



TETRA PAY

WHITE PAPER

www.tpaytoken.io

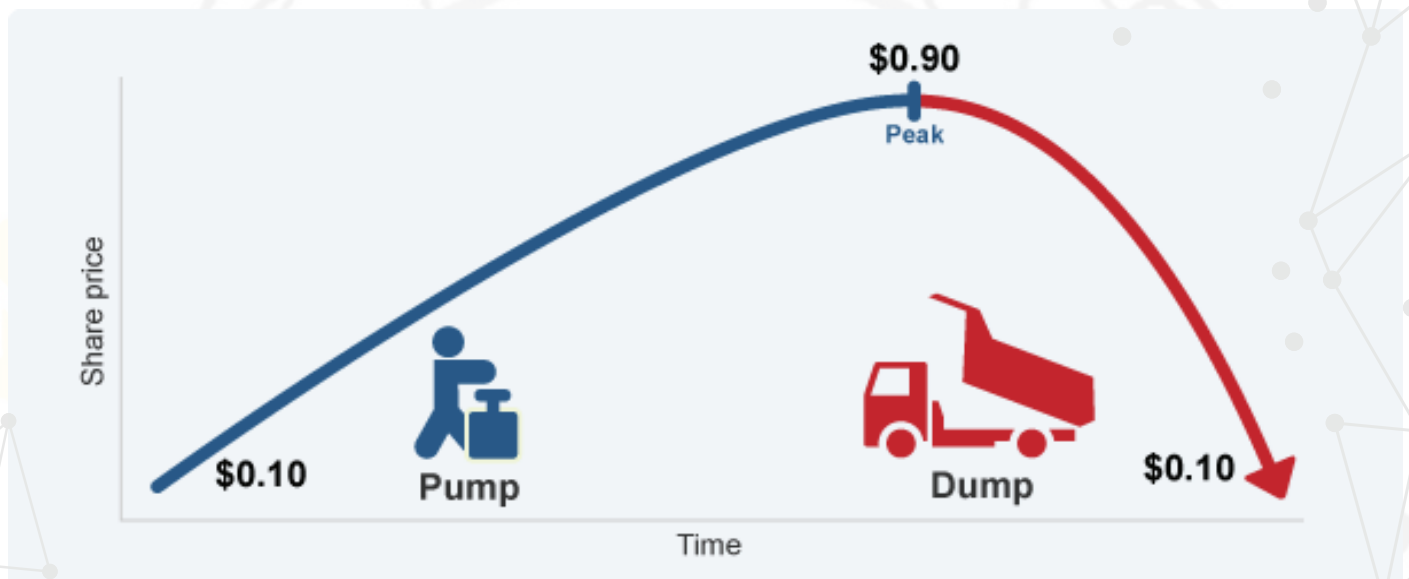
Abstract

The cryptocurrency industry has been growing consistently even after the slight dip in the market in early 2018. Many true enthusiasts are still using cryptocurrencies to store wealth, make anonymous transactions and make money by investing in viable projects. The most profitable way of investing in the market is by investing early in a viable ICO. The returns are over seven times that of trading cryptocurrencies. Unfortunately, over 48 percent of the ICO are scams. An additional 80 percent of the others are doomed to fail because they lack originality, they have poor technology, or the business model is ineffective. As a result, many investors lose a lot of money to pump and dump scams or ICOs that are bound to fail. Tetra Pay seeks to solve this by providing investors with access to legitimate ICOs that they can invest in without any fear of being swindled. We will conduct thorough due diligence on any ICO projects that want to be listed on our platform. We will then accept them as clients in our ICO marketing service. They will be required to pay \$100k in TPAY token for marketing of the tokens. The TPAY tokens returned will be locked in a smart contract for six months until the client is listed on an exchange. 10 percent of the ICO's tokens will be airdropped to investors who will be holding the TPAY tokens. The model is a win-win because investors holding TPAY tokens will be able to get airdrops from the best ICO prospects while the ICO startups will get a Tetra Pay stamp of authenticity when taken as clients. Investors on our platform will provide the first initial interest and participation required to make their ICO a success. Bounty hunters and writers on the platform will also benefit. Tetra Pay will be the first line in eliminating scams in the ICO niche in the market by ensuring only viable ICOs are taken in as clients. It also makes it easy to invest in ICOs by simply holding on to the TPAY token to receive airdrops of the best ICOs in the market.

1.0 PROBLEM AND MARKET SITUATION

1.1 MARKET SITUATION

These coin offerings allow investors to buy coins or tokens from a cryptocurrency platform while it is in its starting up and then hold the tokens till the value rises. This has made some traders millionaires. The world of cryptocurrencies has grown ten folds in the past decade, and this has resulted in the mass participation of all. Due to its complexities, most people avoid investing in these currencies, but everyone is curious enough to know about it. We have often noticed that much of the information regarding cryptocurrencies is scattered and far from accurate. A newbie often encounters false information, Pump & Dump (Buy, Speculate & Dump). The trustworthy sources, unfortunately, provide concrete information in quite a technical manner which is unintelligible by laymen.



Witnessing the growth of crypto, one thing that can be assumed is the fact that soon enough it would encounter a massive expansion in the mainstream market. Thus, customizing and preparing the masses on the actual workings and relevant risk factors of cryptocurrency, which many newcomers tend to ignore, is the current need of the hour.

Following are the common problems faced by people for whom decoding cryptocurrencies is a new experience:

- The sudden price drop after buying a coin
- Not knowing the correct procedure to buy and sell
- The rise in the price of a coin you just sold
- Spending BNB on a fake website to buy ICO
- Enabling hackers access to your money by clicking on suspicious email links
- Getting hacked for not setting up proper security
- Getting involved in HYIP (high yield investment program) which falsely appears to be legit
- Panic buying or selling when we see a huge spike or dip

1.2 PROBLEMS IN THE CRYPTOCURRENCY INDUSTRY

As a result, traders and investors are looking for inventive methods of making sure that their investments bear fruit. Many of them chose to invest in ICOs when the cryptocurrency market is bearish. ICOs are not affected by volatility, and they offer around seven times more earnings than conventional methods. As a result, investors only hold the tokens or coins for a few months before selling them for a profit. The only thing that needs to be adhered to is discerning the right ICOs to invest in to avoid scams that are prevalent in the industry.



