

**WELCOME TO
DIGITAL **PAY****



DIGITAL **PAY**

WHITEPAPER

**CREATING A UNIVERSAL PAYMENT TOKEN
FOR DIGITAL AND NON DIGITAL TRANSACTIONS**

DIGITAL **PAY** WHITEPAPER

whitepaper content

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INTRODUCTION

DIGITAL PAY is decentralized utility payments token for digital and non-digital transactions.

We aim at bringing convenience to you by creating an open source blockchain where businesses and companies including brands of the following sectors:

- e-commerce;
- health care;
- hospitality;
- transportation;
- real estate;
- entertainment;
- book hotels;
- book flights;
- store of value;
- shopping....

and many other services where is need of use of decentralized applications (**DAPPS**) for their day-to-day transactions.



DIGITALPAY - DPAY ECOSYSTEM

On **DIGITAL PAY** blockchain, **DIGITAL PAY** offers peer-to-peer and transparency of transaction between consumers and businesses.

The concept is to enable speedy and reliable transactions without stress.

DIGITAL PAY is a universal and accessible payments. In the global financial revolution, payments are gradually evolving into a digital world and this is where digital pay come to play a big role and create a permissionless blockchain.

BLOCKCHAIN OVERVIEW

Blockchain is a decentralized distributed ledger that records the provenance of a digital asset and it's also a system in which all record of transactions made in cryptocurrency are maintained and stored across several computers that are linked in a peer-to-peer network

CENSORSHIP

prevents government or major institutions from blocking financial activities.

BORDERLESS

Practically reduces processing time due to no cross border restrictions

ACCESIBLE

Eliminates traditional barriers to capital markets

GREATER SECURITY

Prevent fraudulent alterations from third parties

LOWER COST

It provides lower transaction fees

GREATER FINANCIAL CONTROL

Individual can have total control of their funds

TECHNOLOGY

Technology is the study and transformation of techniques, tools and machines that are built by humans which allows humans to study and involve the physical elements that are present in their lives.

The rate of digital breakthrough is escalating in almost every industry. However, despite being one of the fastest growing industries globally cryptocurrency has been one of the most innovative so far.

DIGITAL - VIRTUAL CURRENCY

Digital/virtual currency, which is known as cryptocurrency is secured by cryptography, which makes it nearly impossible to counterfeit or double spend. Many cryptocurrency decentralized networks paste on blockchain technology.

During the pre revolutionary, America faced the problem of cash shortage in the colonies, and England prohibited settlers from minting their own coinage. Settlers used established foreign currency like Dutch guilders and the Spanish pieces of eight. They also began to adopt the traditional trading method of native Americans, who has been exchanging goods for a hundred of years before the arrival of the Europeans.

In 1637, the Connecticut colony accepted Wampum, or strings of native American beads as payment of taxes and in 1652, the Massachusetts Bay colony challenged the ban of colonia coinage by striking silver coins pine tree shillings.

In 1795, the first gold coins were minted with eagles valued at \$10 and have eagles what's \$5.

In 2008, a decentralized virtual currency called bitcoin was proposed in an online message board. Since then it has grown to include millions of trading accounts and growing number of companies are accepting it as payment. Bitcoin is not backed by its Central Bank. Large investors with powerful computers create more bitcoins by cracking computer codes, the process referred to as mining.

DIGITALPAY USECASES

PAYMENTS

Cryptocurrency is mostly design to work as a medium of exchange where by individual coin ownership records are stored in an existing ledger which is computerised on a database using strong cryptography to secure records of transaction.

DIGITAL PAY as a virtual currency is designed to work as a medium of exchange worldwide for digital and non-digital transaction.

We aim at partnering with businesses, companies and brands globally where cryptocurrency is legalized for a speedy, reliable and secured transaction which will help boost the price of the token for the benefits of the holders/investors and businesses at the same time.

SHOPPING

Creating value as a means of payment, **DIGITAL PAY** will act as a universal decentralized utility payment local globally. partnership with businesses globally is our priority to enable old is an investor suspend the token in their preferable store/supermarkets, shopping mall or platform.

HEALTH

On the basis of successful use of blockchain in other industries, digital pay predict how healthcare could benefit from the technology with speed of adoption, partnership with healthcare industry or healthcare building a decentralized application on our permissionless blockchain will give holders and investors a quick and direct access for healthcare services.

HOSPITALITY

DIGITAL PAY is a crypto currency that proposes to make everyday life transaction swift and easy without any form of complications or barriers.

With **DIGITAL PAY**, there's little or no effort made in carrying out day to day operations such as paying for hotel and restaurants bill.

DIGITAL PAY gives you freedom to travel for business purposes and vacations without the fear of not being able to pay for flight tickets or any other expenses that come with traveling around the globe.

