

DEPAY DIGITAL
Decentralized Digital Payment

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WHITEPAPER V1.0



INTRO

Decentralized Digital Payment has developed a next-generation model for future financial services and digital banking. This model uses Blockchain technology along with smartphones and a new bio identification system that will be used to provide secure and reliable accounts for each user. This is a project to develop the future of the crypto-financial world. Its main goal is to integrate and connect DPAY to the traditional financial world and create a single gateway through the DPAY platform for users, traders, investors and financial institutions with a range of additional services.

DPAY has several features such as; buy, pay and sell services and goods online. In addition, there is an exchange option for FIAT currency. You can also use the option of international transfers (remittances) along with credit (microfinance), loyalty programs, etc. etc. All of these services are connected to one point of the DPAY platform, which makes them more secure and transparent than current cryptocurrency platforms. The problem with many of these blockchain-based offerings is that they offer customized or value-added services, but do not cover the full potential.

We plan to expand this project to all parts of the world, especially to less developed and unbanked regions. Our team aims to provide maximum speed, reliability and efficiency at a low cost to allow those without access to banking services to use the DPAY platform along with the mobile app to make their lives more comfortable and help expand digital banking.

More than 2 billion people live in regions with limited or no access to banking services. Others cannot access these services because of lack of identity documents or high bank account fees and strict limitations. But we take the liberty of offering a one-stop solution to serve this segment of the population along with our other potential customers.

DPAY has the potential to lift people out of poverty by giving them access to financial and banking tools. These tools will provide them with immediate liquidity and currency functionality, better than the traditional banking system. We will bring these services to unbanked regions, allowing people to invest, buy, pay, and sell goods and services.

We believe that DPAY will be vital to improving the economies of these regions. The entire system is designed around a clear and straightforward platform that functions as an app on smartphones and has the functionality of a PC and tablet. Our DPAY app is built to be completely user-friendly, offering customers a better user experience.



MISSION OF THE PROJECT

We are developing a new financial project based on Blockchain technology, the use of mobile technology and bio-identity systems. We aim to release DPAY as a new type of digital token for the expanding digital world: it is fast, efficient, reliable and completely secure. We have created a combination of blockchain technology and traditional currency to revolutionize the financial sector, while continuing to carefully explore its potential. DPAY will deliver relevant benefits and demonstrate in action that blockchain works and can add value.

We believe Decentralized Digital Payment will enable everyone in the cryptocurrency community to be part of this economic revolution, while enabling our users to make legally compliant transactions that give both individuals and financial institutions a low barrier to entry into the cryptocurrency community. We must be able to provide market access to the 2 billion people in the world living in underbanked regions with limited or no access to banking infrastructure. In addition, even in regions with banking services, at least 1.5 billion people do not have access to modern banking services because they lack forms of identification or do not meet all the requirements of banking services.

We believe Decentralized Digital Payment can help people out of poverty by giving them access to banking and investment tools that can provide liquidity for entrepreneurial businesses. This can be done through microfinance, investment, online commerce and social commerce to create new opportunities in this area around the world. All you need for every user is the Internet and a smartphone. We take care of the rest. Thanks to our unique bio-identification system, it is completely safe to use for our users.

PROOF

DPAY is an open, decentralized cryptocurrency comprehensively designed to revolutionize the banking sector. The project starts with the DPAY cryptocurrency and will evolve into a network of integrated services that combine the functions of modern banking and blockchain-based technologies while maintaining security.

At this stage, DPAY will offer a wide range of services without legislative restrictions. Along with these services, it will offer account insurance, hence greater security for customers. DPAY is a one-stop solution, acting as a simple, automatic and hassle-free banking tool, available wherever there is access to the Internet. It will be understandable and easy to use for everyone without restrictions of age, ethnicity, education or geography.

DPAY is the first global alternative asset with instant liquidity and currency functionality that works with incredible speed, reliability and efficiency at minimal cost, low cost with free anonymous transfers. It is easily accessible to those without access to banking services.

