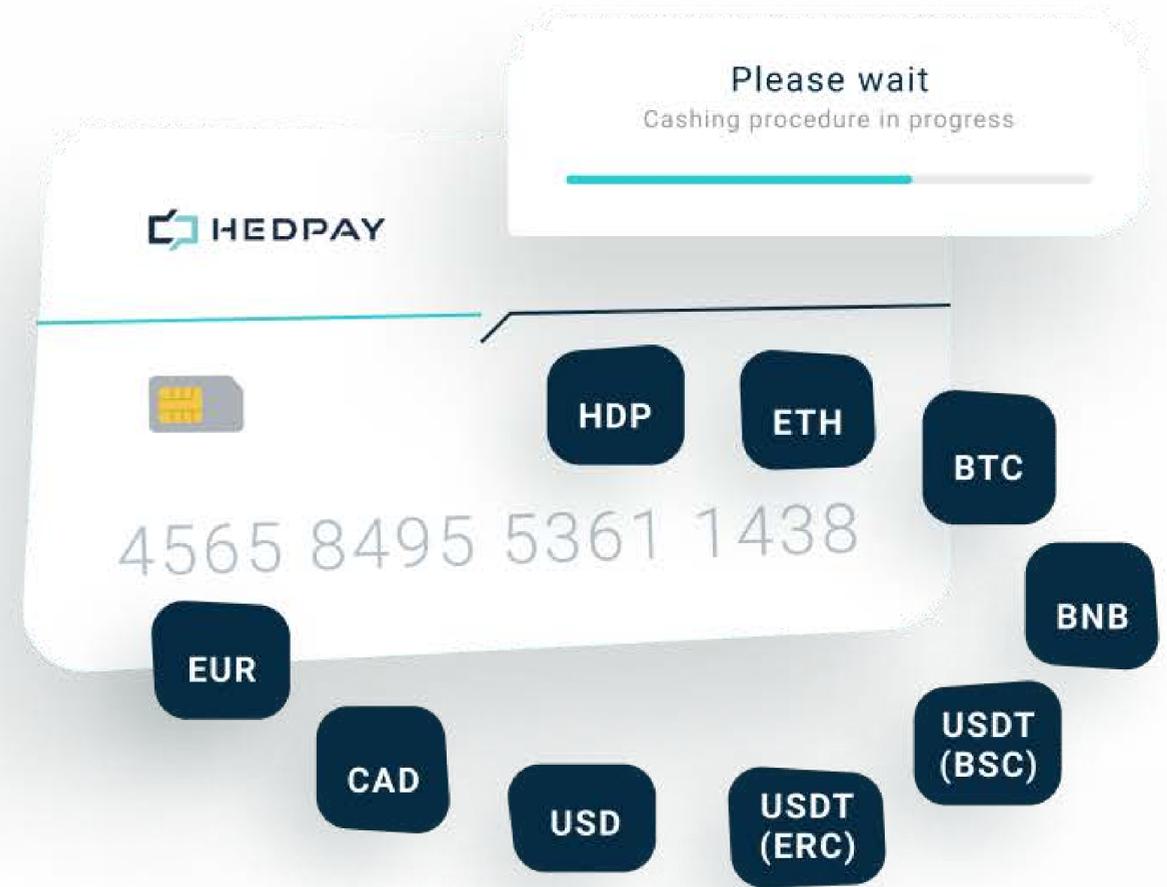
Features

- Multi crypto,
- Multi currencies,
- Multi card, link any card to Hedpay card,

Ordering Requirement

Client passing KYC can order Hedpay Card if the residential location is available to provide a card.

- A minimum Hdp.φ amount required to apply
- A minimum transaction required to activate
- A minimum Load from Account to Card



	Basic	Multi	Inter.
Min Depo	300	500	1000
Min.Ld.Limit	30	50	100
Currency	CAD	CAD-USD	Multi
Limit	2000	5000	10000
Fees	No Fees	No Fees	No Fees

Transaction

- Witin Hedpay account to card
- Loading the card using Hdp.φ
- Converting between Currencies
- Payment or withdraw (POS-ATM)
- With e-merchant account at Hedpay

Fees

- No Fees
- No Fees
- Fees Apply
- Fees Apply
- No Fees

Rewards

- Load the Card using Hdp.φ
- Cashback Hdp.φ when use the Card
- Discount with Hedpay e-merchants

Smart Exchange

Trade and exchange freely between cryptocurrencies and FIAT currencies using our innovative and secure Exchange.

