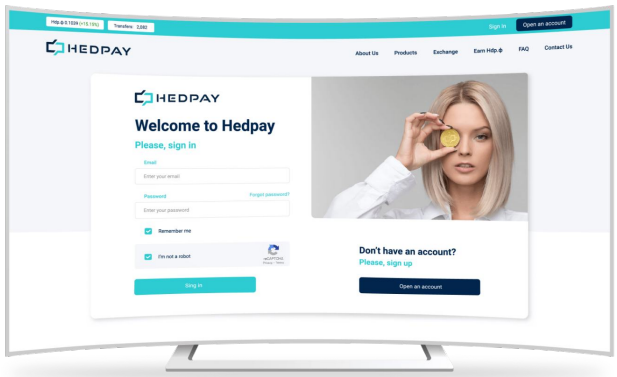
Welcome to Hedpay

The Future Banking Solution
Peer To Peer Finance



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

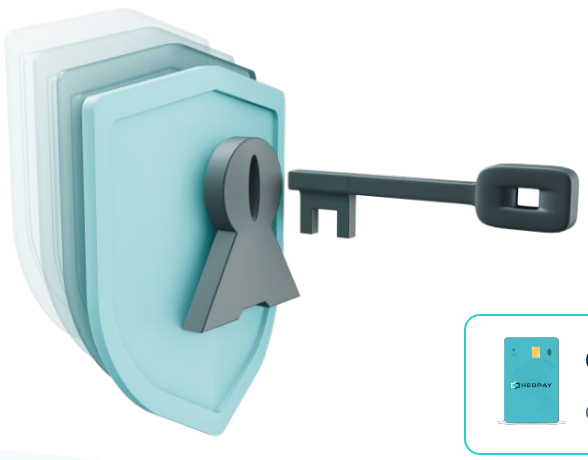
The project consist of group of companies with brand name "HEdpAY". Initially formed in London, United Kingdom to head and run the concept of The Future Banking Solution platform. https://hedpay.com

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, the project was established in London, United Kingdom.
- 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.

Unique Features

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



Wallet
Peer to Peer

Mobile App
iOS & Android

Chat
Peer to Peer Messaging

Card
Crypto & FIAT

E-Bank
Multi Accounts

Exchange
Crypto/Crypto
Crypto/ FIAT
FIAT/ FIAT

Wallet

Hedpay Wallet compatible with all ERC20 and BSC Coins/Tokens, its build on WEB3 EVM with compatibility with other Networks, including with BTC and Multi currencies.

Client at registration generate own Hedpay Wallet protected with high security and personalized encrypted password.

- Wallet for Crypto
- Wallet that Client holds his own KEY with own PW,
- Interact with any Wallet compatible with Hedpay Platform,

- Cold Wallet
- Hot Wallet
- Generate 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)

Transfers

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

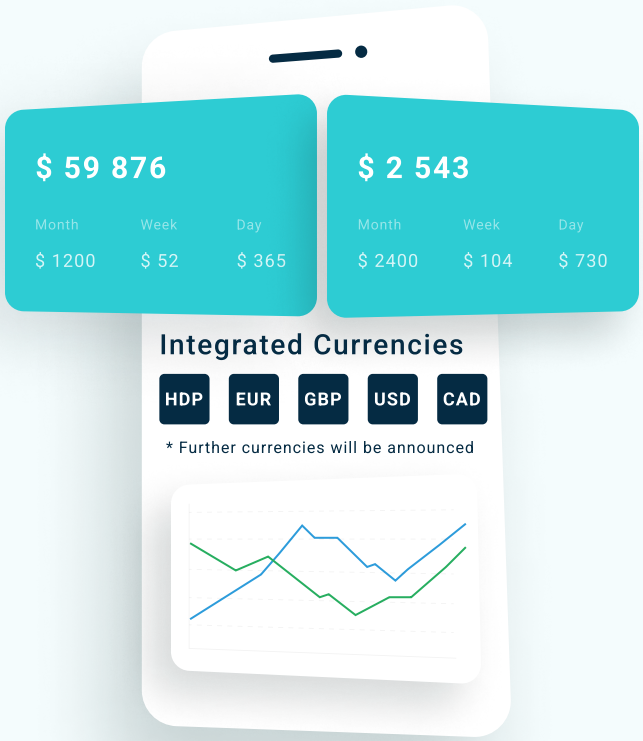
User pick the Destination Currency, and where to send the funds or assets to (An account or digital wallet address or bank account to send funds or assets to).

