



HEDPAY



	<b>1</b>	<b>The banking market</b>	<b>4</b>		<b>5</b>	<b>The token</b>	<b>48</b>
	1.1	The market value	6		5.1	HEdpAY	50
	1.2	Traditional banks	8		5.2	Details of the issue	53
	1.3	Electronic money institutions	10		5.3	Token distribution	54
	1.4	Banks and Crypto	12		5.4	Protection of price value	56
					5.5	Exclusive services for companies that have coin - staking	56
					5.6	Want to accept Crypto in your business?	57
					5.7	Do you want to work with us?	57
	<b>2</b>	<b>HEdpAY</b>	<b>14</b>		<b>6</b>	<b>Bounty program</b>	<b>58</b>
	2.1	Project	16		6.1	Bounty program	60
	2.2	Mission	18		<b>7</b>	<b>Road Show</b>	<b>62</b>
	2.3	The first coin with guaranteed ICO price	20		7.1	Road show	62
	2.4	The HEdpAY structure	22		<b>8</b>	<b>Road map and development costs</b>	<b>64</b>
	2.5	The bank	24		8.1	Road map	64
	2.6	Exchange	26		8.2	Development costs	66
	2.7	Physical Points	28		<b>9</b>	<b>Legal info</b>	<b>68</b>
	2.8	The cards	30		9.1	Legal info	68
	2.9	New proprietary blockchain	34				
	2.10	Coin spendable in stores	36				
	<b>3</b>	<b>Security</b>	<b>38</b>				
	3.1	A new protocol for new selected coins	40				
	<b>4</b>	<b>Our team</b>	<b>42</b>				
	4.1	The founder	44				
	4.2	Team experience	45				
	4.3	Operating Team	47				



# 1 The banking market

- 1.1 The market value
- 1.2 Traditional banks
- 1.3 Electronic money institutions
- 1.4 Banks and Crypto

## The market value

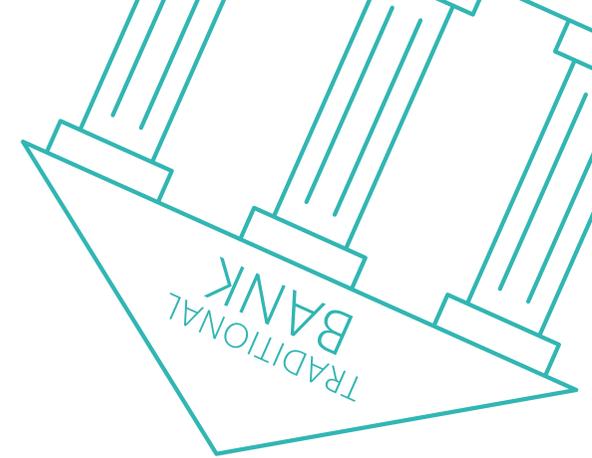
The market value, of products created by the community and the use of it, they depend on the intrinsic value of the product itself, on its uniqueness, on its own availability and the desire to have it.

The tax system was created by governments for their citizens and to end contributors to generate purchase incentives. By collecting a set of taxes it is possible to achieve a certain economic stabilization and promote the economic growth itself.

The market, as a platform, has always been used by all consumers that determine the value by using and exchanging the product in order to make it more palatable.

The progress of telematics has allowed the banking market to evolve rapidly, with the spread of e-commerce, online trading and home banking as new forms of purchase, investment and liquidity management for citizens and businesses changed, compared to traditional old banks that have a history of hundreds of years.



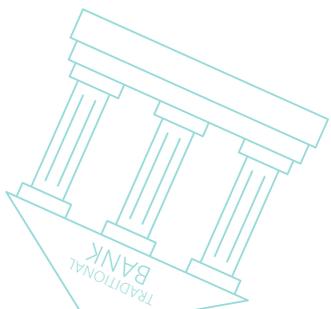


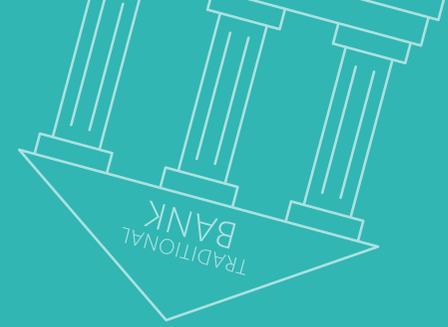
### Traditional banks

Banking and traditional banks constitute the initial core of all companies. Change in the activity and in the attitude of the banks began, and it changed drastically, with the advent of Internet since the late 80s.

The SWIFT system (Society for Worldwide Interbank Financial Telecommunication), created in the early 70s with the purpose of exchanging messages and information in a faster and more secure way, rationalizing banking relationships internationally, was soon integrated by the monopolistic system of transactions between banks and companies.

In recent years, an important change is taking over: Internet, SWIFT, online banking these are the key words on which an old-new technology is being created. The banking and government systems are changing on the basis of “bitcoin”, “cryptocurrency” and “Blockchain”, to the extent that they involve a significant change in banking, security and transparency in transactions.





The web, before becoming an academic resource, it was a military network that had developed many years before; in the same way the banking system is updating to integrate these new concepts that need to be systematized to reveal all their potential. Thanks to the formation of new generations these particular products will be those of the future, able to support the user in his choices. In this sense HEdpAY is a pioneering for the future banking, proposing new perspectives and possibilities for development: the bank will be able to serve any customer and answer all his needs.

**67%**  
Active strategies

**18%**  
Passive strategies

**15%**  
Alternative strategies



### **Electronic money institutions**

To achieve an improvement in the quality of payment services and promote greater competition in the retail market, evolution has led to the creation of electronic money institutions.

In the age of the internet it is no longer physically transferred to paper money immediate, but it is possible to transfer figures. For this reason certain plans government regulate the production of electronic money to limit the use of the paper and to facilitate traceability.

The fundamental advantages of this currency are the practicality, the level of security, the degree of controllability, minimum costs and maximum acceptance.



### **Banks and Crypto**

At this time traditional banks have not yet appeared in the world cryptocurrencies, both because they are valued too volatile, and because not yet ready neither at an IT level nor at a technical level to enter this market. For such reason was born HEdpAY, in order to include both a traditional bank and a bank for cryptocurrencies.