- Simultaneous transactions,
- Transfer and withdraw in a secure environment,
- Instant withdrawals to your HEdpAY account,
- Wallet and card all within one platform, saving you time and reducing cost.

	SWAP	DEX	CEX	Internal
Trade Fee	3%	0.3%	0.25%	0.00%
Min Trade	10	10	5	10
Currency	-	-	FIAT	Multi
Day Limit	2000	2000	5000	10000
Fees	Fees	Fees	Fees	No Fees

☆ Transaction FEEs applied for all assets upon withdraw or send outside HEdpAY, There is a 0.3% fee for swapping tokens. This fee is split by liquidity providers proportional to their contribution to liquidity reserves. Swapping fees are immediately deposited into liquidity reserves of the pairs.

Transaction FEEs in (\$)

Currencies	Send	Min Send	Receive	Min Receive	Swap	Convert	Withdraw	Min Withdraw
ETH	\$ 7	\$ 25	\$ 0	\$ 20	3 %	-	\$ 9	\$ 30
BTC	\$ 5	\$ 25	\$ 0	\$ 20	3 %	-	\$ 7	\$ 30
BNB	\$ 3	\$ 15	\$ 0	\$ 10	3 %	-	\$ 5	\$ 20
ERC20	\$ 7	\$ 20	\$ 0	\$ 15	3 %	-	\$ 9	\$ 30
HDP-HC	\$ 0	\$ 10	\$ 0	\$ 10	3 %	0.3 %	\$ 5	\$ 20
USDT	\$ 5	\$ 20	\$ 0	\$ 15	3 %	-	\$ 7	\$ 30
BEP20	\$ 5	\$ 20	\$ 0	\$ 15	3 %	-	\$ 7	\$ 30
HDP-HC	\$ 0	\$ 10	\$ 0	\$ 10	3 %	0.3 %	\$ 5	\$ 20
USDT	\$ 3	\$ 15	\$ 0	\$ 10	3 %	-	\$ 5	\$ 20
BUSD	\$ 3	\$ 15	\$ 0	\$ 10	3 %	-	\$ 5	\$ 20
CAD	\$ 0.12	\$ 15	\$ 0	\$ 10	-	2.25%	\$ 1.20	\$ 25
USD	\$ 0.10	\$ 10	\$ 0	\$ 10	-	2.25%	\$ 1.10	\$ 20
EUR	\$ 0.10	\$ 10	\$ 0	\$ 10	-	2.25%	\$ 1.00	\$ 20
GBP	\$ 0.10	\$ 10	\$ 0	\$ 10	-	2.25%	\$ 1.00	\$ 20

☆ Transaction FEEs, prices and limits may change at anytime without prior notice,



Supported DEX (Where you can trade Hdp.φ)



HEdpAY (HDP-B / USDT)

Address: 0xF98DEB4c463826F518035165a76fE44dD1D0BdDD



HEdpAY (HDP-B)