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

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.



E-Accounts

Hedpay accounts are available for all members, Peer to Peer within Hedpay Platform, for external transactions members can transact with any Bank.

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 Businesses and all members, Peer to Peer within Hedpay Platform.

- 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.

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.

Hedpay Card

Pre-Paid Debit Card

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

Features

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

Rewards

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

Ordering Requirement

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

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

Personal	*Business	Card
Current	Current	Virtual
Saving	Saving	Physical
Family	Employee	

Exchange

SWAP - P2P Offers - Bridge

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,
- Bridge between Networks within one platform,
- Peer to Peer (P2P) Offers,
- Instant Swaps FIAT/FIAT - FIAT/Crypto - Crypto/Crypto

saving you time and reducing cost.

- Transaction FEEs applied for all assets upon withdraw or send outside HEdpAY, There is a 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 Limits and FEEs in ($)

Currencies	Send	Min Send	Receive	Min Receive	Swap	Convert	Withdraw	Min Withdraw
ETH	$ 5	$ 25	$ 0	$ 20	3 %	-	$ 5	$ 30
BTC	$ 7	$ 25	$ 0	$ 20	3 %	-	$ 7	$ 30
BNB	$ 3	$ 15	$ 0	$ 10	3 %	-	$ 3	$ 20
ERC20	$ 5	$ 20	$ 0	$ 15	3 %	-	$ 5	$ 30
HDP-HC	$ 0	$ 10	$ 0	$ 10	3 %	0.3 %	$ 3	$ 20
USDT	$ 5	$ 20	$ 0	$ 15	3 %	-	$ 5	$ 30

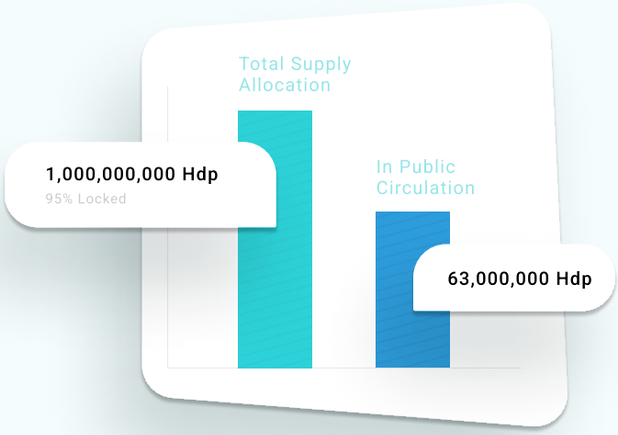
BEP20	$ 3	$ 20	$ 0	$ 15	3 %	-	$ 7	$ 30
HDP-HC	$ 0	$ 10	$ 0	$ 10	3 %	0.3 %	$ 3	$ 20
USDT	$ 3	$ 15	$ 0	$ 10	3 %	-	$ 3	$ 20
CAD	C$ 5.00	C$ 20	$ 0	C$ 15	-	2.25%	C$ 5.00	C$ 25
USD	$ 4.00	$ 15	$ 0	$ 10	-	2.25%	$ 4.00	$ 20
EUR	$ 3.00	$ 17	$ 0	$ 12	-	2.25%	$ 3.00	$ 22
GBP	$ 4.00	$ 17	$ 0	$ 12	-	2.25%	$ 4.00	$ 22

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

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.

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.



Hedpay Token Transactions

Hedpay Token transactions 10% revenues, dedicated to:

- 1/3 To Development and Opt. of Hedpay
- 1/3 To Liquidity Fund and staking Hdp.ϕ returns
- 1/3 To Users Fund (Holders dividends)

Token Holders Structure

Active Members 5,770
DEX members 450

	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	15,800,212
DEX / Exchanges Liquidity			25,000
HDP Free Hold (cost 0 - 0.15 EUR)			1,184,310
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.