Aside from the volatility, other issues make investing in the cryptocurrency industry a precarious matter. The other is the high failure rate of cryptocurrencies. If you have the money, you can invest in Bitcoin, Ethereum or Bitcoin cash. However, most of these coins cost over a thousand dollars with Bitcoin at around \$9,000. Most investors turn to less costly cryptocurrencies. There is no shortage of cryptocurrencies to invest in, with over 1400 different cryptocurrencies on the market. However, most of them are disasters waiting to happen. An expected 80 percent of these existing cryptocurrencies will fail or lose value.



Even though close to \$5.6 billion was raised by ICO start-ups less than 50 percent of them were successful. The study showed that out of the 913 ICOs last year, only 435 of them became or are on course to become legitimate cryptocurrencies. This is only 48 percent of the total number of ICOs. Even though ICOs have the highest investment return, they are the riskiest with 52 percent of all investments likely end in failure.

ICO PROBLEMS

As cryptocurrency gains consistently increasing popularity, many companies tend to explore the option of ICO. However, many of them are not experienced in blockchain technology and face issues while launching ICOs successfully. Owners of multinational companies are struggling to find a solution to their problem.

Some of the common issues faced by them include:

- Oblivion regarding the whole process flow of a successful ICO.
- Financial shortage during private sales.
- Reliance only on the mentor/advisor network for guidance regarding funding.
- Payment to the advisor/team is pending until the closure of the ICO.
- Improper utilization of money that is, instead of marketing it is invested in amateur purchases.
- Negligence towards expert advice from their mentor or team under the effects of overconfidence.
- Choosing the wrong market audience for their sales.
- The desire to witness instant results without putting in consistent funds for marketing.
- Scattered and chaotic white paper with overly casual language.
- Focusing on the end of the ICO, rather than preparing for what is to come.
- No proper office/team or even ICO closure.
- Taking the importance of mass audience and community for granted and focusing wholly on bounty hunters.

Here are a few things one needs to remember before reckoning to establish roots in the world of cryptocurrency:

- Founders have ideas, but they lack money and a proper team.
- Founders have ideas and money but can't find a proper team.
- Founders have money but lack ideas and a proper team.
- Their white paper has the format of a business proposal than an actual white paper.
- They have trouble reaching the desired audience and finding the right kind of exposure.
- They lack useful contacts, like that of advisors and potential mentors.
- They do not have contacts to list their tokens in the exchanges.
- They have no POC knowledgeable enough to manage questions asked in group chat.
- They are in need of a marketing/PR team to find the right target audience.
- They were ripped off much of their investment for engaging the wrong companies to do their marketing and blockchain.
- They just wanted to do an ICO because they are easier to reap economic benefits than an IPO.
- They lack the proper KYC verification required for most token sales in individual countries according to regulations and compliance.



Generally, people step into the cryptocurrency market with the mindset that raising 5-50 million USD under an ICO is an easy task. The truth cannot be further from this misconception since there are 'n' numbers of things playing a critical role in determining the success of an ICO completion. The efforts required in both an IPO and an ICO are borderline similar, and with serious background training, one can build a successful ICO.

2.0 OPPORTUNITY AND MARKET SIZE

2.1 SIZE OF THE CRYPTOCURRENCY MARKET

The cryptocurrency industry is one of the fastest growing industries around the world. Just a couple of years ago the industry was worth only \$17.7 billion at the start of 2017, and the value was under \$5 billion at the beginning of 2017. However, there has been tremendous growth with the industry appreciating to over \$260 billion indicating that there is an over 1200 percent increase in the capitalization from January last year. It is clear that there has been a substantial increase in the value of the industry in comparison to the pre-2017 amounts. Even after the drop at the start of 2018, the industry is still performing better than the 2016 values.



The cryptocurrency industry is experiencing sustained growth. 2017, can be considered the breakout year for the industry. Even though there have been some dips in capitalization, the growth trend has been maintained in 2018 as well. In 2016, the capitalization was under 15 billion, but by the end of 2017, the capitalization had risen to almost \$800 billion. This has since stabilized at around \$250-300 billion, but there is a definite increase in the popularity of cryptocurrencies, especially among investors. This increase in popularity is due to the underlying blockchain technology that is used to make cryptocurrencies. It relies on a single decentralized ledger that has been encrypted. This makes it impervious to cyber-attacks while it limits both internal and external fraud.

Most experts believe that blockchain technology is the future of the financial industry because it provides a legitimate method for securing payments and preventing the loss of both personal data and money to hackers and other nefarious individuals. Most of the reputable conglomerates are investing a lot of their research and development to how blockchain technology can be adopted.

The authenticity has led to millions of cryptocurrency enthusiasts embracing the technology. Many of them invest or trade in cryptocurrencies while others are using them for day-to-day lives. Currently, cryptocurrencies are precariously perched at a point where they can be integrated into day-to-day transactions between different users. What is left is the proper implementation of the technology to steer the industry towards that direction.

Aside from the huge appreciation in the capitalization in the industry, there are numerous other indicators of the rise of the industry. Bitcoin and Ethereum, Binance are the two largest cryptocurrencies, and a look at their use can provide insight on the rising popularity of cryptocurrencies. The total number of Bitcoin wallets shows that there are 24 million wallet holders. This means that around 24 million people around the world have Bitcoin wallets. Another statistic that can be reviewed is the number of active users on different platforms. At its peak, there were over a million active Bitcoin users daily. The number has slightly wanted to around 300-400,000, but this is still an indication that a lot of people are using Bitcoin for daily transactions. Ethereum may not have a value as high as Bitcoin, but it also competes with the giant when it comes to active users each day. Ethereum is leading inactive users each day due to the model used. It is substantially faster than Bitcoin, making it the preferred choice for many cryptocurrency enthusiasts who want to complete transactions a lot faster.