Address: 0x34c1433F5c547bEB6174D0bbba8da7Fdc4e81c1c

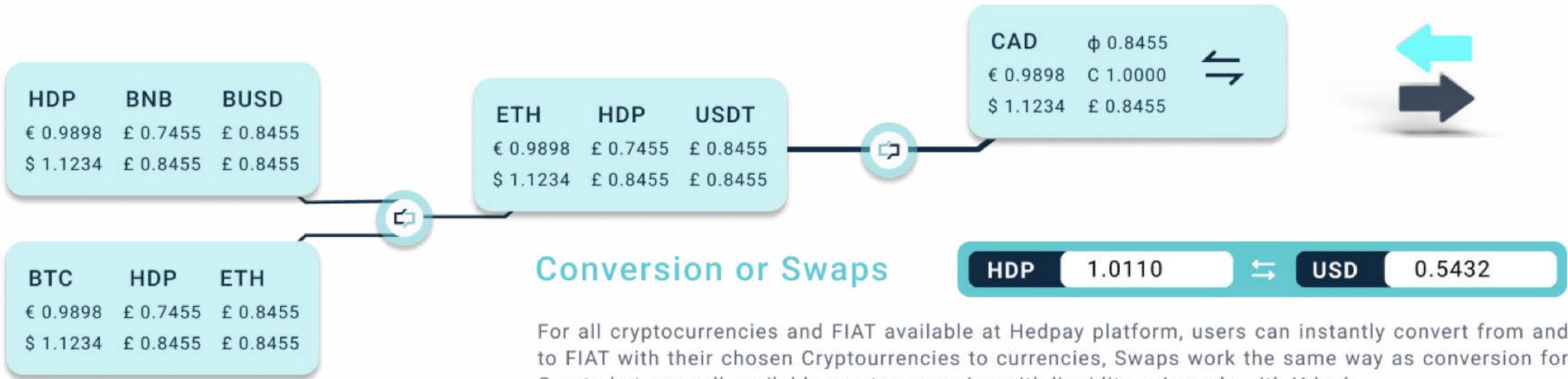


Decentralized Exchange

For all cryptocurrencies compatible with Hedpay platform, mainly ERC20 and BEP20 tokens/coins, users can create their own liquidity pool and add pairs that they like to trade or choose from what is already created and available to trade and exchange, they can use Hedpay wallet or connect other wallet verified at Hedpay.

Centralized Exchange

For all cryptocurrencies available at Hedpay platform, mainly ERC20 and BEP20 tokens/coins, will be paired with Hdp.ϕ mainly, FIAT, other Cryptocurrencies and stable coins to trade and exchange. Funding the trades or exchanges can be from Hedpay wallets and accounts by connecting or transferring into the exchange designated address and account.