DPAY is a great asset with excellent future liquidity backed by unique lending.



DPAY PROTOCOL

Transactions are executed at lightning speed, eliminating the need for funds to store money because they are all available in P2P or B2B mode, making these transfers accessible to everyone. At Decentralized Digital Payment, we believe that with our technology and mass adoption, we can achieve the heights and success of the biggest cryptocurrencies.

DPAY should not be considered as a security, but as a service token to facilitate the overall project and allow its community to freely use it, a certain market valuation and increase in value can be developed as well.

DPAY ECOSYSTEM

The DPAY ecosystem was designed as a complex environment that ties all the individual services together in one place. Although the individual services are completely independent, their combination creates a simple, clear, and centralized ecosystem.

The entire system is built on a single access point, which is the DPAY platform that is easily accessed through a customer account, allowing DPAY to be exchanged not only for other cryptocurrencies, but also for fiat currencies. This DPAY feature is the basis of all exchange transactions, not only cryptocurrency to FIAT, but also exchange between FIAT currencies.

Concentrating services in a single gateway eliminates high fees for intermediaries at the highest level of service, and increases efficiency and reliability. With online payments and the ability to use only one currency as the unit of conversion, we limit the need for cash, and can eliminate the risks associated with using it.

Users do not have to carry stacks of cash in their wallets because they can quickly withdraw cash with our virtual card. Our payment cards can also be used for online payments, allowing DPAY to be used to pay utility bills on a daily basis, providing convenience for our users. Thus, the system plays an important role in outbound payments, as it will allow users to send remittances to cache other users in the ecosystem around the world directly from their computers or mobile devices.

Users will then have access to our microfinance service to get overdrafts on their accounts. The result is a customer who manages a wide range of sophisticated banking and payment services with just one click on their cell phone. On the other hand, merchants in the DPAY ecosystem will be interested in accepting payments through the DPAY app.

In this way, merchants and other service providers will have access to a huge number of potential everyday users, which will bring them real benefits. The architecture of the DPAY system is so simple; it allows you to add other applications, even third-party services, without sacrificing UI/UX simplicity. The last significant effect is the use of blockchain, which naturally eliminates the interference of control structures. This allows DPAY to be used worldwide without restriction, while still complying with all laws.

DPAY TOKEN

DPAY token is a token based on the world's fastest blockchain; which will be available to the public during DPAY crowdfunding. Key functions of DPAYs from the customer's perspective: they are part of the DPAY project and can participate in the potential growth of the DPAY's value during its stay on the exchange platform.

Function within the ecosystem:

DPAY tokens will fuel the Decentralized Digital Payment engine and mediate between the cryptocurrency and the real world as a new type of currency. Its decentralized nature gives the DPAY token high performance, exceptional and transparent while maintaining a low-cost environment with the latest security and technology standards. The DPAY token will soon be traded in P2P or B2B mode and will allow users to buy, sell or exchange DPAY tokens using fiat currencies as well as other cryptocurrencies.

DPAY token is not a whole number and is available in fractional amounts. Market forces and cryptocurrency exchange mechanisms will determine the future price of DPAY token. Accordingly, the price of a DPAY coin is expected to fluctuate regularly.

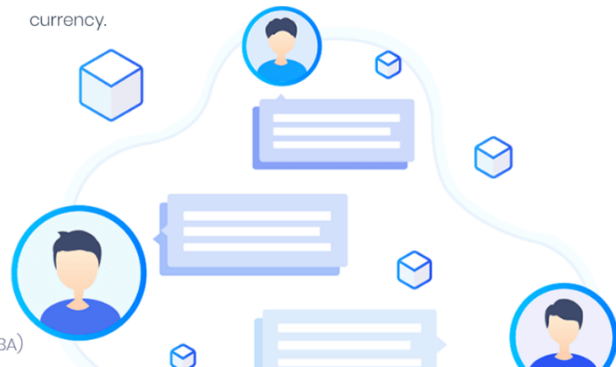
DPAY TOKEN

DPAY TOKEN DETAILS

DPAY tokens will fuel the Decentralized Digital Payment engine and mediate between the cryptocurrency and the real world as a new type of currency.