### **The innovation of HEdpAY?**

To date, traditional banks exist on one side, which, due to their bureaucracy, greatness, setting and lack of competence in the sector, they are not yet ready to look at the world of cryptocurrencies; on the other side there are institutions financial services dedicated exclusively to the world of cryptocurrencies.

Our challenge is to make the traditional banking market leaner and efficient and, at the same time, to regulate the market more towards cryptocurrencies, making it more secure and usable by all users, even from the less technological ones.



# Crypto Capitalization

Potential market size





## **2 HEdpAY**

- 2.1 Project**
- 2.2 Mission**
- 2.3 The first coin with guaranteed ICO price**
- 2.4 The HEdpAY structure**
- 2.5 The bank**
- 2.6 Exchange**
- 2.7 Physical Points**
- 2.8 The cards**
- 2.9 New proprietary blockchain**
- 2.10 Coin spendable in stores**

### **Project name: HEdpAY**

HEdpAY is a project created by the company IBIG Investments Ltd Company founded in 2014 operating in the financial services sector. In 2017 HEdpAY was conceived, as the heart of our project.

HEdpAY Ltd was incorporated in London (United Kingdom) and is at the same time a virtual currency, an innovative transfer between cryptocurrency and fiat currency (euro, dollar, pound) and payment platform.

HEdpAY was created to be the first and most authoritative financial structure to allow users to transfer in a fast manner and safe your own Fiat currency in cryptocurrency and, at the same time, offer transparency with the following services: current account, debit card, Exchange, POS.

HEdpAY also allows you to create your own proprietary Blockchain providing information and protection services to users, selecting insertion of their coins already present on the market and inserting them in HEdpAY Exchange.

HEdpAY supports entrepreneurs in the initial phase of new projects (ICO), selecting them and allowing to use protocols to protect the investors and themselves.

HEdpAY will therefore be the first bank to create funds in cryptocurrency, proposing a

## Certificate

### of incorporation of a private limited company

basket of coins portfolio. In order to make the currency stable and solid HEdpAY is the first project provides bonuses, rather than discounts, in the initial phase, which will be disbursed 3 and 6 months after the ICO expires. Our currency can be used by all users and spent both in e-commerce and in stores thanks to the exclusive POS: the merchant will be able to transfer it in real time through our bank to your current account and change it into fiat currency. Unlike traditional banks, in addition to financial services we provide marketing advice for companies. HEdpAY will open stores all over the world to make the world of cryptocurrencies better known to the traditional consumer. The success of the project will be guaranteed through decentralized, diversified, global coverage services on cryptographic currencies and on exchange currencies. The security of operations will be guaranteed by expert agents who will manage the client according to the risk assessment and KYC compliance systems.

Visit our website to get to know us better [www.hedpay.com](http://www.hedpay.com).



### Overview

HEdpAY Ltd has the task of providing convenient and fast money transfer, payment and payment solutions, creation of online portfolios, forming a reward system on purchases for its users and members, increasing the sales to the circuit shops.

### Business objectives

-  **Act as a leader in online financial services and Crypto in a global market.**
-  **Establish and sustain relationships with regulatory bodies, authoritative financial institutions, traders and with their platforms throughout the world.**
-  **To provide high quality services and commercial assistance to its members, users and partners.**
-  **Ensure long-term sustainable profits for its members, users and shareholders.**

## Certificate

of incorporation of a private limited company

### What is HEdpAY?

HEdpAY is a platform that aims to create a community network effect around purchasing power, HEdpAY aims to improve these concepts through the use of its ERC20 token based e-currency wallet, Payment Gateway and systems transfer, similar to those on the market today, “payments and transfers” online from any online or traditional bank then create its own proprietary blockchain.

HEdpAY tokens have been designed to give the opportunity for its members and customers, investors, to have a better product price through an incentive system.



### **The first coin with guaranteed ICO price**

It is the first token where the price is not discounted in the family and friends phase and pre ICO. If you believe first in the currency, you have the advantage of having exclusive banking shares and free tokens, which they will be disbursed to protect the price of the currency.

The bonuses will be awarded at 3 and 6 months after the coin enters the market. The first project where not only the big and the first investors are protected but all of them, no discounts but only bonuses, the price of the currency will only be destined to grow and be more stable than to others coin because it will be used by users to buy goods and held by the owners of coin for use services (list your currency in the exchange, have consultancy services for your own coin).