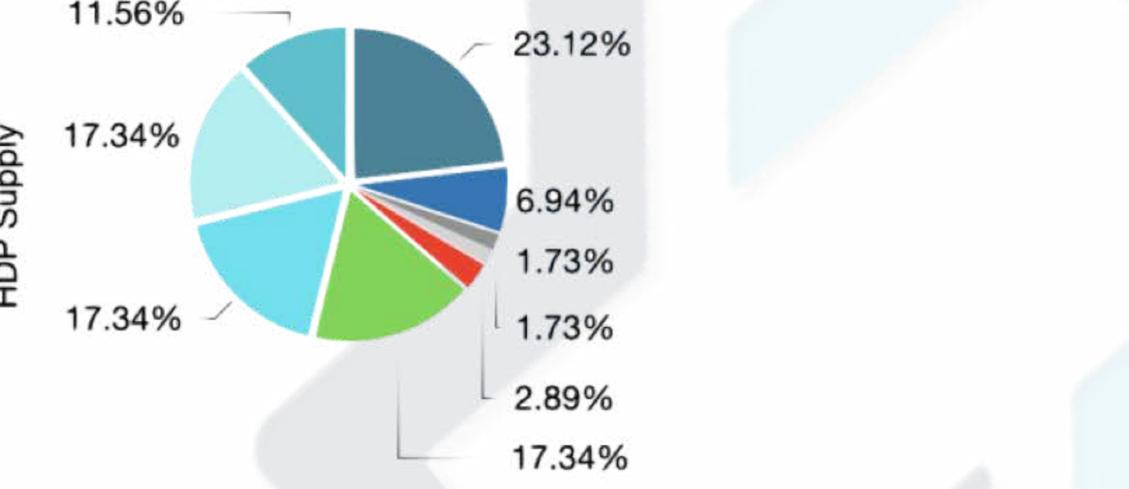
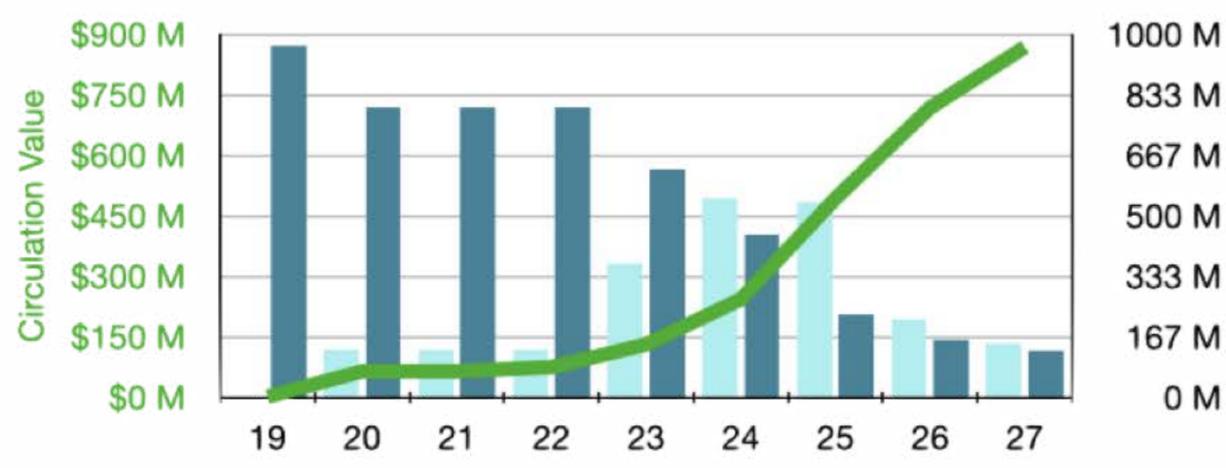