- Total Supply
100,000,000 DPAY
- Staking Pool
20,000,000 DPAY
- Team
5,000,000 DPAY

- PreSale & IDO/IEO
60,000,000 DPAY
- Marketing
15,000,000 DPAY
- Market Listing
PancakeSwap & BitMart (TBA)



DIGITAL BANK

The demand for cashless and digital payments in recent years. Global transaction volumes have grown significantly, reaching 433 billion worldwide. Some regions, such as Asia or Africa, have been particularly active. This rapid growth in transactions has been due to the adoption of new technologies such as NFC and QR codes in new contactless devices and newly developed new applications. Mobile payment growth is expected to reach more than \$8 trillion by 2022.

A similar growth is expected in the crypto-economy. However, at present, it is virtually impossible to pay with any cryptocurrency, make transfers, etc. D. In addition, there is virtually no transaction processing for cryptocurrency for fiat.

SOLUTION

DPAY with Decentralized Digital Payment as the final phase of the project will offer solutions by providing cryptocurrencies to ordinary users.

PROSPECTS

Our platform will be the undisputed leader in the use of blockchain technology and the benefits of cryptocurrencies, which could not be compared with the traditional banking system and fiat currencies in terms of speed and cost effectiveness.

REVIEW OF KEY FUNCTIONS

- ❖ Wallet - P2P, B2B cryptocurrency exchanges, transfers
- ❖ Payments and transfers - money transfers and cross-border payments
- ❖ Currency exchange
- ❖ Cashback
- ❖ Payment cards
- ❖ Loan / Debit
- ❖ Instant lending
- ❖ Microfinance with DPAY's unique lending algorithm



THE THREE PILLARS OF OUR TECHNOLOGY

QR Codes have a ubiquity that NFC lacks. They work about the same as standard barcodes, except that instead of a one-dimensional analog scan, they are digital. This means that by using a QR code reader app, your smartphone camera can be temporarily converted into a scanner. QR codes can contain much more information than standard barcodes, giving them the ability to make mobile payments.

NFC TECHNOLOGY

DPAY with Decentralized Digital Payment as the final phase of the project will offer solutions by providing cryptocurrencies to ordinary users.

DPAY terminals are small devices, usually battery- or USB-powered, that emit a low-power Bluetooth signal. A nearby modem smartphone can pick up the signal emitted by the beacon to provide fast, secure and simple solutions for contactless payments from mobile devices. Beacon-based payment applications are also phone-independent, making them virtually accessible to any smartphone user.

HOW IT WORKS IN A REAL LIFE

When entering the store, the consumer payment app detects the beacon signal and alerts the merchant's POS system to the user's presence. During checkout, the store sends the purchase to the consumer's mobile payment account, which is also displayed in the POS system at checkout. Alternatively, a system that allows the consumer to scan items and pay on their own, without the involvement of the store cashier with the POS. This is what gives the system actual payment freedom, as it does not require interaction with any partner on the part of the retailer.

BENEFITS

- ✓ No need for GPS or phone signal reception.
- ✓ Wide processing range compared to Near Field Communication (NFC)
- ✓ No need for specialized point-of-sale (POS) equipment
- ✓ Technology supported by major mobile device brands

MARKET POTENTIAL

The tech market capitalized more than \$500 million in 2016. It is expected to grow to \$58.7 billion by 2025. This is significant growth in the global economy.

CONCLUSION

The DPAY mobile banking platform turns smartphones into a one-stop store through a combination of the latest technology for the first time, even when users are off the Internet or Wi-Fi they still can perform almost all transactions. Ideally, in the future, the POS will be completely replaced by the Decentralized Digital Payment app.

ROADMAP

OUR ROADMAP





DISCLAIMER

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