The biggest allure to the cryptocurrency industry is the investment opportunities that it offers. Unlike the Forex market, the cryptocurrency industry has some attractive spreads that maximize earnings for investors. As a result, many investors are willing to invest in the industry because of the potential earnings that they can get. Additionally, the industry has been propped up by the numerous different ICOs (Initial Coin Offerings).

2.2 SPECIFIC PROBLEMS IN THE INDUSTRY

ICOs are a mainstay of the cryptocurrency industry. They provide a risk-averse method for startups to raise capital that is required to create successful blockchain-based businesses. At the same time, they allow investors to earn from the appreciation of the coins and tokens of the startup a few months down the line when launched. However, opened the doors to numerous challenges for traders seeking authentic ICOs to invest.

A study found that 90 percent of all the ICOs fail in less than six months. A large proportion of them are scams where people trick investors to finance their ideas only to disappear after the money has been collected. This is one of the most prevalent problems due to the lack of proper regulation in the cryptocurrency industry. Another lesser-known problem is the frequent cases of ICOs with poor business and technical models. Regardless of how authentic the developers maybe, if the idea is not good enough the chances of failure are high. Some of the specific issues with such ICOs include:

Poor technical insight – If the ICO is being developed by people who do not have the right technical insight into blockchain technology, there is a high likelihood of failure. If the blockchain engineers are not skilled enough the platform will be vulnerable to scammers, or it will not be able to perform its intended function. Such ICOs will lose the investor money.

Poor business model – The business model that is used should be viable. ICOs that only have a vague idea of their market and how they will exploit the market is bound to lose because they struggle from a business perspective. An example is a renewable energy ICO that has no connections with vendors in the industry. The ideas may be good, but they will likely fail due to a poor business model.

Replicated ideas – The only thing worse than a poor business model is a replicated idea. Some platforms copy other platforms available. We often hear stories about the new Bitcoin or the new Ethereum. Such platforms will probably fail if they replicate the same idea. As a result, such ICOs will probably lead the investors to lose money.

Cryptocurrency ICO Stats 2017



Total Raised: \$2,214,989,369

Total Number of ICOs: 148

Top Ten ICOs of 2017

Position	Project	Total Raised
1	Filecoin	\$257,000,000
2	Tezos	\$232,319,985
3	EOS Stage 1	\$185,000,000
4	Bancor	\$153,000,000
5	Status	\$90,000,000
6	TenX	\$64,000,000
7	MobileGO	\$53,069,235
8	Sonm	\$42,000,000
9	Aeternity	\$36,960,594
10	Monetha	\$36,600,000

Different stakeholders in the cryptocurrency industry have different issues that they face in the industry. They include:

AIRDROP PROBLEMS



AIRDROP

Small value

Many ICO projects offer air drops at a low value to gain awareness in general, and when an ICO is enlisted on the exchange list, most token holders deem it as an excellent opportunity to sell their tokens immediately. This is due to the psychological reasoning that tokens don't represent real money and hence they don't see much incentive to hold their possession when a seemingly golden opportunity arises.

ICO MARKER PROBLEMS



ICO MARKETER

Unethical marketers

The main work description of an ICO marketer is to entirely focus on engaging audiences and managing your communities as part of their ICO marketing. They want to create a strengthened audience for your market. Over time, this strength translates to potentially more effective fundraising services. However, many ICO marketers claim themselves to be experts, but fail to deliver. Only a thoroughly researched decision should be taken while opting for these kinds of services.

ICO PROJECT OWNER PROBLEMS



ICO MARKETER

Unethical marketers

Never hand over all your trust and money to self-cited expert ICO marketers or ICO project owners. It is a common occurrence that due to negligence in precautions and safety, many ICO marketers committed fraud against their clients and vanished with their finances. Most ICO marketers aren't in possession of any real crypto communities, but they will always have you believe otherwise.

BOUNTY HUNTER PROBLEMS



BOUNTY HUNTER

Tough task

Bounty hunters have become a popular option for helping ICOs reach the public. With individuals paid in tokens or cash to promote campaigns among their contacts on various social media platforms, many are gladly opting for the job. However, they end up encountering difficulty in achieving the target incentives.

3.0 OUR SOLUTION

The Tetra Pay team notices that the rampant problems in the ICO niche of the cryptocurrency industry. Over 80 percent of all ICO being scams or not having an adequate technological and business backing to be successful. As a result, many cryptocurrency investors are shying away from investing in the cryptocurrency industry. The Tetra Pay development team postulated a more effective way of ensuring that investors are not swindled out of their hard earned money by nefarious individuals trying to take advantage of the lack of global regulation of the cryptocurrency industry. Empowering a blockchain revolution towards a safer and more secure ICO ecosystem. Tetra Pay (CP) has initiated a transformative idea that will revolutionize cryptocurrency and prove highly beneficial for those holding TPAY tokens. Acquiring the trust of a community is the most difficult and time-consuming process since it takes a long period to weed out the bad hats and segregate the trustworthy crypto leaders who share the same outlook as yours and are willing to support your ideas. Whenever a new ICO project comes up, it requires awareness and support from the crypto community, including the community leaders, groups, writers, and bloggers who get recorded in the blockchain and is highly essential for marketing. Tetra Pay has strengthened its acquaintances and has been able to acquire the trust of its community through hard and smart work. To build a strongly connected community, we work as a synergized team and develop constant partnerships to advance the vastness of our bonds in the crypto world.



Tetra Pay will provide the required due diligence on ICO projects to ensure that token holders are assured of quality airdrop tokens. The additional checks made by the platform will ensure that any pump and dump ICOs are identified before the investors lose their income. The assessments will ensure that the business model behind the platform is viable and the implementation of the technology, including blockchain plans and the smart contracts to be used are authentic. The users on the Tetra Pay platform will know the best ICOs to invest to maximize profits.

