



ALTPAY

FINANCE

○ WHITEPAPER

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INTRODUCTION

Crypto market is getting good response by lots of investors and few governments too. Masses are getting into cryptocurrency (crypto) faster than ever before, considering the noticeable increase in the trading volumes of Bitcoin, Ethereum, and other tokens. However, the truth is, people are still working their way around the complexities that come with this technology. Sending and receiving cryptocurrency is still not as easy as we want it to be, considering high transaction fees, long wait times, static currency exchanges, the lack of diverse payment features, and more.

VISION

Our Vision is to support all major and minor crypto currencies listed on coinmarketcap and coingecko. ALTPAY FINANCE is here to solve following issues considering high transaction fees, long wait times, static currency exchanges and lack of diverse payment features in real time values. It provides a solution to the above-mentioned challenges by simplifying cross-border crypto and fiat transactions, bridging the gap between block chain technology and everyday payment solutions.

THE ALTPAY TOKEN





The ALTPAY token will be implemented as a BEP-20 compatible token over the binance smart chain. You can use the ALTPAY token in the platform by spending it on merchants that support ALTPAY Tokens. You can also buy/sell the token on open exchanges, or just hodl it for future use. ALTPAY Finance is a payment system that enables you to use the coin and spend it independently alongside a system that grows in synergy with the coin. Moreover, using the ALTPAY token on the payment platform will have additional benefits to further stimulate its growth.

Each time a buyer pays with any cryptocurrency via the ALTPAY payment platform a percentage of the transactional fee will be used to buyback ALTPAY tokens and remove them from the market. The removed tokens will be burned. This will reduce the amount of ALTPAY token supply further driving demand, the adoption of the platform and the value for Contributors.

Higher the volume of transactions in the ALTPAY platform, higher the potential market value of the token. Since a percentage of the transaction fee is removed from the pool in each market transaction, the more ALTPAY platform is used (with any crypto), the further the price of ALTPAY appreciates, a built-in adjustment that acts as our self-correcting mechanism.

If a Contributor decides to hold ALTPAY token for the long run, though it will be subjected to exchange market fluctuations, there is a protective layer that links it to a sustainable financial platform.

FORMS OF PAYMENT

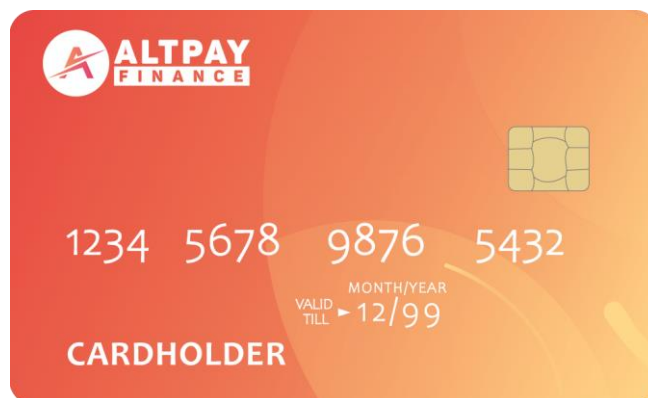
P2P TRANSACTION

Users can send and receive payments in \$ALTPAY Token, regardless if it's for crypto trading, remittances, or for personal transactions.



DEBIT CARD PAYMENTS

Users will be able to spend their \$ALTPAY tokens using their ALTPAY debit card for shopping, eating out, purchasing services, and more. \$ALTPAY will be automatically converted to a fiat currency when settling the payment.



BUY NOW PAY LATER

The ALTPAY app will offer a Buy Now, Pay Later functionality in the future. More details will be released in a future version of the White Paper.

THE ALTPAY APP

INSTANT PAYMENTS

Payments on ALTPAY app will be processed instantly without having any delay. The ALTPAY app uses advanced technology that allows users to send and receive cryptocurrencies instantly. However, these transactions are only free if a user receives payments in the same currency, such as Bitcoin to Bitcoin, Ethereum to Ethereum, Tether to Tether, and \$ALTPAY to \$ALTPAY. If a user wants to receive payments in a specific currency and convert other currencies into this specific currency conversion fees will apply.



We will include all coinmarketcap and coingecko Listed crypto currencies as well as some major fiat currencies, such as the USDT, BUSD, USDC etc. The ALTPAY Team is already taking steps towards the addition of more currencies.

ZERO FEE PAYMENTS

We will offer zero transaction fee over the platform to help every crypto user to use their crypto holdings like a fiat without any difficulties.