Hedpay Business Services

Licensing Packages

White Label	Service Area	Min. Users
Full Platform System	Full + Card	20,000 Users
Wallet & Account	Crypto & FIAT + Card	15,000 Users
Wallet & Exchange	Crypto & Internal DEX	10,000 Users
Wallet Only	Crypto	5,000 Users

Business Services

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

Transactions Funds Flow

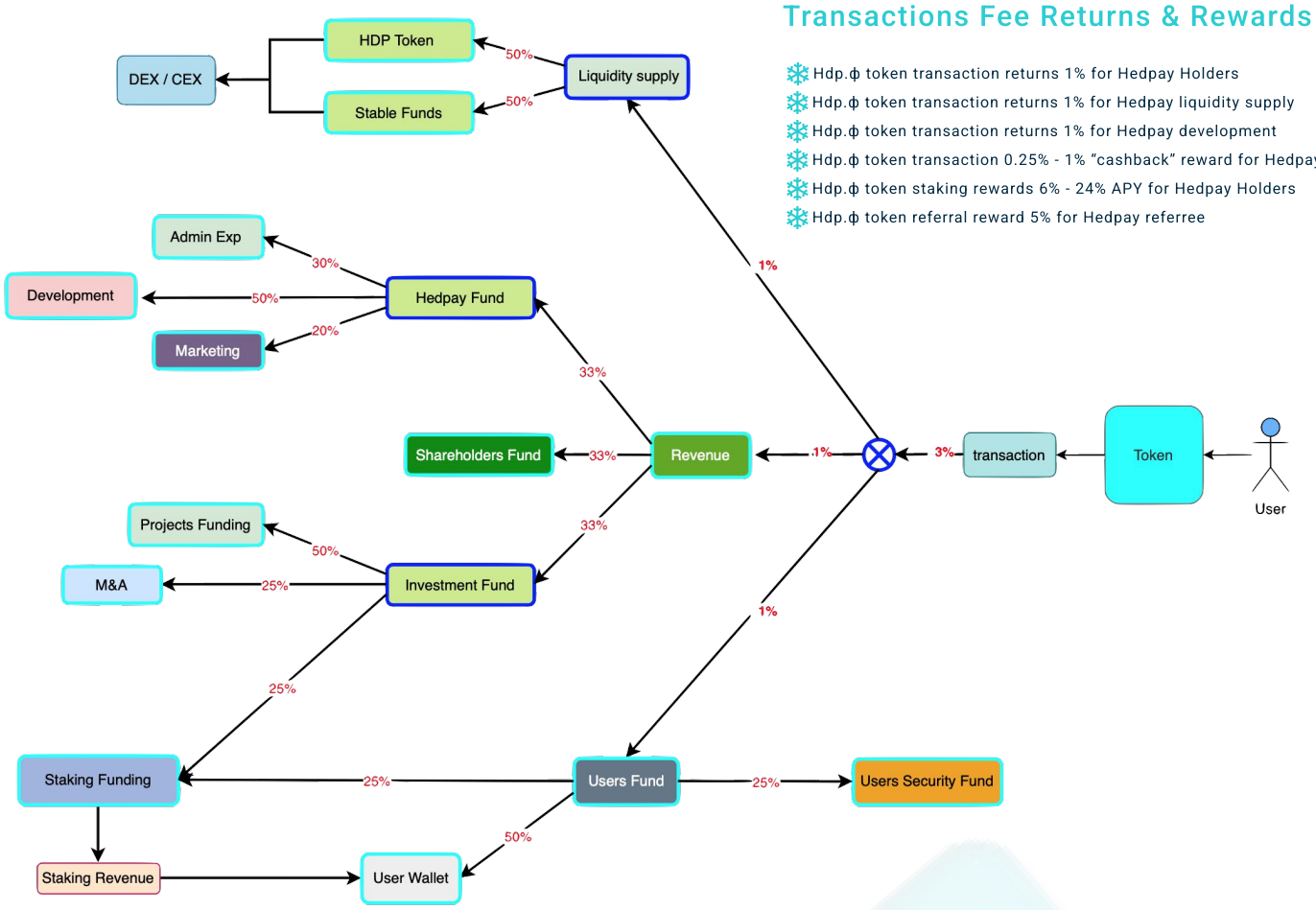
Transactions

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

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

Transactions Fee Returns & Rewards

- Hdp.ф token transaction returns 1% for Hedpay Holders
- Hdp.ф token transaction returns 1% for Hedpay liquidity supply
- Hdp.ф token transaction returns 1% for Hedpay development
- Hdp.ф token transaction 0.25% - 1% “cashback” reward for Hedpay card use
- Hdp.ф token staking rewards 6% - 24% APY for Hedpay Holders
- Hdp.ф token referral reward 5% for Hedpay referree