ICO PROJECTS HANDLED BY TETRA PAY (TPAY)

Apart from assessing the viability of ICOs, we will also be providing legitimate ICOs with marketing services. What puts Tetra Pay in an unparalleled position of strength is the fact that we are a recognized ICO marketer with a reputation of integrity and excellent delivery. As a result, ICOs marketed by Tetra Pay will have greater demand in the industry because of the effectiveness of our due diligence mechanisms.

ICO PROJECT OWNER

Clients can be at ease with Tetra Pay because we are driven by a real passion for the blockchain industry. Our business model is innovative and integrated in such a way that makes the business sustainable while mutually benefiting the crypto community and our clients.

BOUNTY HUNTERS

TPAY token has unique tokenomics which leverage our strong ecosystem to ensure future benefits to long-term token holders. Because of the potential for positive liquidity, it will be much easier for bounty hunters to find investors for our tokens to reach their incentivized targets.



EXECUTIVE SUMMARY

TPAY TOKEN is a financial revolution all set to change the way users transact. This Binance Blockchain-based multi-utility cryptocurrency is the initiative of TETRA PAY INTERNATIONAL INCC.

The group is an undisputed leader in the domain of luxurious transportation and forex trading. The initiative has successfully received funding from many multimillionaire investors from all parts of the world.

Many prominent fund managers are also associated with the organization. These fund managers are loaded heavily with the wealth of experience required to deal with trading in forex.

TPAY is being introduced to add a new value to your experience of financial transactions. In simple words, a reliable process for safe, speedy and affordable international transactions without any mediation is the objective of this financial revolution.



This decentralized digital currency is actually for addressing every day financial issues and needs of everyone.

- TPAY will scale new peaks of growth on the basis of the following principals:
 - All time availability.
 - Worldwide usability.
 - Value to everyone.
- TPAY TOKEN and its brand name are registered trademarks.
- We are not just a company. Instead, we are an organization.
- The list of companies involved in the growth of TPAY includes but is not limited to the following only:
 - Corporate 500 companies.
 - Multinational companies.
 - Startups.
 - Academics
 - Technology vendors with Ethereum Blockchain.
 - Subject matter experts.
- This Binance based cryptocurrency already has a community of 10,000 active worldwide users.
- TPAY has been developed with the following purposes:
 - To address daily financial needs and relevant issues of users.
 - To ensure worldwide circulation of TPAY via diversified digital financial and a commerce network.
 - To address critical issues of the cryptocurrency industry.
 - For making TPAY usable in all parts of the world.
- Reputed financial and legal international renowned business entities will be assigned the responsibility of auditing and managing TPAY funds and assets' collection and purchase carried out by TPAY TOKEN. The purpose is to ensure security and transparency at all times.

- Safe, secure, speedy and cost-effective transactions without any chargeback.
- Access to money anytime using our secure wallets and other applications will be possible.

TPAY TOKEN is fully committed to putting the best foot forward to bring all investors, partners, worldwide community members and users to ensure the following:



Hassle-free usage of TPAY in all walks of life.



Safe, speedy and decentralized transfer of cryptocurrency.



Easy exchange.



The facility of cryptocurrency deposit, withdrawal and savings of TPAY TOKEN

The list does not end here only.

The ultimate goal is to cement the TPAY TOKEN as a multi-utility token worldwide.

GLOBAL
CRYPTOCURRENCY
MARKET

TPAY TOKEN

A CRYPTOCURRENCY



The base of this decentralized digital currency is BEP-20. The functionality similar to the functionality of BNB is the specialty of this Blockchain-based asset.

This multi-utility token can be used for hassle-free exchange of money from one part of the world to another. Users will not have to worry about any arbitrary limits or central repositories throughout the process.

TPAY can be used in almost every industry. This is something that makes this cryptocurrency multi-utility. The list of industries it can be used in includes but is not limited to the following only:

- | | |
|--|--|
| 01  Finance | 08  Flight bookings |
| 02  Forex trading | 09  Real estate |
| 03  E-commerce | 10  Recharge |
| 04  Hotels | 11  Shopping |
| 05  Restaurants | 12  Transportation |
| 06  Online Casino | 13  Board game |
| 07  Ott Platform | 14  Betting |

In simple words, users will be able to use TPAY for buying anything. The list includes but is not limited to the following only:

- Homes.
- Condos.
- Boats.
- Cars.
- Clothing.
- Electronics.
- Health and pet products.
- Food.
- Wine.
- Accessories.
- Plane tickets.
- Vacations.
- Tools.
- Musical instruments.
- Dating services.
- Professional services.
- Internet services.
- Crypto gear.

As a medium of decentralized transactions, TPAY will offer robust functionality to enhance users' experience. This will be done as a part of the strategy for growth.

This will include much more than strength, transparency and security. Given below is the list of those additional values:

- Exchangeability and transfer of cryptocurrency.
- Hassle-free payments through our global networks.
- Person-to-person decentralized transactions.
- Transactions in all walks of life.
- Loyalty and reward programs.