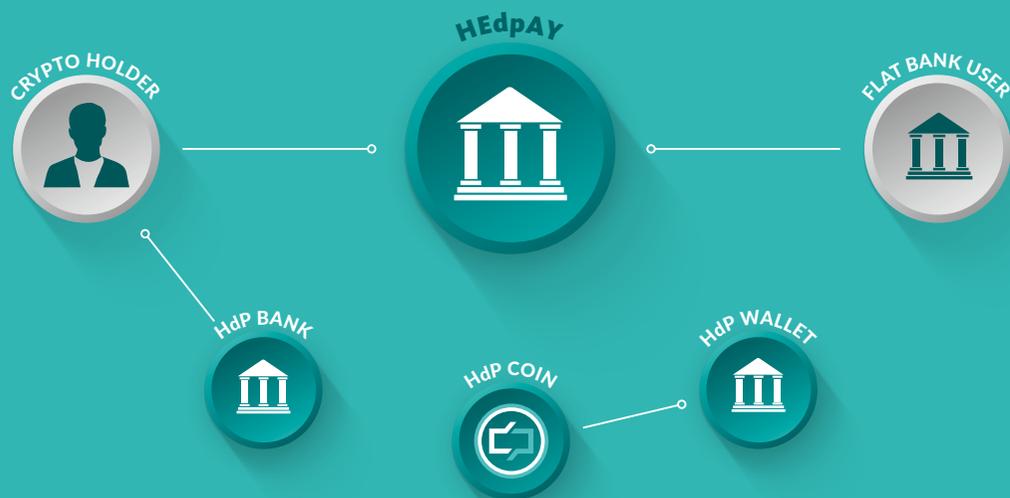


**B  
A  
N  
K**

**E  
X  
C  
H  
A  
N  
G  
E**

**C  
R  
Y  
P  
T  
O**

THE FIRST COIN  
WITH  
**ICO PRICE  
PROTECTED**  
NO DISCOUNTS  
BONUS

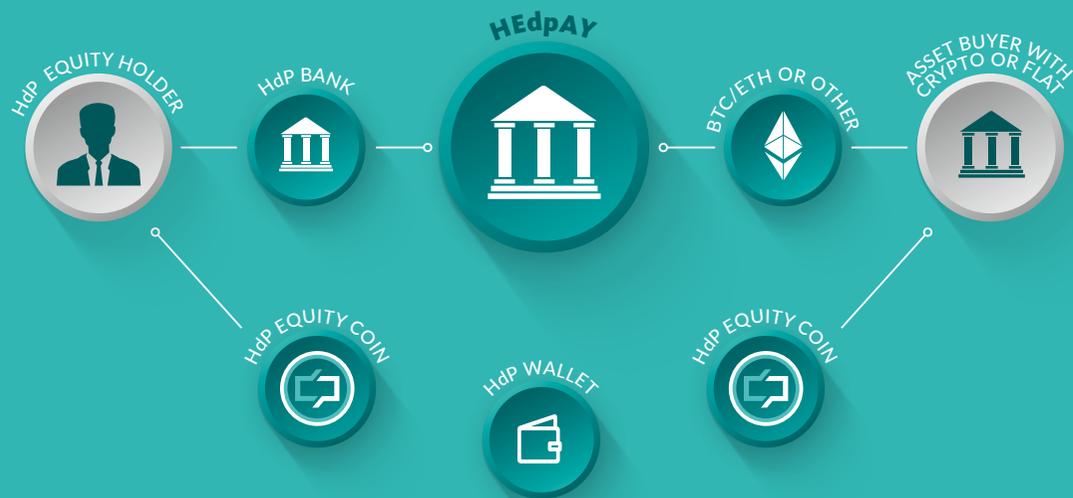


HEdpAY's services differ but they have procedures in common: to customers who want their Crypto, will be delivered Crypto, and other customers who want the Fiat currency will be given their chosen FIAT currency. The currency Crypto will pair with the blockchain, and the FIAT currency will pair with the bank blockchain, both of HEdpAY products and exchanges will be managed in both directions.

A

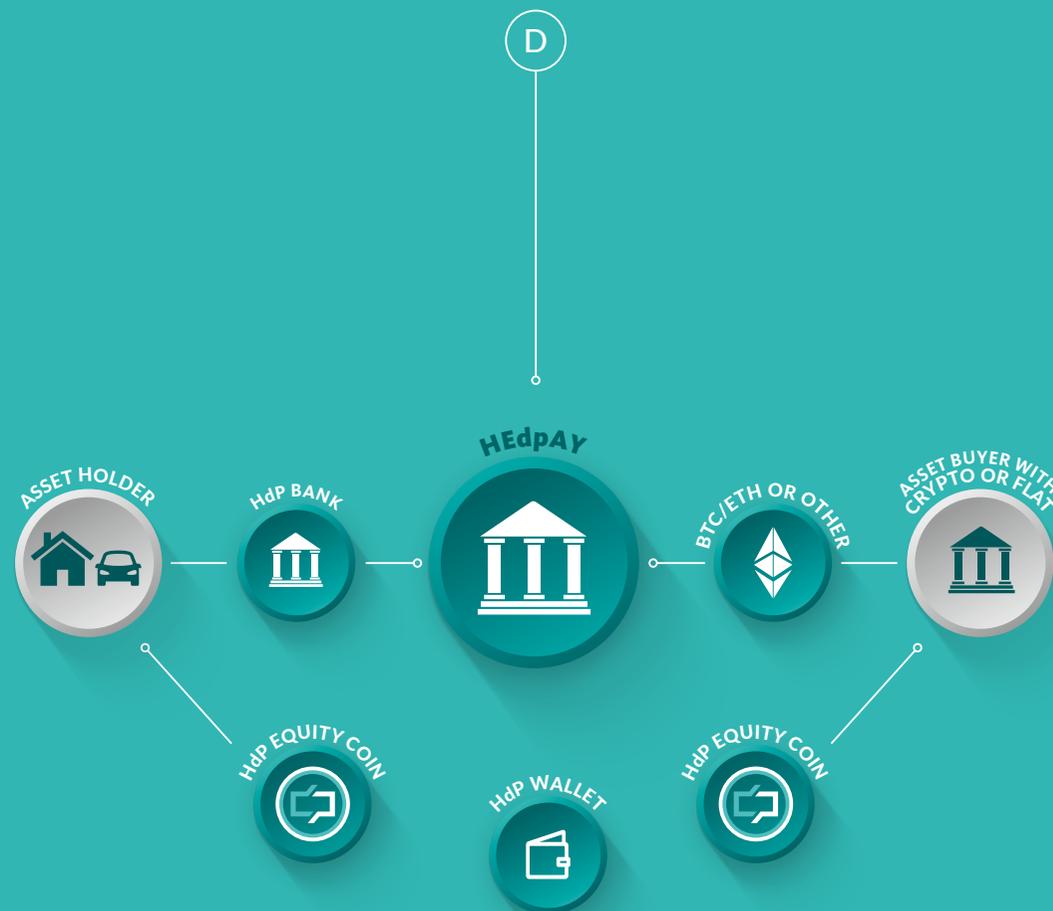
The structure and the service of HEdpAY wants to favor in a much easier way the connection and the transactions between the Crypto market and the Fiat market, using their "portfolio" and their tokens to separate the traditional bank from the cryptosystem.





HEdpAY and its services can be used for different purposes: the value in Fiat or in Crypto can be used as a company asset or purchase of goods and consumption of all kinds. Merchants can even use it as a “gateway” for payment.

The structure of HEdpAY provides the recording of every single operation, for both channels on blockchain. In this way, a repurchase of the Crypto or Fiat is possible at any time. Without registration and equalization of operations, this would not be possible and would become almost unsustainable



### **The bank**

To build a banking structure, you need a well-capitalized financial company, which is why Vicken Kaprelian in 2014 founded IBIG Investments Ltd financial services company.

Vicken Kaprelian founded in 2007 KIG mining Plc in United Kingdom operating in Africa as a mining and exploration company specializing in gold and diamond transactions. In 2015 KIG mining became a KIG holdings company.