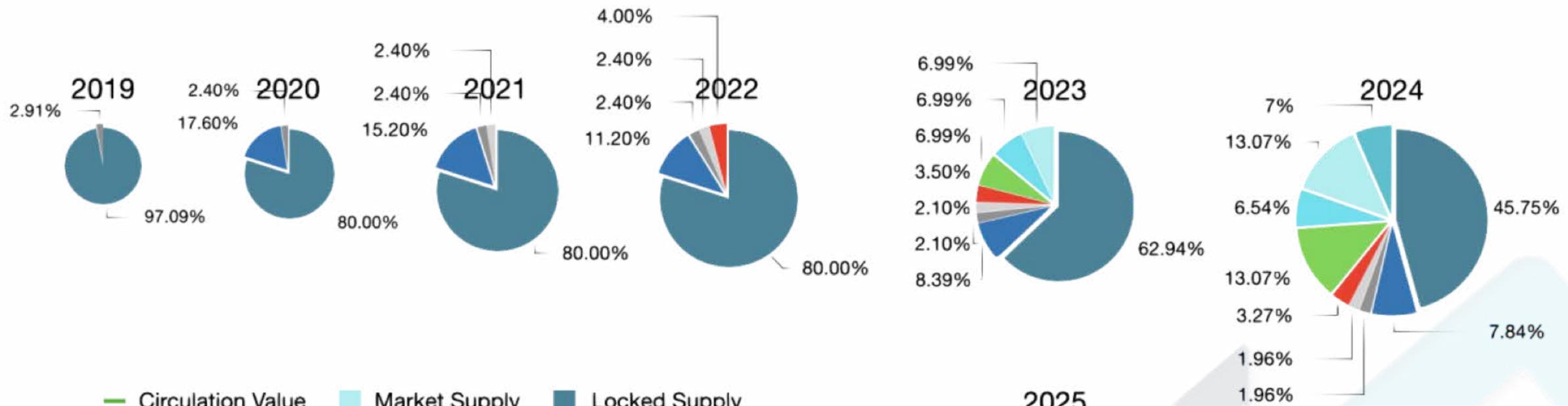
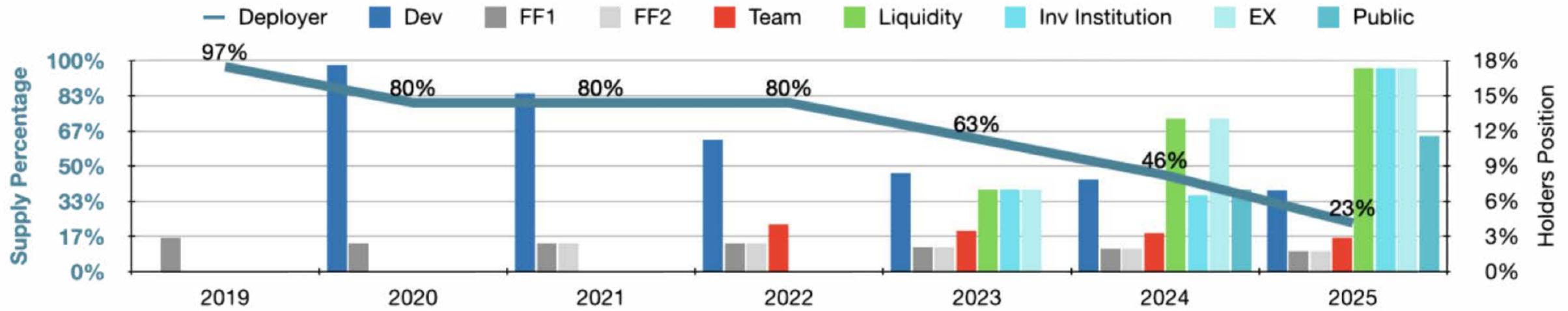
Conversion or Swaps