TPAY TOKEN

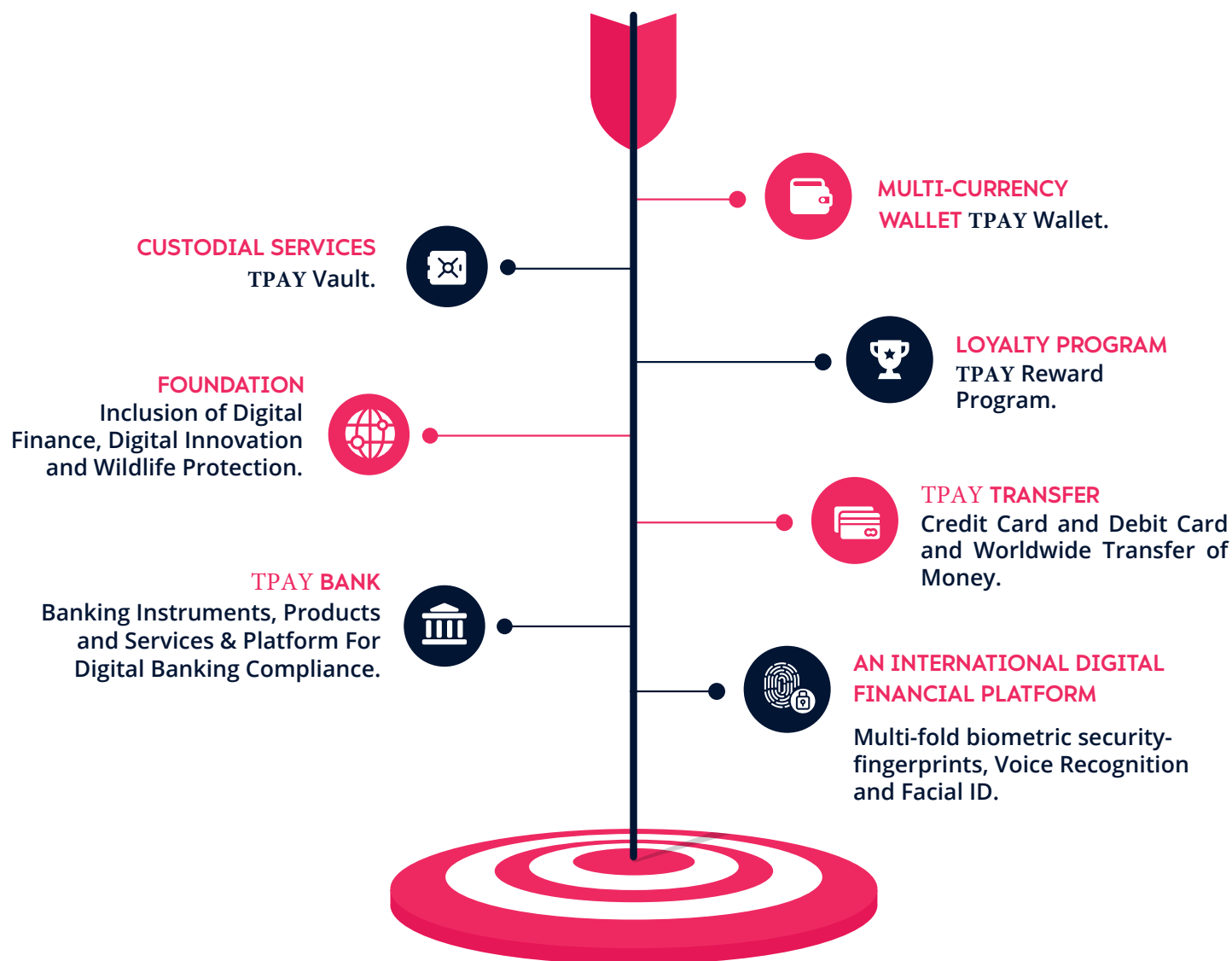
BUSINESS ECOSYSTEM:


TPAY is the product and service of TETRA PAY INTERNATIONAL INC. The group is also the issuer of this cryptocurrency based on BNB Blockchain and its BEP-20 protocol.

This is to ensure an ecosystem of business financial applications for worldwide circulation of TPAY TOKEN.

This decentralized token has been designed to address holders' daily needs related to the financial transactions.

ECOSYSTEM OF TPAY:





In simple words, this multi-utility token will add value to the financial transaction related experience of users. It will change the way people transact these days.

Strategically developed financial and commercial partnerships make it a multi-utility token that offers more value to holders. This is the value users usually do not get from other cryptocurrencies.

It is mainly because TPAY allows holders to access to the following within its ecosystem:

- Access to the platform.
- Access to the benefits.
- Access to discounts and other things.

TPAY COMPONENTS ACCESSIBLE TO TOKEN HOLDERS:

The group has successfully identified strong reasons for the existence of TPAY TOKEN. This is a huge reason why all components explained below are an essential part of the TPAY TOKEN ecosystem.

SPEED:

Transactions beyond geographical boundaries get completed in 9 seconds only. Therefore, the receiver does not have to wait for days to receive their money.

ACCESS/MOBILITY:

No need to carry any cash or credit/debit cards for payments at shops, malls, restaurants, hospitals, airports, train/bus terminals etc.

TPAY, a multi-utility decentralized financial convenience, can be trusted for digital payments and high-quality financial experience like never before.

LOW TRANSACTION FEE AND ZERO CHARGEBACK:

This is another key benefit for TPAY TOKEN holders. All local and international transactions using TPAY TOKEN will be cost-effective for all users. No chargeback will be levied for any transaction.

INTERNATIONAL USE:

This BINANCE Blockchain-based cryptocurrency is mainly for making international transactions a positive experience for everyone.

Users do not have to wait and abide by any limitations to carry out transactions internationally. International transactions using TPAY are cost-effective.

SAFETY AND RELIABILITY:

Since TPAY TOKEN is based on Binance Blockchain, all transactions are safe.

Integration of Cryptography makes Binance Blockchain fully reliable for transactions. This is a huge reason why TPAY Is safe and reliable.

BLOCKCHAIN TECHNOLOGY:

TPAY TOKEN is a Binance Blockchain-based cryptocurrency. The list of benefits this distributed ledger technology includes but is not limited to record-keeping or cryptocurrency transactions, creation of blocks, of transactions and broadcasting of records in a ledger to every node available in the network.

NO MEDIATION:

Governments and financial institutions like banks never become part of transactions at any level. This results in speedy, decentralized and cost-effective transactions.

OWN COMMUNITY:

TETRA PAY is much more than just a group of companies working together to make TPAY the best multi-utility cryptocurrency in the world.

Instead, the group is actually a worldwide community of more than 10,000 active users, multibillionaire investors, thousands of active leaders, and satisfied forex trading user base.