Initial investments to realize HEdpAY have been supported by IBIG Investments Ltd. In the near future to become a global bank will start the process to obtain bank licenses in England, EEA and UAE

**IBIG Investments Ltd has started the process of obtaining a banking license in Lithuania; through which HEdPAY can carry out all financial activities:**

- ✉ Open current accounts**
- ✉ Issue debit cards**
- ✉ Manage the change of currencies in FIAT**
- ✉ Exchange FIAT to Crypto**
- ✉ POS inside the shops**
- ✉ Investment funds in Crypto**

### Exchange

HEdpAY is developing a stable, innovative and secure exchange, the user can enter directly with FIAT currency and wallet Crypto, and the user can interface with software to trade through proprietary API infrastructure released on request.

The goal of HEdpAY to become the reference tool for professional traders, giving the possibility to buy/sell, trade and operate in leverage.

Services will be made available in later versions.

The purpose of HEdpAY is to remain a lean and innovative structure in steps with the evolution of the market.



### **Physical points**

HEdpAY will open stores in all the main nations starting from Europe expanding then on other continents. The goal is to cover Europe in a capillary way by 2022 and be present on all five continents by 2026.

In HEdpAY stores, it will be possible to open current accounts, obtain advice, and be able to be followed in investments and will be true marketing tools for online points and off-line sales where you can spend your Crypto.

Within the sales points there will be training courses for the agents they will develop the sales network: on-line / off-line sales points.

Physical points can be opened in franchises all over the world so you too can open this innovative activity.

For companies that want to collaborate with HEdpAY there will be the possibility to take advantage of facilitations by owning our coin.



### The cards

HedpAY will be able to issue its debit cards.

The user, through his current account, can convert the Crypto into FIAT currency and reload his card in real time.

It was considered that in order to structure HedpAY, a complete platform of a bank agency with a prepaid card was needed.

plastic debit and virtual form as Wallet app, and token / point reward to be used as an incentive to transfer and payments to reduce costs and to be able to maintain “track record and Ledger” (traceable) every transaction such as services traditional banking.

## With the HEdpAY debit card you can have the following services:

🗨 Full Online Banking all this thanks to the HEdpAY application platform.

🗨 Mobile Banking  
(bank on the move)

🗨 Pre-paid card and virtual card system  
(with chaps<sup>1</sup>, pin<sup>2</sup> and contactless<sup>3</sup>)

🗨 Multi-currency (choice to choose favorite currency)

🗨 Contactless system on mobile app

🗨 Instantaneous international payments within the same platform

🗨 Merchant API set up, POS

🗨 Withdrawal and cash flow from ATMs and CashPoints

🗨 Reward points on the use of cards / Apps



<sup>1</sup> Direct payment system, used in the United Kingdom

<sup>2</sup> Direct payment system, used in the United Kingdom (only between UK accounts)

<sup>3</sup> Payment system by bringing the card closer to the POS reader

Providing a variety of services for users, merchants and customers through the platform of HEdpAY and debit card agents that will benefit to manage their customers and suppliers to the law with a developed payment and solutions transfer, cost-effective and time-saving, risk-free transactions and fast KYC compliance systems that do reference to the main report of the bank account with the bank.

With the introduction of new innovative transfers, payment technologies and methods, the goal of HEdpAY will be increase the overall quality of interaction utility, business globally with its pre-paid / debit card and its platform for transfers and payments instantly so you can transfer and receive on time and very reduced costs.

HEdpAY will have reward tokens that can be converted into currency after some amounts to reduce the cost of transactions in the time.

Users or members will be able to use the debit card and its applications. To send or receive instant funds from friends and relatives all over the world.

Freelance workers or subcontractors will be able to join HEdpAY debit cards and its applications Platform to receive their money to spend, wherever they are in the world.

Users of the HEdpAY debit card will benefit from the reward program tokens, so that they can also be reduced taxation and thus be able to involve other members in the use of the services of that company.

It will not be only the platform and its cards that will give profit to HEdpAY, but it will be enough for HEdpAY itself to give sustainability to the whole project, indeed the company itself, in addition to giving sustainability, will devote funds and resources for growth and development over time.

## The income from HEdpAY can be divided as follows;

**Traditional transactional fees**

**Debt card issuance or pre-paid fees**

**Pre-paid / debit card loss of re-issue fees**

**Annual expenses on accounts**

**Virtual cards and charges (out-bound)**

**International transfers low-cost rates (Out-bound)**

**Dealer fees on POS**

**Merchant label (applicable cost)**

**API Merchant deployment fees**

**ATM cash withdrawal fees**

**Cross-border currency exchange**

**Other general services fees that apply to operations or use of third parties.**

**All activities within the HEdpAY platform.**

### **New proprietary blockchain**

After becoming a bank, HEdpAY will work with its technological staff to create its own blockchain: Revolutionary, greener and giving value to people instead of giving it to the few owners of large machines to undermine high environmental impact.

The proprietary blockchain will serve to provide 360-degree services to the end user and to new projects.

**The HEdpAY project and its financial products have a force based on the members and their use of diversified HEdpAY through its own blockchain, it will revolutionize the global financial and banking market as follows:**

☞ **Secure Lock Pad system to access accounts or portfolios.**

☞ **The new generation currency exchange methods will be used globally, reducing costs for everyone.**

☞ **Equal spread on all currencies and cryptocurrencies.**

☞ **Value contained and evaluated on the market by its user members.**

☞ **A utility bridge between decentralized currencies and a centralized banking system.**

☞ **Algorithmic commercial platform value balancing.**



### **Coin Spendable in stores**

Through the innovative HEdpAY e-wallet users will be able to spend the money in all the affiliated shops and the shopkeeper will be able, in real time, convert the currency through its current account in FIAT currency, in addition to being able to use the same to pay its suppliers.

Our coin, thanks to our technology, will allow users to spend it in all the affiliated shops, to be able to access promotions exclusive only for online and offline coin holders, by paying our e-wallet directly with our card.



## **HEdpAY is creating a network of agents and points in all over the world to make the process faster for spreading the coin within the market.**

### **Advantage for users:**

Possibility to change our coin with FIAT currency directly from our site (Euro, Dollar, Sterling, Etc...).

### **Tax advantage:**

By spending / buying products online or in stores you will not have to pay taxes on the capital gains of the coin.

### **Advantage for shopkeepers:**

Today, most merchants do not accept cryptocurrency because there is no quick service to accept crypto on the market and convert them into FIAT currency or a supply chain that goes from the supplier to the customer, all based on the same currency. The strength of HEdpAY is that it is structuring both situations.