For all cryptocurrencies and FIAT available at Hedpay platform, users can instantly convert from and to FIAT with their chosen Cryptocurrencies to currencies, Swaps work the same way as conversion for Crypto between all available cryptocurrencies with liquidity, primarily with Hdp.ϕ

★ **HedPAY Disclaimer**, trading cryptocurrencies are risky financial activity, users are responsible for their own decisions and gains or loses, User of Hedpay Platform shall hold harmless, Hedpay group and its directors, officers, and employees from and against any action, claim, demand, dispute, or liability, including reasonable attorneys' fees and costs ("Claims"), directly arising from: (a) Trade, Convert, Swap, Exchange, Send, Receive, and any activities presented by Hedpay Platform or its Affiliates providing the services. (b) any gross negligence or willful misconduct of the User.



HDP Token Value Analysis



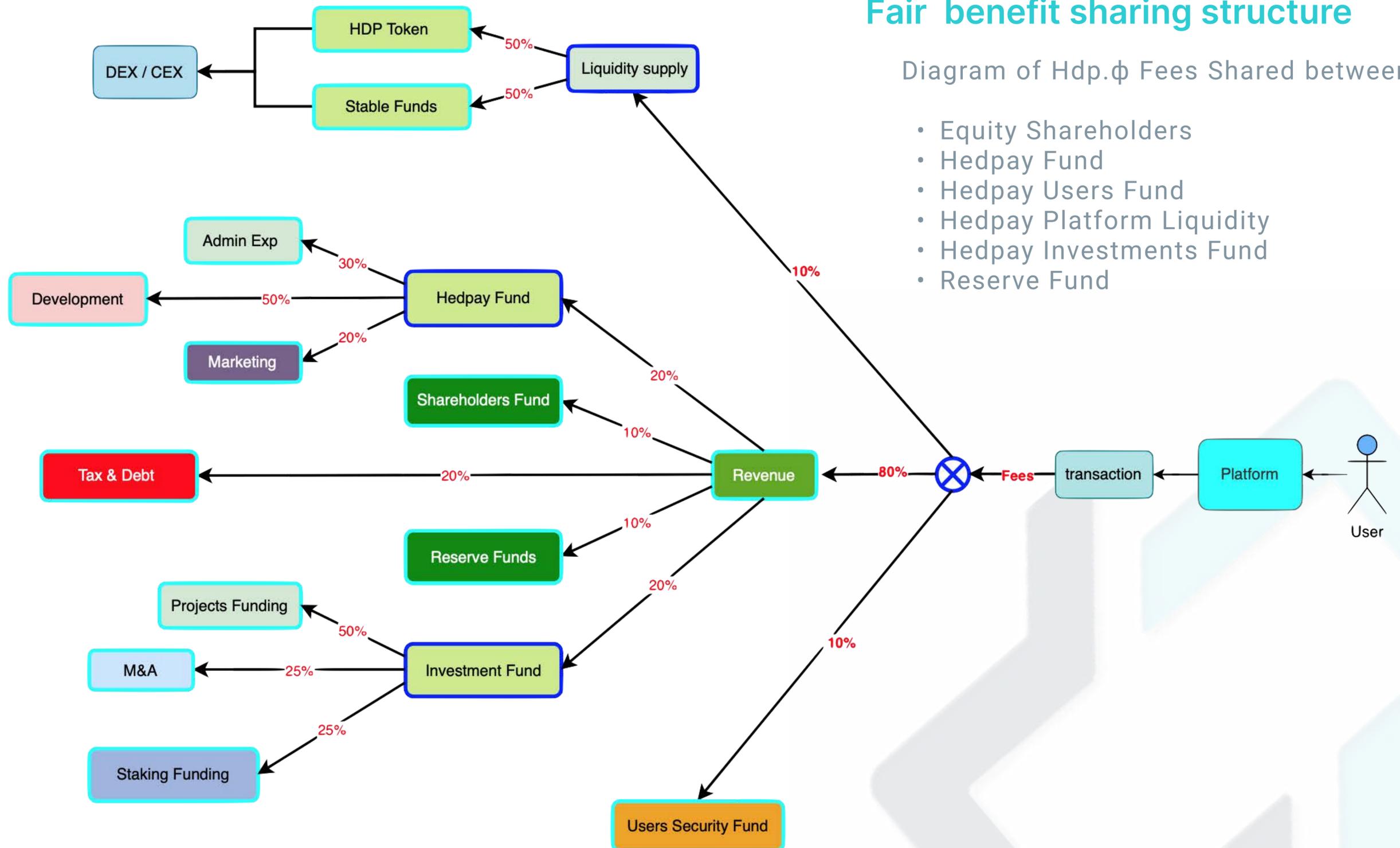
☆ Above charts and financial presented as historically accurate and are calculated in a conservative way, based on current market rates and members with potential participants counts with exchanges where to be listed, values and numbers can vary due to volatility and fluctuations of market.