TPAY group is burning midnight oil for addition of new members to this global community via promotion on popular social media platforms like Facebook, Twitter, Reddit, Instagram, Telegram, Medium, e-mail, YouTube, Line, GitHub, Discord and LinkedIn etc.

CRYPTOCURRENCY PAYMENT GATEWAY:

We are introducing our own cryptocurrency payment gateway in the near future. The objective is to help individuals and businesses send or receive decentralized speedy payments from one part of the world to another safely, easily and at pocket-friendly charges. You may call it the decentralized version of PayPal or Skrill etc.

TPAY decentralized payment gateway will function as an intermediary between the merchant and the sender. It will be a digital substitute for the following purposes:

- Replacement for physical POS (Point of Sale).
- Verification, acceptance and refusal of credit/debit card transaction through payment card networks.

Usually, a third-party responsible for setting up the following provides this service:

- Merchant account
- Payment gateway in a single account.

KEY SPECIFICATION OF TPAY

PAYMENT GATEWAY:

This decentralized payment gateway about to be introduced soon by the organization will exceed your expectations with powerful features/tools. The list of includes but is not limited to the following only:

FRAUD PREVENTION TOOLS:

The internet has made life easier for people in many ways. However, there are two sides to every coin. Some financial crimes have misused the potential of the internet to commit financial frauds also. Most of the online financial scams usually happen through payment gateways.

Keeping this mind, TPAY makes use of the most effective tools and techniques to ensure foolproof prevention of financial frauds. Given below is the list:

- Cryptography.
- No data saving on our servers.
- AVS.
- Visual Cryptogram.
- Execution of measures for preventing exhaustive search attacks.

SUBSCRIPTIONS AND RECURRING BILLING:

Most of the websites offering subscriptions ensure recurring billing through a payment gateway integrated. This means regular payment to continue the subscription of some product or service.

PAYMENT HISTORY:

Most of the websites offering subscriptions ensure recurring billing through a payment gateway integrated. This means regular payment to continue the subscription of some product or service.

A digital/online wallet is a payment instrument for customers and businesses to send, receive or store money. Let's know about some key specifications of our TPAY payment gateway below:

- Payment gateways like TPAY Token support multiple wallet options.
 - In addition to credit/debit cards and net banking, TPAY supports
 - more than 100 modes of payment.
 - Users will be able to accept digital and decentralized payments
 - using multiple channels. For example: Desktop and Mobile App
 - Smartphone leveraging the potential of operating systems like
 - Android and iOS.
 - TPAY Wallet will allow users to access their payment-related history
 - automatically saved for future reference.
 - Our crypto wallet will support all reputed international payment
 - gateways and exchangers to help users buy & sell cryptocurrencies with their credit and debit cards and coin swapping.
 - Our decentralized payment gateway does not have any direct or
 - indirect relationship or account with any end-user.

All in all, TPAY PAYMENT GATEWAY has everything to add value to your financial experiences.

FOREX TRADING WITH TPAY TOKEN:

Forex Trading is a combination of Foreign and Exchange. Forex trading is a worldwide network of buyers and sellers of foreign currencies.

It can also be termed as a global marketplace for the trading of international currencies. It is the largest decentralized liquid market in the world.



This decentralized domain of financial trading records the trading/ exchange of nearly five trillion US dollars every day.

Coming to the point, TPAY Group is globally held in high esteem for serving forex traders with MT-5, the best forex trading platforms in the world.

The group is continuously making efforts to pair USD and other currencies with the decentralized token being introduced. This will be the greatest help users need to use TPAY Token on MT-5.

The group is introducing TPAY TOKEN to help individuals participate in forex trading. The process of forex trading will begin with the sale of the token through trading accounts using in-house algorithms.

Profit generated can be put to use for the purchase of coins from the free market at the price offered. Individuals will benefit from the fee and commission that an FX Broker collects.

Our cryptocurrency has been designed and developed to help individuals rub shoulders with forex brokers.

Our objective is to show the way forex trading using CRRX TOKEN can benefit holders.

This could be much better than trading in the traditional share market. All intermediaries are eliminated from the transaction process.

On the other side, investment in equities involves securities brokers, market makers, high-frequency traders, stock exchanges, DTCC transfer and clearing banks. All of these financial institutions charge a heavy amount of fee.

Finally, token sale passes from buyers' wallet to sellers' wallet through an exchange.

TPAY DECENTRALIZED CRYPTOCURRENCY VAULT:

CRYPTO REX TOKEN is the most unique decentralized financial solution online gamers need.

Those who participate in digital gaming extravaganzas or casinos are going to love it. Following is the process that such users will need to follow for making the most of this key feature:

- Complete the registration process as a player.
- Payment of match/tournament fee using TPAY cryptocurrency wallet.
- Play the match/tournament.

All winners or runner-ups are sent an encrypted code. This code is always set before the start of a match or tournament.

Winners and runner-ups get access to their winning amount after entering the correct code.

It is also a platform participants need to choose a trader and sign a contract. All participants get access to our operations console.

For this, token holders will need just need to complete the registration process to be able to trade in any zone using their credentials. Sign a smart contract to access live trading for entering the world of financial strategies and extreme growth possibilities.

This is why the organization plans on launching a decentralized vault. This helps TPAY multi-currency exchange to add to the security of vault to help in trading cryptocurrency.

DECENTRALIZED DEPOSIT AND WITHDRAWAL OF **PAYMENTS:**

Like said earlier, TPAY Token will offer multiple payment methods supported by the platform. Users will be able to deposit funds into their TPAY Wallet using multiple payment methods. For example:

- Debit/Credit Cards.
- Payment gateways like PayPal, Stripe, Venmo etc..
- Inter-cryptocurrency transfer support for Inter-Blockchain communication.

Like said earlier, users can choose to get their money credited in their secure multi-signature denaturalized wallet TPAY wallet.

This is after the successful completion of the money deposit process.

This process initially helps users see the prices of FIAT currencies according to their geographical location.

This helps promote clarity among participants less familiar with the concept of cryptocurrency.