# 3 Security

## 2.1 A new protocol for new selected coins



OUR TEAM IS  
WORKING  
TO REALIZE  
THE MOST EVOLVED  
**SECURITY SYSTEM.**

### Safety

The current HEdpAY system consists of standard separate platforms to high security systems and, at the same time, develops its own system of security for its platform (wallet, exchange and account) with total separation of platforms and blockchain, will present a block system device to access to its platforms and the elimination of the traditional laptop / connective system, personal computer / mobile to a portable device including all in one complete encryption. The concept is under construction with heavy testing and development of the course.



HEDPAY

Company



## 4 Our team

- 4.1 The founder
- 4.2 Team experience
- 4.3 Operating Team



### Vicken Kaprelian, founder and CEO

Executive entrepreneur has considerable experience in the commodities sector gold and diamonds from 1989 in the Middle East and North America Canada, where he created the **lbig Investments Inc.** a vertically integrated business model for gold, diamonds and precious commodities. He later in 2007 founded **KIG mining PLC** in the United Kingdom a public company listed in Frankfurt “Stock Exchange”, which has expanded its mining, activities in South Africa and sub-continent African, with gold and diamond trade.

Established in 2014, **lbig Investments Ltd.** in United Kingdom as financial services and trading company, In 2015 founded **KIG Holdings Ltd.** in United Kingdom as Holding company. Leading to create and establish **HEdpAY Ltd.** in 2017 in United Kingdom as a Solution for the Banking future based on blockchain technology.



**Robert Courtneidge** / CEO Moorwand

Robert is CEO of international payments business Moorwand Limited. He has deep expertise in e-money, and is highly skilled in consumer finance issues. For the past six years, he has featured in the Payments Power 10 (including #1 ranking in 2015), a highly competitive ranking of the most influential contributors in payments. In the UK, Robert works closely with The Payments Services Regulator, HM Treasury and Financial Conduct Association. He is also Non-Executive Board Director/Strategic Advisor to over 15 diverse payment and payment related companies. Robert has already achieved success as a leading lawyer in card and payments, and is taking this success into the business world.

**Giulia Brusco** / Educational and Legal Advisor

CEO of Blockchain Master Group, an international leading company in the field of training, consulting and events on Blockchain, ICO and crypto technology. Designer and producer of Crypto jewelry collection. Considered one of the international experts since 2013 and international speaker of numerous monthly events, university seminars and business courses for ICO

**Simone Di Sabato** / Business Development Manager

Italian entrepreneur since 2005 with the Italian company Banca Dati Immobiliare srl, leading real estate company for more than 10 years. In 2012 sports trader and inventor of the bidirectional sports trading (book to be published in 2018). In 2013 he funded another important company, TopBusinessWeb srl, dealing with marketing, graphics and web development for the innovative start-ups and creating important franchise networks. Competitive water sport athlete, still famous for national and international Open Water Master Championships (fourth place in 3km open water in the World Swimming Championship in Kazan in August 2015 and third place in 5km open water in European Masters Open Water Championships, Rijeka, Croatia 2016).

**Lina Aleksandraviciene** / Banking Relation

Graduated in specialist economics at the University of Vilnius with a master's degree in Financial Analysis and planning. Since 1997 he has acquired experience in the banking sector (SEB, Swedbank). Activity: from customer service to branch manager to private and corporate customers, sales strategies, process optimization, quality control, internal control organization, management of customer flow, project monitoring. From 2018 Member of the Global Business organization Relations and Recommendations.





**Rosario Nocera** / Art Director and Graphic Designer

Art director and freelance graphic designer for over 13 years, focuses his work on branding, photo manipulation and poster design. He works in different sectors such as culture, finance, social, food, music, etc. As part of the poster design, some of his works have been exhibited in various exhibitions around the world.

**Victor Elong** / Region Manager

Victor Elong founder and former managing director of two swiss insurance companies and trader in commodities specializing in precious goods and diamond trading, Mr. Elong officially represents HEdpAY in Switzerland and the African continent, is also the President of the Foundation HEdpAY for raising awareness on Albinians in Africa.

**Franco Filograna** / IT Analyst

Franco Filograna has a doctorate in engineering and specializes in channels for sports trading, expert in online gaming technologies, and extensive experience in cryptocurrency investments, investments international planning and trading technologies.



**Kundan Kumar** / Tech Manager

Kundan Kumar having 8 years of experience in Software development and Enterprise System Integration on Java platform. Good experience in working for Banking, Finance and Telecommunication industry. Developed Enterprise solution for many large and small industry. Kundan have technical Expertise in Service Oriented Architecture.

**Chitranjan Kumar** / iOS App Developer

I am a iOS app developer with 2+ years of experience worked for multiple startups and have a strong track record of product delivery. Over this time developed a wide range of projects in iOS (iPhone and iPad), and gained a lot of experience in creating quality applications. Have a strong knowledge in Swift, Objective-C.

**Anil Kumar** / IT Associate

Anil Kumar is an end-to-end PHP developer. He focus on the back end programming of a web project. He is a web programmer, and also a web designer. A concise list of some of the most valuable professional skills. Excellent team player with positive attitude.





## 5 The token

- 5.1 **HEdpAY**
- 5.2 **Details of the issue**
- 5.3 **Token distribution**
- 5.4 **Protection of price value**
- 5.5 **Exclusive services for companies that have coin - staking**
- 5.6 **Want to accept Crypto in your business?**
- 5.7 **Do you want to work with us?**

## **HEdpAY**

HEdpAY for the exercise of its activity prior to the issuance of a token linked to its services will be a token utility; its name is HEdpAY, its logo is abbreviated Hdp.

Hdp is a token that holders can exchange between them; on the exchange of HEdpAY and also on other major exchanges present on the market, in on-line and off-line shops and exchange it with FIAT currency through the own banking system and the debit cards.

Companies that want to take advantage of HEdpAY services will have to permanently possess a quantity of tokens.

Hdp will be issued on Ethereum platform (ETH) and ERC20 compatible.

Each investor will be provided with a free wallet, in any case for convenience you can also use the current ERC20 compatible wallet.



### Staff and operations

The HEdpAY project operates in a decentralized and freelance manner. It contributes to the management and administration to be able to give professional business support in all countries of the world, and every single transaction is made under complete responsibility of the company itself.

The “Agents” affiliated companies will be responsible for the daily business activity they practice according to their rules and regulations of local laws.