Revenue Distribution

Fair benefit sharing structure

Diagram of Hdp.φ Fees Shared between;

- Equity Shareholders
- Hedpay Fund
- Hedpay Users Fund
- Hedpay Platform Liquidity
- Hedpay Investments Fund
- Reserve Fund

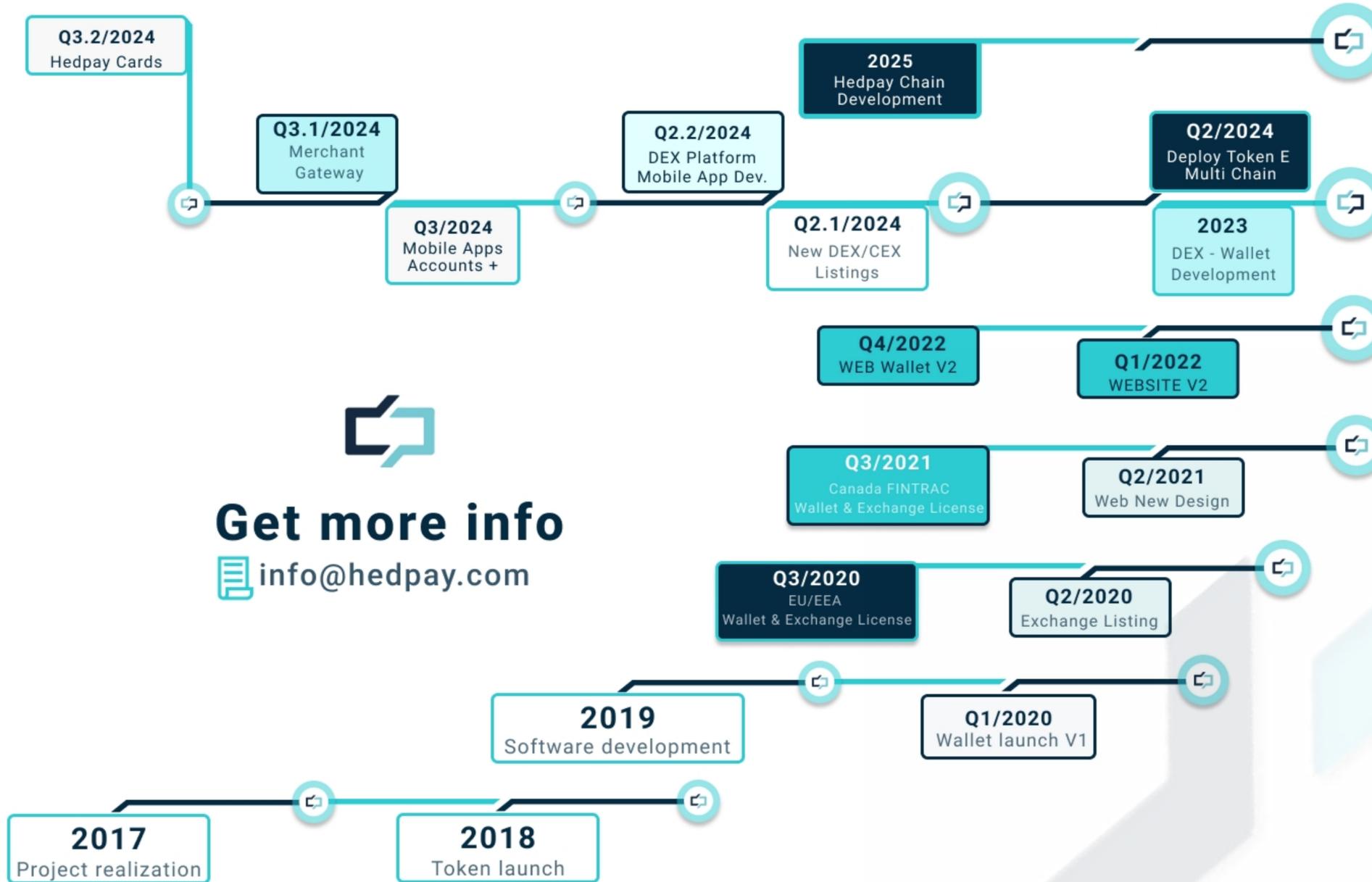


Where We Operate From Users Demographics



Road Map

☆ Dates or timing of our road map and plans can be changed at any time due to circumstances and market situations, we will deliver what we promise with in the closest time frame and with best efforts to keep our users, community and shareholders satisfied with results .



Futuristic Community



Our Mission to the community

Facilitating the peer to peer entrance of digital currencies into the traditional digital payment market.

Our Community Mission

Facilitating the peer to peer entrance of digital currencies into the traditional digital payment market.

Community Vote

Community Vote will be Facilitating the decisions of new features and upgrades at Hedpay Platform to serve better peer to peer transactions and the future banking solutions requirements.

Who are Community Voters

- • Community Voters are Hdp.φ Holders
- • All Holders at all scales will get to vote a public polls
- • Holder with value of \$50,000 and over, can vote on decisive polls as one Vote
- • Holder with value of \$100,000 and over can vote on decisive polls as 2 Votes
- • Polls are general community suggestions polls and are public
- • Decisive polls and private polls at Hedpay Platform.

Benefit of Holders when Voting

To be Hdp.φ Holder have its benefits into the decisions of the platform more than peer to peer transactions or its value, Holders will be rewarded for their votes at private polls to better and be part of The Future Banking Solutions.

- • Community Voters are intiated for Hdp.φ Token amount according to the poll event at time
- • All Holders at all scales will get to receive Hdp.φ Tokens when voting
- • More participation in Voting events will enhance the Holder position as decision maker at Hedpay
- • Voting will be considered as a transaction on Hedpay that generates 1% revenue to Users/Holders