The organization will encourage users to leverage the potential of TPAY as the primary currency for transactions and reward payments. The objective is to ensure worldwide demand, adoption and growth of TPAY Wallet.

- The platform we have entrusted offers a number of benefits. For example:
- Minimum response time in payment processing.
- Reduced price offers.
- Multi-point shipping deductions to further acclimatize buyers.

These incentives will be combined with exclusive product offerings and collaborations that depend on the distribution of payments on TPAY

TPAY TOKEN holders are advised to be serious about the security of their TPAY wallet like a wallet in their pocket. This will help withdraw tokens securely, instantly and at affordable cost and within 9 seconds only.

Qualified users will be rewarded with a decentralized debit card directly connected to their TPAY wallet to spend TPAY TOKEN like a FIAT currency worldwide.

Transaction charges will be affordable as the card will a VISA Infrastructure for granting worldwide access.

Therefore, plans to ensure seamless integration and support needed for the credit/debit card with devices running on Apple and Android operating systems are ready.

The objective is to ensure an option for issuing a physical card after the successful implementation of the platform.

The main reason for using fiduciary as an optional medium of deposit and payment is to facilitate the integration of the platform and service for the general public to increase its adoption.

This directly affects the network with increased number of transactions through the platform.

This rapid increase in the userbase as the use of TPAY token reaches the next level, from early users to the participants worldwide.

SECURE PAYMENT OF TPAY TOKEN:

TPAY TOKEN Secure Payments is an integrated booking and escrow service that facilitates the processing of payments.

All payments will be held in secure and anonymous accounts by the time the buyer confirms that certain agreed upon (i.e. confirmed) event has happened.

All in all, as a platform, TPAY token minimizes transaction costs and provides a scalable way to engage in higher-value transactions through a secure and reliable ecosystem. These transaction costs are specifically related to the markets.

If needed, a specific system based on arbitration will be put to use with the objective of making the system act as a reliable third party solution needed for worldwide sales and promotions between the following:

- Buyers.
- Sellers.
- Advertisers.

TPAY token implements a rating mechanism. This rating mechanism will allow all parties involved in the transaction rate transactions carried out using TPAY TOKEN protocol.

TOKEN FINANCIAL INCENTIVES

Access to TPAY for receiving custodial services for FIAT as well as for cryptocurrencies.

Low-cost worldwide money transfers and rewards.

Loyalty point for the use of TPAY platform, product and services via TPAY marketplace partners and strategic alliances.

Low-cost worldwide money transfers and rewards.

A great medium of payments for external entities and CBP (Cross Border Payments).

Access to the money to purchase decentralized digital assets via an exchange platform.

Access to strategic partners and special events organized by the TPAY GROUP.

Users will earn exclusive promotional offers.

Users will get access for earning money via affiliate campaigns on some platforms.

Access to discounts and other things.

Minimizing currency conversion

Access to discounts and other things.

Optimized purchases.

Reward Incentives get activated.

Enables group purchase discounts.

The list does not end here only

WHAT IS TPAY TOKEN?

TPAY is a multi-utility token based on BEP-20, Binance Blockchain.

TPAY can be easily, transferred, received, spent, saved or traded via this Blockchain.

TPAY is a multi-utility token compliant.

TPAY is not registered as an STO in any country.

TPAY is backed by at least 6 FIAT currencies.

MULTI-UTILITY TOKEN

TPAY TOKEN has been designed and developed to be of use in all walks of life worldwide. All of the benefits will be available to all registered TPAY users. Given below is the list of main benefits they will enjoy:

- A foundation.
- Multilanguage support.
- Multi-currency exchange.
- Cryptocurrency/FIAT international bank.
- Worldwide money transfers.
- Vault.

- Digital wallet.
- Access to MFS (Mobile Financial System) for making payments using TPAY in all walks of life.

This facility also includes the use of debit and credit cards to help users use TPAY in all walks of life worldwide.

TPAY TOKEN USERS WILL NOT HAVE THE

FOLLOWING:

- Any kind of representation.
- Property.
- Rights.
- Revenues.
- Equity.
- Any type of values in any of TPAY business ecosystem entities.
- Partner companies.

They can use this cryptocurrency only for making payments for something in all walks of life worldwide.

TOKEN SUPPLY

All supply of TPAY TOKEN is capped. Therefore, at least, 50% of the TPAY Tokens were made available for public sale after the successful launch of the platform.

Team and advisors will get access to the TPAY TOKENS for distribution after one year of ICO.