The managers will have a direct relationship with HEdpAY.

### The structure is as follows

-  HEdpAY and its tokens are based on the Ethereum blockchain
-  HEdpAY LightBank is the standard online bank for serving the traditional “Banking” service
-  HEdpAY prime Servers HQ directly manages calculation transaction data
-  HEdpAY with contracts with merchants, affiliated companies “ Agent ” for their operations and data
-  Affiliated companies manage their jurisdiction independently
-  All blockchain transactions will be recorded and saved automatically by HEdpAY

### Details of the issue

A total of 200,000,000 tokens will be generated.

They will be indicated with the symbol HDP and will be ERC20 compatible.

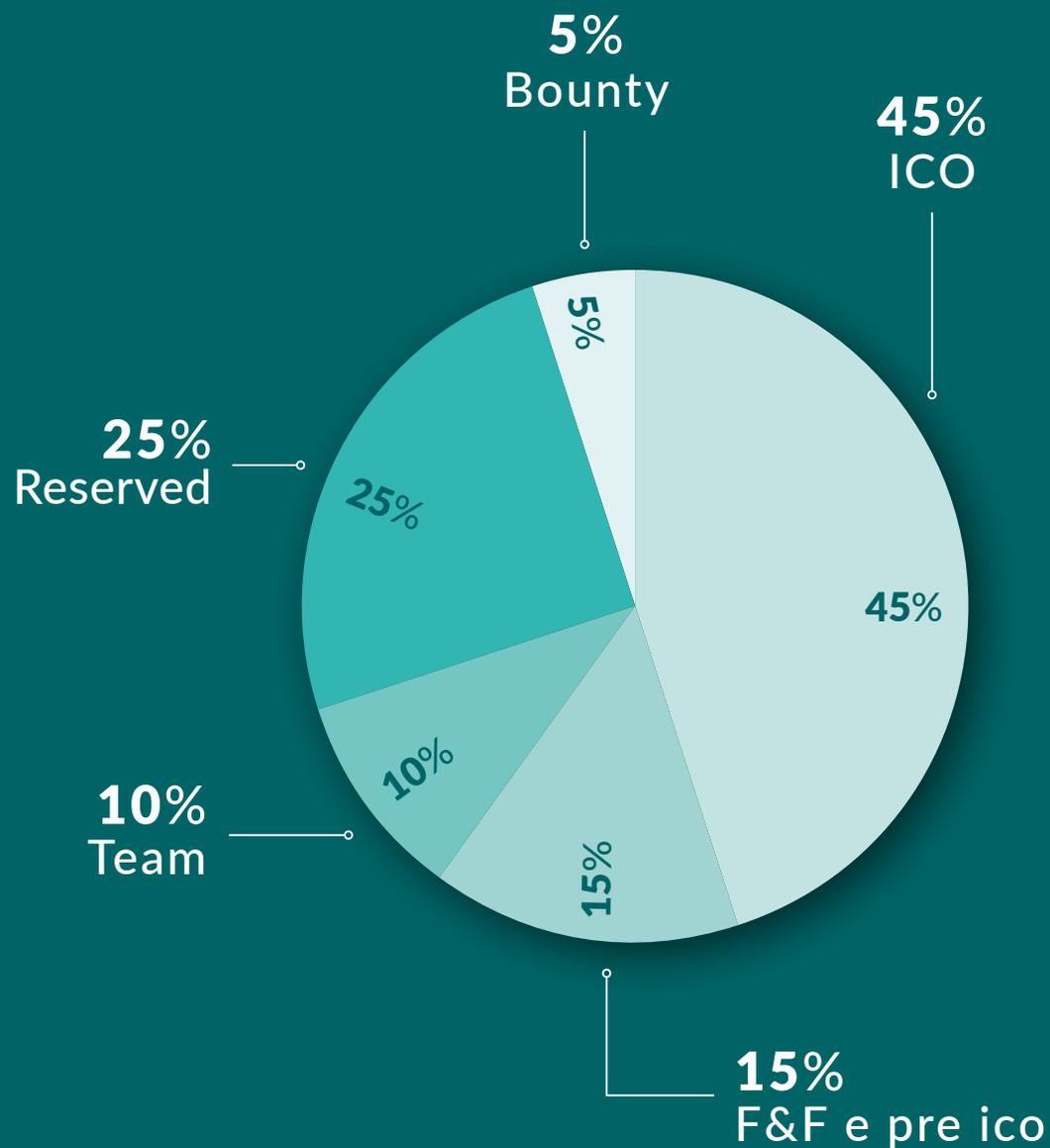
The soft cap is set at 15,000 ETH, the hard cap is set at 100,000 ETH.

If the minimum capital will not be reached the funds will not be returned but project will continue forward.

Tokens assigned in the family & friend and ICO phase will be issued by the end of each phase and can be exchanged upon completion of the ICO.

The bonuses will be delivered within 3 and 6 months after the end of the ICO.

The (C Class) Shares of the company will be delivered at the end of the Pre- ICO but they will be exchanged when it ends the company's IPO (about 3 years).



## Initial offer of HEdpAY coin

Private sale information  
A part of created tokens will be reserved for the team and the bounty program

The scheme on the left summarizes the distribution:

### RESERVED DISTRIBUTION:



1

**Pre-ICO / ICO-Start** - finish 8/07/2018

minimum purchase > 1 ether 333 hdp + 333 100% bonus

Class C shares > 1 Ether 100 shares - bank 1

2

**ICO second phase** 9/07/2018 > 15/09/2018

Minimum purchase > 0.10 Ether 33 + 16 Bonus 49%

3

**ICO third phase** 15/09/2018 > 30/10/2018

minimum purchase > 0.030 hdp = 10 hdp + 3 hdp bonus 33%

4

**ICO hurry up** 30/10/2018 > 30/11/2018

minimum purchase > 1 hdp = 0.003 Eth

10 hdp = 1 hdp bonus - 20 hdp = 3 hdp bonus - 50 hdp = 10 hdp bonus

HEDPAY BONUSS WILL BE RELEASED AT 3 MONTHS FROM THE END OF THE ICO.

### **Protection of money price**

It is the first token where the price is not discounted in the Family and friends phase and pre ICO. Who has the advantage of believing in the coin first, is repaid by giving them exclusive (Class C) shares of company and free tokens that will be disbursed to protect the price of the coin.