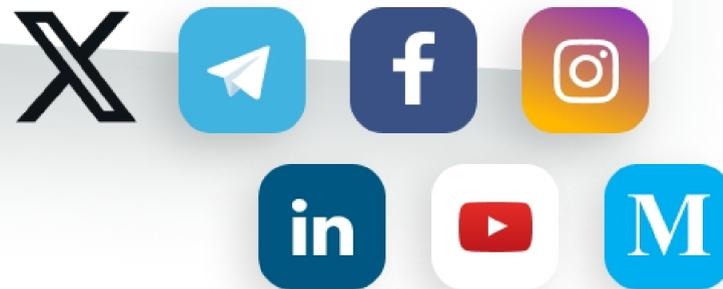
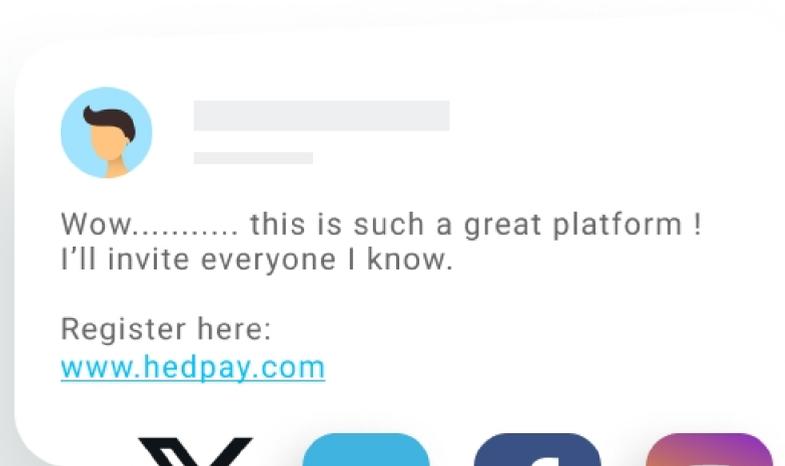


Earn Programs

Follow Us on Social Media

1. Follow HEDpAY social media channels
2. Share News, Announcements of Hedpay Medias & earn Hdp.φ rewards.
3. Share your Referral LINK to your Social Media channel
4. Provide Shared LINKs to claim your reward.

- Social Media
- Group Agent



www.Hedpay.com
info@Hedpay.com

• All Rewards are in Hdp.φ at Hedpay's wallet

Be a Hedpay Agent

- Hold at Hedpay Wallet \$5,000 < worth of Hdp.φ,
- Refer 100 < Active Users,
- Referred Users must have at least \$100 < worth of Hdp.φ transactions.
- Referred Users must be holding at Hedpay Wallet at least 1000 Hdp.φ <.

1. Create your referral LINK
2. Share your LINK with your group and followers
3. Earn Hdp.φ rewards when your Group members or followers purchase.
4. Your Referral LINK user makes you gain Hdp.φ on their Purchase
5. Minimum Purchase \$500 worth of Hdp.φ

Refer a Friend Earn Rewards Hdp.φ

1. Create your referral LINK and Share
2. Provide your Referral LINK to your Friends, Family or Others
3. Referee Register using your LINK, you earn Hdp.φ rewards.

Referral Rewards Hdp.φ

Boost your rewards by referring your friends

1. 1 - 10 referrals : \$0.5 for both You and Your friend
2. 11 - 100 referrals: You and Your friend get \$0.75 each
3. 101 - 1000 referrals: The reward gets to \$1:00 each
4. 1001 - 2000 referrals: Even Better ! You and Your friend GET \$1.50 each

Eligibility Conditions & Criteria

1. Provide your Referral LINK to your Friends, Family or Others
2. Referred Register using your LINK
3. Complete KYC verification
4. Deposit minimum of \$10 USDT
5. Buy minimum of \$10 worth of Hdp.φ

Management

Experienced team with diverse backgrounds and expertise.



Vicken Kaprelian

Founder & CEO

Canada, UK



Harry Hekimian

*Board Member &
Senior Advisor*

Canada



Julita Kaprelian

*Board Member &
Compliance Officer*

Lithuania



Victor Elong

*Board Member &
Regional Manager*

Swiss and Africa



Oxana Dubois

*Senior Business
Analyst*

Switzerland



Ari Yakar

*Chief Technology
Officer*

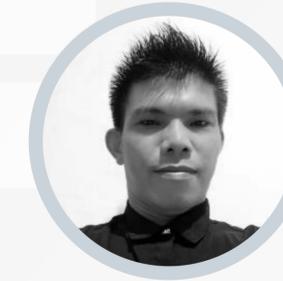
Canada



**Maria-Dhrifa
Adjaoudi**

Product Manager

Canada



Rudi Lo

*HEdPAY Indonesia
Team Lead Manager*

Indonesia



Thank you !
“The Future Banking Solution Peer to Peer Finance”.

Contacts:

info@hedpay.com

marketing@hedpay.com

career@hedpay.com