EASY SWAP FEATURE

Users will be able to swap their tokens to fiat or any other crypto for free of charge. This feature allows users to receive payments in their preferred currency in just a few clicks. Users just have to enable the Easy Swap feature in the app's settings and set a specific currency they want to automatically convert. For instance, if a user wants to pay you in Bitcoin but you want to receive payments in Ethereum, you can set it up to convert any Bitcoin you'll receive into Ethereum in your wallet.

Soon Easy Swap Engine will play a big role in helping people transition into a crypto-based economy, especially as merchants (e.g., e-commerce sellers, retailers, wholesalers, etc.) will be able to conveniently use this technology for payments for their goods or services in the future.

A SIMPLIFIED CRYPTO WALLET

One of the major hurdles people face in crypto payments is dealing with tricky things associated with wallets such as ensuring that they enter the correct wallet address and/or network type.

Anyone that has ever used a crypto wallet address will know they are impossible to memorise for the average user. However, many payment platforms require a wallet address, along with a specific





cryptocurrency network, such as Polygon, Ethereum, Binance Smart Chain, etc., when making transactions. This makes human error a real possibility when withdrawing or depositing cryptocurrencies, with a slight error resulting in unrecoverable losses.

With the ALTPAY app, users can send and receive funds by simply scanning a QR code or using a phone number. Users will only have to deal with a wallet address when withdrawing or depositing funds on the platform.

STAKING TOKENS

Users can stake their ALTPAY Token holdings on ALTPAY APP to earn some good rewards with high yielding, In future we will also add more crypto currencies for staking that allows you to stake all your favourite crypto currencies on a single platform.

TOKENOMICS

\$ALTPAY has a total supply of 100 Million tokens, but the initial circulating supply will be only 20 Million.

TOKEN STRUCTURE

- Token Name: ALTPAY FINANCE
- Token Symbol: ALTPAY
- Token Decimals: 18
- Token Contract Address:
0x773Ad0415790082EA99BAA7309376A8979a0709A
- Total Supply: 100000000 (100 Million)
- Initial Supply: 20000000 (20 Million)
- Network: BEP20



- Blockchain: Binance Smart Chain (BSC)
- Explorers:
<https://bscscan.com/token/0x773Ad0415790082EA99BAA7309376A8979a0709A>

TOKEN DISTRIBUTION

- Project Development: 25% (Locked for 36 Months)
- IDO & Public Sale: 10%
- Bounty & Giveaways: 15%
- Marketing & Partnerships: 22% (Locked For 60 Months Vested, 1% Every Month After 60 Months)
- Reserve For Liquidity & Burn Events: 20%
- Team & Advisors: 8%



ROADMAP

ROADMAP

 **Q1-Q2 2022**

Inception of the idea

Initial development phase

Conducting market research, creating a project team

Formation of development team

Market Research and Analysis

 **Q3-Q4 2022**

Token generation event

Launching of Airdrops and Giveaways

ido and presale launch

Listing on coinmarketcap and coingecko

Listing on pancakeswap and one major crypto exchange

 **Q1-Q2 2023**

Launching of ALTPAY mobile application and payment gateway

MEXC Listing

GATE Listing

Altpay credit/debit card launch

Listing on other major exchanges

 **Q3-Q4 2023**

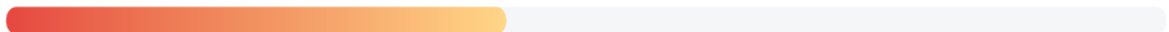
Tier-1 crypto exchange listing

Wide marketing and research

major partnerships with ecommerce platforms

Staking Launch

Development Continues....





COMMUNITY

COMMUNITY

WEBSITE

ALTPAYFINANCE.COM

TG GROUP

T.ME/ALTPAYCHAT

TG CHANNEL

T.ME/ALTPAYANNOUNCEMENTS

TWITTER

TWITTER.COM/ALTPAYFINANCE

MEDIUM

MEDIUM.COM/@ALTPAYFINANCE

INSTAGRAM

INSTAGRAM.COM/ALTPAYFINANCE

FACEBOOK

FACEBOOK.COM/ALTPAY-FINANCE-105433718901597



SUMMARY

ALTPAY is world's first platform that will support all minor and major crypto currencies listed on coinmarketcap and coingecko. We will offer ALTPAY Payment Debit/Credit Cards to our holders with Instant payments worldwide.

Altpay is a mission to use crypto better than fiat like never before. Altpay will support staking for all major tokens so that our users can get rewarded just for holding their crypto currencies.





THANKYOU
FOR READING OUR WHITEPAPER