Revenue Distribution

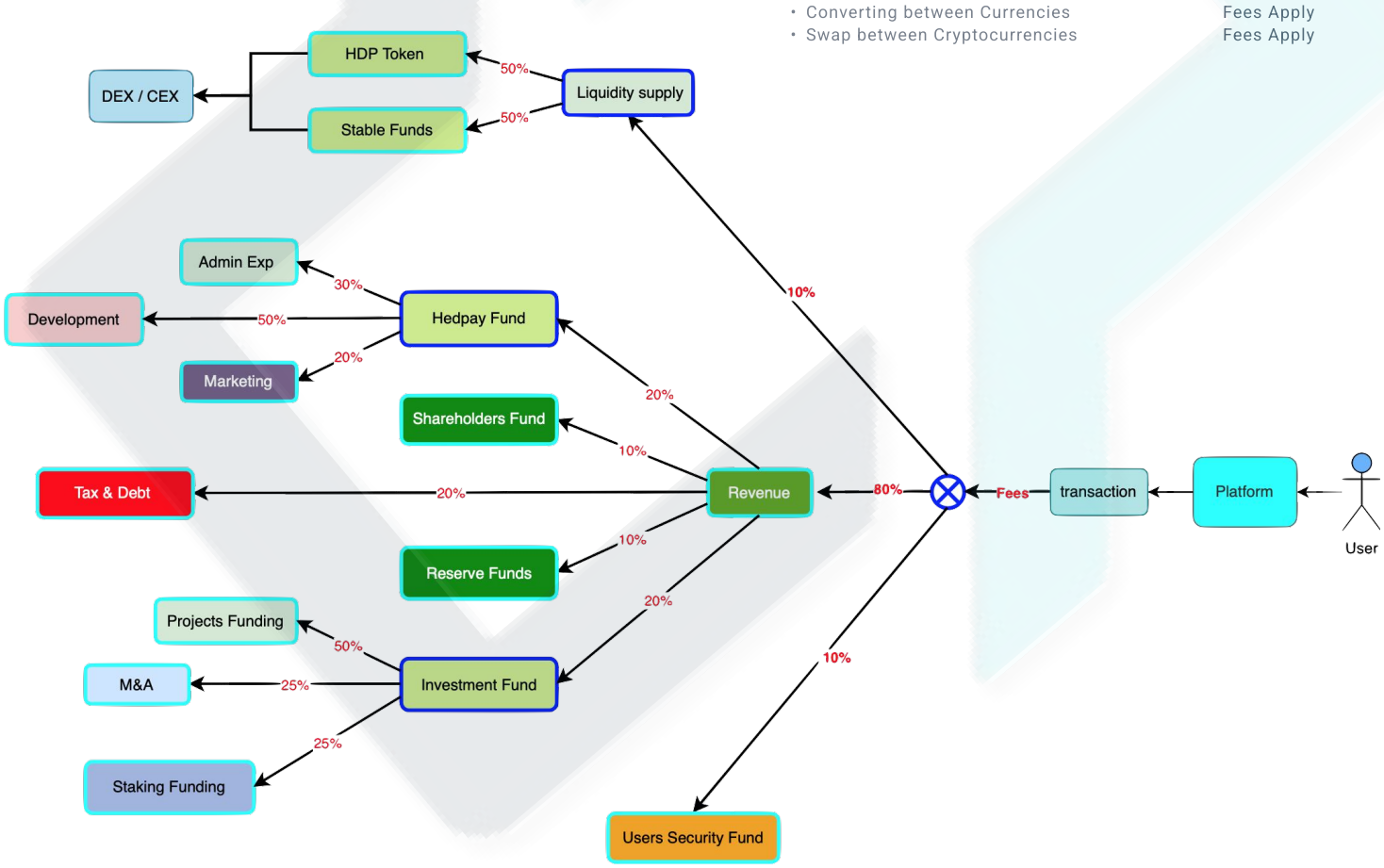
Revenue sharing structure

Diagram of Hdp.ф Fees Shared between;