**Soft CAP 15.000**

**Hard CAP 100.000**

### **Exclusive services for companies that hold coin - shopping**

Exclusive services for companies that own the coin to obtain services at favorable conditions it is necessary to have tokens.

 **List your currency on the exchange with 30,000 HEdpAYs for free**

 **Create your own money on our blockchain with the creation of the project having 50,000 HEdpAY**

For companies that want to collaborate with HEdpAY there will be the possibility to take advantage of facilitations by owning our coin. It will also be possible to open a HEdpAY point with 10,000 HDP.

### Do you want to accept Crypto in your business?

You just need 333 HDP to be able to receive payment in HDP and convert it instantly in FIAT currency with our exclusive POS and get through the marketing with more of our customers.

### Do you want to collaborate with us?

You can enjoy exclusive HEdpAY people, install POS in the commercial activities and have a stable return over time having a recurring fee on all purchases made by users in the shops affiliated by you.







## 6 Bounty program

### 6.1 Bounty program

## 7 Road show

### 7.1 Road show

## 8 Road map and development costs

### 8.1 Road map

### 8.2 Development costs

## 9 Legal info

### 9.1 Legal info

### **Bounty program**

Verrà utilizzato il 5% del totale token emessi pari a 10.000.000 HDP per le varie attività di promozione e sviluppo.

Il regolamento e le modalità di iscrizione per accedere al bounty program saranno disponibili all'indirizzo **[www.hedpay.com/bountyprogram](http://www.hedpay.com/bountyprogram)**

I token associati al programma bounty verranno assegnati solo al raggiungimento del minimum cap e verranno distribuiti alla chiusura della ICO.

Più farai conoscere HEdpAY sui social più sarai remunerato, per i blogger più attivi diventerà un vero e proprio lavoro.

**PUBBLICIZZA SUI  
NOSTRI CANALI  
E GUADAGNERAI  
HEdpAY COIN**



## Start

### Blockchain Expo / Amsterdam

27 > 28 June 2018 / RAI, Amsterdam



## To

### Blockchain Expo / Nord America

28 > 29 November 2018 / Santa Clara Convention Center, Silicon Valley



---

You will soon find the new stages on our site  
[www.hedpay.com](http://www.hedpay.com)



# 2018 / 19

enquiries@iottechexpo.com  
+44 (0) 117 980 9023

**IoT TECH EXPO**  
WORLD SERIES

**BLOCKCHAIN EXPO**  
WORLD SERIES

**AI EXPO**  
WORLD SERIES

FIND US ON  
STAND 200

**NORTH AMERICA**  
28-29 NOV 2018  
SILICON VALLEY

**EUROPE**  
27-28 JUNE 2018  
AMSTERDAM

**GLOBAL**  
25-26 APRIL 2019  
LONDON



[www.ai-expo.net](http://www.ai-expo.net)  
[www.iottechexpo.com](http://www.iottechexpo.com)  
[www.blockchain-expo.com](http://www.blockchain-expo.com)





2018  
Oct

Exchange

2018  
5 Dec  
Start coin



2019  
Jan

Software HEdpAY  
Lithuanian banking license

2019  
March

POS HEdpAY

2019  
June

Bank license UAE

2019  
Sept

Banking license  
United Kingdom

2020  
June

Blockchain

## BUSINESS PLAN

Sviluppo Software	Prev. euro	Già speso	Time
Banking software	3.200.000	300.000	30/06/18
Software HEdpAY Crypto	600.00	400.000	30/09/18
Website creation	5.000	3.000	15/06/18
Exchange creation	1.500.000	600.000	30/09/18
POS creation and shop circuit	1.200.000		31/03/19
Blockchain realization	5.600.000	700.000	30/06/20
Server	300.000		30/09/18
Security engineering	2.300.000	800.000	30/12/18
	<b>14.705.000</b>	<b>2.803.000</b>	

## ICO CREATION

	Prev. euro	Già speso	Time
Project realization (BP, smart contract, white paper, legal and financial advice)		150.000	
Marketing and communication	550.000	450.000	30/10/18
Bounty program	60.000	30.000	30/10/18
Road show	900.000	90.000	15/11/18
	<b>1.510.000</b>	<b>720.000</b>	

## BANK LICENSES

	Prev. euro	Già speso	Time
Lithuania bank license	450.000	150.000	30/10/18
Bank deposit	1.500.000		30/10/18
Bank license England	1.230.000		30/09/19
Bank deposit	5.000.000		30/09/19
UAE bank license	580.000		30/03/19
Bank deposit	4.000.000		30/03/19
Malta Exchange License	400.000		
	<b>13.160.000</b>		

## BANKING SERVICES EXPENSES

	Prev. euro	Currency	Time
Full agent bank pack	135.000	EUR	30/09/18
Full agent bank pack	120.000	GPB	
Full agent bank pack	145.000	USD	

### General information

For HEDpAY's development, HDP tokens will be created on the Ethereum blockchain and they will be sold to the public.

HEDpAY is a token that will allow the User to access the service provided by HEDpAY platform and will be controlled by HEDpAY.

The HEDpAY token does not have the legal qualification of a security since it does not give any rights to dividends or interests for the following reasons:

- the sale of HEDpAY tokens is final and is non-refundable and not redeemable;
- HEDpAY tokens are not shares;
- HEDpAY tokens cannot have a performance or a particular value outside the HEDpAY Platform;
- HEDpAY tokens shall therefore not be used or purchased for speculative or investment purposes.

The HEDpAY sale is currently subject neither to the Federal Act on Stock Exchanges, nor the Securities Trading law, nor the Financial Market Infrastructure Act, which ensure that investors are sold investments, including all the proper disclosures and are subject to regulatory scrutiny, not applicable for the investors' protection.

Anyone purchasing HEDpAY tokens expressly acknowledges and represents that he/she has carefully reviewed this White Paper and fully understands the risks, costs and benefits associated with the purchase of HEDpAY.

### Knowledge required

Any purchaser of HEDpAY tokens shall understand and has significant experience of cryptocurrencies, blockchain systems and services, and understands the risks associated with the crowdsale as well as the mechanism related to the use of cryptocurrencies (including storage).

HEDpAY shall not be responsible for any loss of HEDpAY tokens or situations making it impossible to access HEDpAY tokens, which may result from any action or omissions of the User or any person undertaking to acquire HEDpAY tokens as well as in case of unauthorized access to account.