TETRA PAY

Token Name : TETRA PAY

Platform : BEP-20

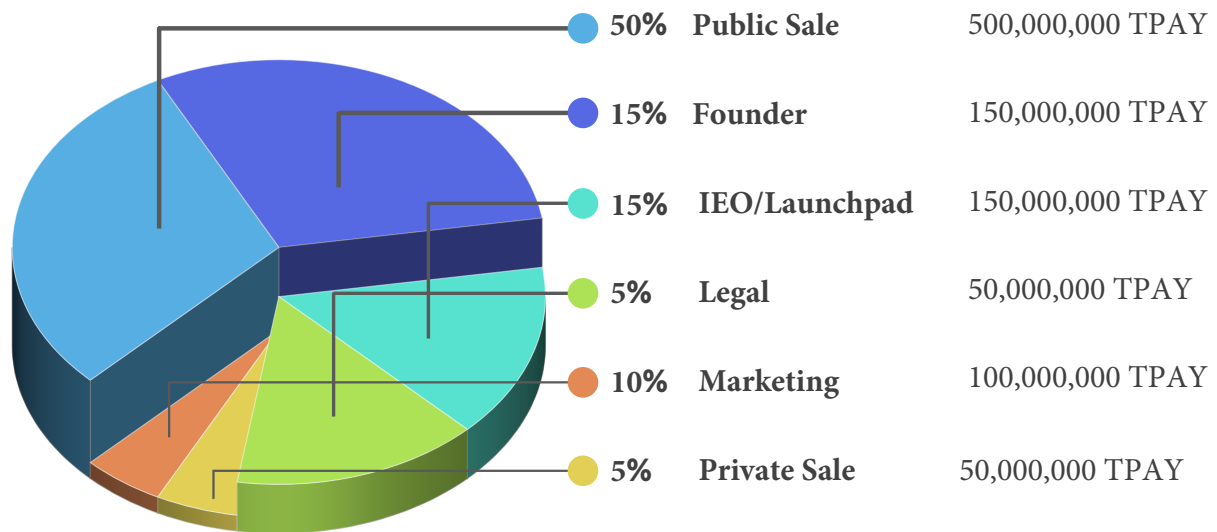


Abbreviation : TPAY

Total Supply: 1,000,000,000

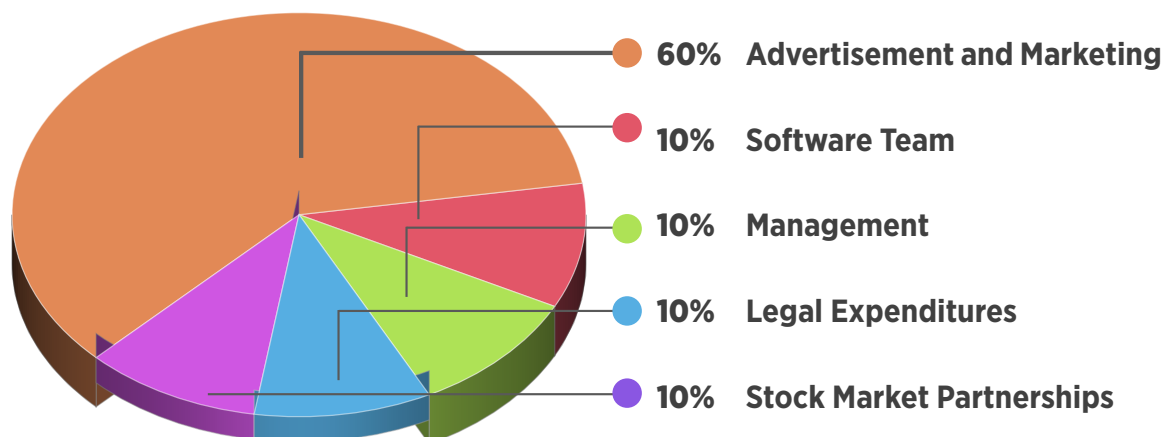
Smart Contract : 0x1c9257e55318eb9b472ed45ef5c55ccd941538f0

TOKEN SALES PROGRAM



TETRA PAY

REVENUE UTILIZATION PROGRAM



This legal team will also take care of all legal aspects/risks related to establishing entities in other countries.

The internal sales team is being supported strongly by our Core Team, Trust and Community. All members of this team are heavily experienced. Some percentage of the Capital Reserve has been kept reserved for taking care of unforeseen costs.

In addition to this, initially allocated TPAY TOKENS will be utilized for taking care of the following:

- Legal costs
- Marketing
- Compensating employees and contractors

There is something that all of the TPAY users must know about. All allocated TPAY TOKENS sold before the sales period will not be refundable under any circumstances.

This condition is applicable even if the ICO would not have raised the minimum amount.

We put our best foot forward to raise this minimum amount of money to successfully end the ICO campaign.

TPAY successfully has got listed on exchanges at market prices after the end of the ICO campaign.

In case someone wants to know everything about the TPAY ICO campaign, he/she is advised to visit our website or establish communication with our support staff.

His contribution to the growth and success of Bloom Drive and Ensofx also cannot be underestimated.



TETRA PAY

FOREX

Forex is building financial strength and businesses and individuals from all parts of the world need for growth. Since 2005, the organization has also been connecting traders to currency markets worldwide.

Forex is on a mission to serve clients with the best digital forex solutions. Following are the specifications of these solutions:

- Fulfill small forex investment requirements
- Offers value for retail clients.
- Focus on long term-fruitful cooperation with clients, partners and employees.

The Forex team focuses on transparent communication as a principal importance to ensure long-term financial growth for clients.

This is how Forex leads businesses and individuals to the top of their financial growth and goals.

Like said earlier, Forex unlocks financial growth and independence using the transparency of communication and let them make the most of the following to achieve financial growth:

- FX trading.
- Investment in Futures.
- Investment in Indices.
- Investment in energies and metals.
- Best bids and offers.
- Quick execution of orders at the current market prices.
- Single-click trading.
- Trading styles/strategies free of restrictions.

They have a special range of products specifically designed and developed to help businesses achieve financial independence through trading in the following domains with spreads and margins that are highly competitive:





TETRA PAY

Our Company

Tetra Pay International Inc

3 Germay Dr, Unit 4 #1165
Wilmington DE 19804
info@tpaytoken.io

24x7 Support Care

+1 984 900 3275

- ❖ Official Website: <https://www.tpaytoken.io>
- ❖ Smart Contract: <https://bscscan.com/token/0x1c9257e55318eb9b472ed45ef5c55ccd941538f0>
- ❖ LinkedIn: <https://www.linkedin.com/company/tpaytoken>
- ❖ Telegram Group: <https://t.me/tpayofficial>
- ❖ Telegram Channel: <https://t.me/tpayofficial>
- ❖ Mix : <https://mix.com/tpaytoken>
- ❖ Medium: <https://medium.com/@tpaytoken>
- ❖ Facebook: <https://www.facebook.com/TpayToken-104798485166266>
- ❖ Twitter: <https://twitter.com/TpayToken>
- ❖ Instagram: <https://www.instagram.com/tpaytoken/>
- ❖ Bitcoin Forum: <https://forum.bitcoin.com/tetrapay-u184088/>
- ❖ Reddit: <https://www.reddit.com/user/tpaytoken>
- ❖ Bitcointalk: <https://bitcointalk.org/index.php?topic=5343202>

Our Exchanges Partners



VINDAX



DEX-TRADE

CONSBIT



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