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

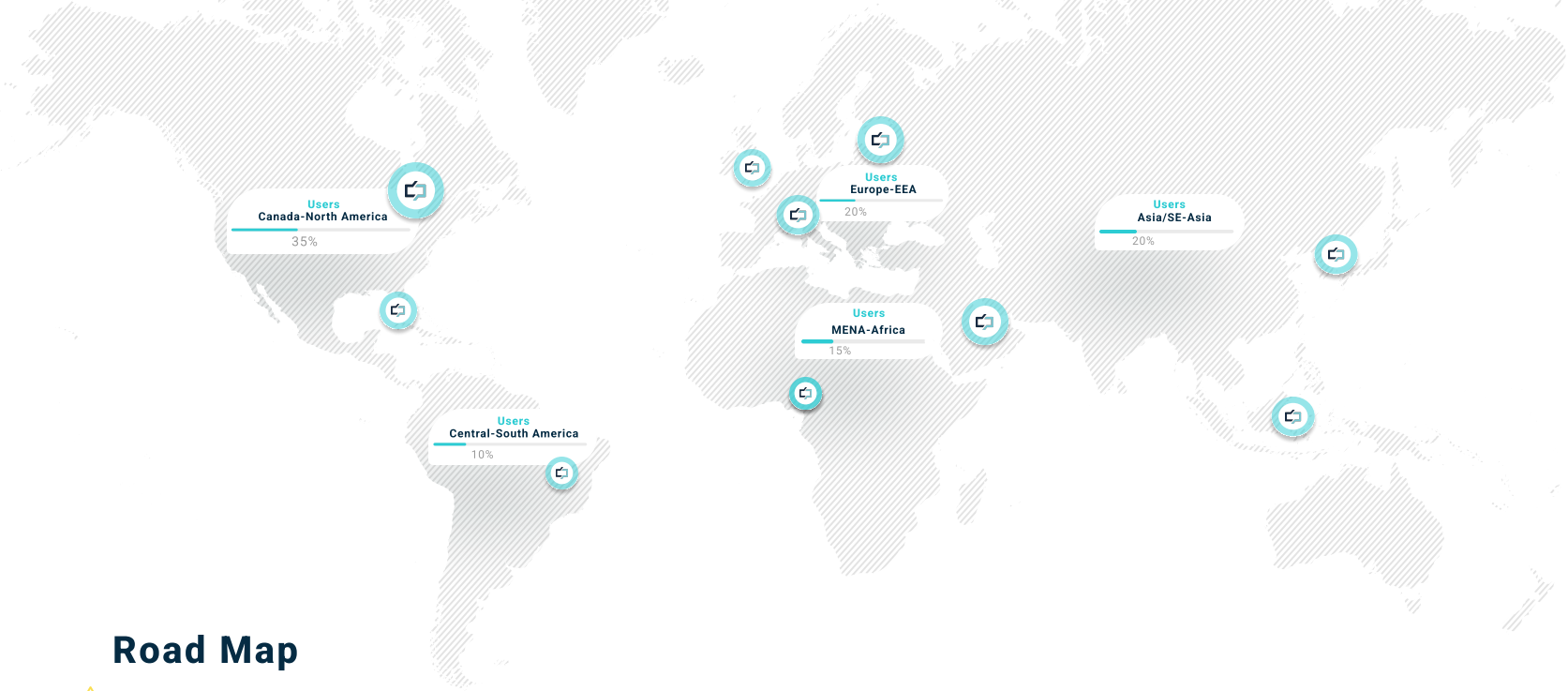
Transaction Revenue

Transaction Revenue	Fees
Within Hedpay Peer to Peer	No Fees
Incoming to Hedpay Wallet / E-Account	No Fees
Within Hedpay account to card	No Fees
Loading Hedpay Card using Hdp.ф	No Fees
Business Account (Wallet + FIAT)	Fees Apply
Incoming to e-merchant account	Fees Apply
Payment or withdraw (POS-ATM)	Fees Apply
Foreign Currencies	Fees Apply
Outgoing transactions, payment or withdraw	Fees Apply
Between e-merchant and e-account	Fees Apply
Cryptocurrencies between networks	Fees Apply
Converting between Currencies	Fees Apply
Swap between Cryptocurrencies	Fees Apply