### Risks

Acquiring HEDpAY tokens and storing them involves various risks, in particular the risk that HEDpAY may not be able to launch its platform and/or operations and develop its blockchain, providing the services promised.

Therefore, and prior to acquiring HEDpAY tokens, any User should carefully consider the risks, costs and benefits of acquiring HEDpAY tokens in the context of the crowdsale and, if necessary, obtain any independent advice in this regard.

Any interested person who is not in the position to accept or to understand the risks associated with the activity (including the risks related to the non-development of the HEDpAY platform) or any other risks as indicated here in the Terms & Conditions documentation, shall not acquire the HEDpAY tokens.

### Importanti Esclusioni

This White Paper shall not and cannot be considered as an invitation to enter into an investment.

It does not constitute or relate in any way nor should it be considered as an offering of securities in any jurisdiction. The White Paper does not include nor contain any information or indication that might be considered as a recommendation or that might be used to base any investment decision.

This document does not constitute an offer or an invitation to sell shares, securities or rights relating to HEDpAY or any related or associated company.

The HEDpAY tokens are just a utility token which can be used only on the HEDpAY platform and is not intended to be used as an investment. The offering of HEDpAY tokens on a trading platform is done in order to allow the use of the HEDpAY platform and not for speculative purposes.

The offering of HEDpAY tokens on a trading platform is not changing the legal qualification of the token, which remains a simple means for the use of the HEDpAY platform and is not a security.

HEDpAY is not to be considered as advisor in any legal, tax or financial matters. Any information in the White Paper is given for general information purpose only, and HEDpAY does not provide any warranty as to the accuracy and completeness of this information.

Given the lack of crypto-token qualifications in most countries, each buyer is strongly advised to carry out a legal and tax analysis concerning the purchase and ownership of HEDpAY according to their nationality and place of residence.

HEDpAY today is not a financial intermediary according to United Kingdom and Wales Law and is not required to obtain any authorization for Anti Money Laundering purpose. This qualification may change in the case of HEDpAY offering services which are to be considered as qualifying as financial intermediation activity. In this case, the use of HEDpAY services may require the positive conclusion of a KYC identification process.

HEDpAY are not shares or participation certificates and don't give any right to participate to, or vote in, the general meeting of HEDpAY or HEDpAY's group.

The ICO placement and the purchase of HEDpAY is taking place within a legal environment that is still under development. Regulatory authorities are carefully scrutinizing businesses and operations associated with cryptocurrencies in the world.

Regulatory measures, investigations or actions may impact HEDpAY's business and even limit or prevent it from developing its operations.

Any person undertaking to acquire HEDpAY tokens must be aware that the HEDpAY business model, the White Paper or terms and conditions may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions, even with retroactive effect. In such a case, purchasers and anyone acquiring HEDpAY tokens acknowledge and understand that neither HEDpAY nor any of its affiliates shall be held liable for any direct or indirect loss or damage caused by such changes.

HEDpAY will do its utmost to launch its operations, develop the HEDpAY platform and/or provide the services highlighted in this White Paper.

Anyone undertaking to acquire HEDpAY tokens shall be aware that HEDpAY does not provide any guarantee that it will be able to achieve the project highlighted in this White Paper. By subscribing HEDpAY, HEDpAY assumes no liability or responsibility for any loss or damage that would result from or relate to the User failure to receive (or to timely receive) the HEDpAY or to the incapacity to use HEDpAY, as well as for any failure or malfunction of the respective Smart Contract, except in case of intentional misconduct or gross negligence directly attributable to the Company.

HEDpAY is based on the Ethereum protocol. Therefore, Any malfunction, unplanned function or unexpected operation of the Ethereum protocol may cause the HEDpAY network or HEDpAY to malfunction or operate in a way that is not expected.

Moreover, the native Ethereum protocol account unit may itself lose value in a similar way to HEdpAY, and also in other ways. HEdpAY assumes no liability or responsibility in this respect except in case of intentional misconduct or gross negligence directly attributable to the Company.

#### **Representation and warranties:**

By participating in the ICO placement, the purchaser agrees to the above and in particular, they represent and warrant that they:

- have read carefully and understood the terms and conditions attached to the White Paper; agree to their full contents and accept to be legally bound by them;
- have sufficient knowledge about the nature of the cryptographic tokens and have significant experience with and functional understanding of the usage and intricacies of dealing with cryptographic tokens and currencies, blockchain-based systems and services;
- are authorized and have full power to purchase HEdpAY tokens;
- are not U.S. citizens, residents or entities (a "U.S. Person"), nor are they purchasing HEdpAY or signing on behalf of a U.S. Person;
- live in a jurisdiction which allows HEdpAY to sell HEdpAY tokens through a ICO placement without requiring any local authorization and are in compliance with the local, state and national laws and regulations when purchasing, selling and/or using HEdpAY tokens;
- are familiar with all related regulations in the specific jurisdiction in which they are based and that purchasing cryptographic tokens in that jurisdiction is not prohibited, restricted or subject to additional conditions of any kind;
- will not use the ICO placement for any illegal activity, including but not limited to money laundering and the financing of terrorism; the purchase and storage of the token will not constitute a violation or breach of any applicable law by the purchaser; in his country of residence or citizenship.
- purchase HEdpAY tokens because they wish to have access to HEdpAY platform;
- are not purchasing HEdpAY tokens for the purpose of speculative investment or usage.

#### **Governing law – Arbitration**

The Token Documentation, HEdpAY ICO operation and the purchase of HEdpAY token shall be governed by and construed in accordance with the substantive laws of United Kingdom and Wales without regard to the conflicts of law rules and without regard to the rules of the Vienna Convention on the International Sale of Goods dated 11 April 1980.

The Parties agree to seek an amicable settlement prior to bringing any legal action.

Any dispute or controversy arising from or under the ICO placement shall be resolved by arbitration in accordance with the United Kingdom and Wales Rules of International Arbitration of the London Chamber of Commerce in force on the date when the Notice of Arbitration is submitted in accordance with these Rules.

The seat of the arbitration shall be United Kingdom and Wales. The arbitral proceedings shall be conducted in english.





**HEdpAY Ltd** 27-28 Eastcastle St W1W 8DH London, UK / +44 2081230060  
info@hedpay.com / www.hedpay.com



**moorwand**  
www.moorwand.com