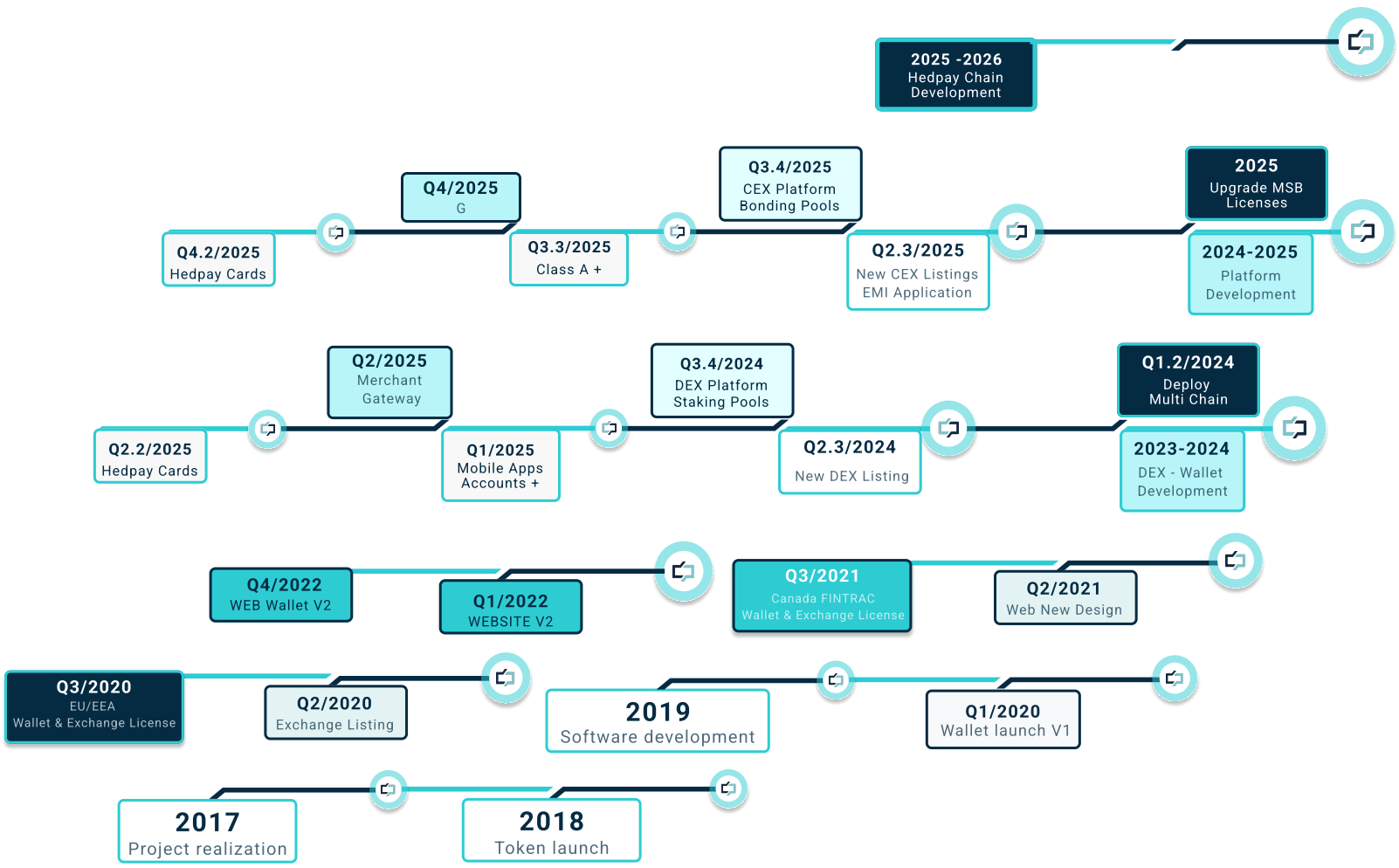
Where We Operate From

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 .



HEdPAY

Earn Programs

- Social Media
- Group Agent

Follow Us on Social Media

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

Wow..... this is such a great platform !
I'll invite everyone I know.

Register here:
www.hedpay.com

Be a Hedpay Agent

- Hold at Hedpay Wallet Min. $5,000 < worth of Hdp.ф,
- Refer 200 < Active Users,
- Referred Users must have at least $120 in Balance.
- Referred Users must Hold at Hedpay Wallet $120 worth of Hdp.ф <.

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

Refer a Friend Earn Rewards Hdp.ф

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

Referral Rewards Hdp.ф

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

www.Hedpay.com
info@Hedpay.com

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

Eligibility Conditions & Criteria

1. Provide your Referral LINK to your Friends, Family or Others
2. Referred Register using your LINK
3. Complete KYC verification as Standard Level or More
4. Deposit minimum of $100 USD or More
5. Buy minimum of $50 worth of Hdp.ф <.

Contact Us for more info

info@hedpay.com

Disclaimer Virtual Assets (Cryptocurrencies)
HEdpAY does not recommend that any cryptocurrency should be bought, sold, or held by you without professional advice or expert. Trading cryptocurrencies carries a high level of risk, may lead to lose of all funds and may not be suitable for all investors, Do Your Own Research (DYOR) and conduct your own due diligence and consult your financial advisory before making any investment decision or purchase of any cryptocurrencies or assets. We are not responsible for the investment decisions you make based on the information provided on this or any Website.