DIGITAL **PAY** – DPAY TOKEN DISTRIBUTION

Private Sale: 2% (20,000,000)

ICO: 40% (400,000,000)

Blockchain Building: 30% (300,000,000)

Reserved Pool: 15% (150,000,000)

Community: 1% (10,000,000) 4 years vesting

Team/Future employee: 12% (120,000,000) 4 years vesting

Private Sale Details

Name: **DIGITAL **PAY****

Private Sale Supply: 20,000,000 **DPAY**

Price: 1 ETH = 40,000

Currency: ETH, BTC & USDT

Min Purchase: 0.025 ETH, 0.000780 BTC & USDT = 1000 **DPAY**

Starts: December 15th (12:00 UTC)

Ends: December 22nd (18:00 UTC)

DIGITAL**PAY** CONTRACT ADDRESS:

0x8d2d3c6ec4C0Fb0ba668492209bA8650E5bCC45F

□ □ □ How to buy **DIGITALPAY** - **DPAY** TOKEN □ □ □

**** ONLY SEND FROM AN ETHERIUM WALLET –
i.e. Metamask NOT FROM AN EXCHANGE WALLET! ****

Send your ETH to the below Pre-sale Address:

0x2449ae7501fea850c89e1f5fe236a2a3ce0809c4

BITCOIN WALLET ADRESS

bc1qf0h7jyhrl994r5f05nra3r9v3gmnp8r4s5t5w5

USDT WALLET ADRESS

0xe05AAAd8413d6CC4D969d7f06566b6c0b8cB38a5D

Once you make the purchase you will get your **DPAY** Token right away. Again, reminder the ETH address must come from an Ethereum address NOT FROM AN EXCHANGE WALLET!

If you have any question or concern you can email us at

digitalpaytoken@gmail.com

Include in your email your Transaction Hash and your eth address you purchased from and will address the issue.

This will ensure accurate transactions for distribution and prevent any tokens being lost during distribution.

DIGITAL PAY ROADMAP

4th Quarter 2020

- *Team meet up, Project Idea & Strategy
- *Private Sale
- *Airdrop

1st Quarter 2021

- *ICO

2nd Quarter 2021

- *Listing on Exchange (Uniswap & others)
- *Partnership with Businesses Globally

3rd Quarter 2021

- * Partnership with Businesses Globally continues

4th Quarter 2021

- *Digital Pay Blockchain Development
- *Digital Pay Voucher

DIGITALPAY SOCIAL MEDIA CHANNELS

Telegram: <http://t.me/dpayofficial>

Telegram: <t.me/dpaychannel>

Twitter: <http://twitter.com/dpayofficial?s=09>

Website: <http://digitalpay-dpay.000webhostapp.com/>

Reddit: <http://www.reddit.com/u/dpayofficial>

Medium: <http://www.medium.com/@dpayofficial>

Discord: <https://discord.gg/kxKqC2Tz9p>

YouTube: <https://m.youtube.com/?noapp=1>

Instagram: https://www.instagram.com/dpay_official?r=nametag

please read carefully

LEGAL DISCLAIMER

Participating in an **ICO** is a high-risk activity albeit this **ICO**, in particular, is aimed at experienced professionals who are used to blockchain technology, cryptocurrency trading and trading other market instruments such as stocks, derivatives, and forex markets.

By participating in this **ICO**, the purchaser is aware and accepts the risks related to security, the potential lack of economic results.

Finally, the purchaser declares being aware of the legal uncertainty of this type of transaction and to have conducted his own legal guidance according to the applicable law to which he subscribes.

Any buyer purchasing **DIGITAL PAY – DPAY** token acknowledges the technological and economic uncertainty of the project presented in this White Paper.

Therefore, purchasers are aware of the absence of any legal action against the company in case of failure, nonperformance or non-implementation of the project, as well as in the case of the **DIGITAL PAY – DPAY** token losing part or even the totality of its value.

Purchase of the **DIGITAL PAY – DPAY** token confers the ability to use the coming **DIGITAL PAY – DPAY** platform services.

No other rights are transferred upon the **ICO**.

Precisely, the company's only obligation is to distribute the **DIGITAL PAY – DPAY** token under the conditions defined in the White Paper.

During the **ICO**, the company may not be held liable for any of the following:

Use of the service that are not compliant with the applicable terms;

An error, malfunction, malicious action or violation of White Paper's terms by the user, a third party or a service controlled by a third party;

All direct or indirect damage that may occur during the operation: cryptocurrency losses, profits or financial losses or other damages whatsoever in the type;

The loss of control, any reason (loss, hacking, unwanted disclosure or technical failure), of the users' login credentials which would lead a fraudulent use of the tokens;

The temporary or permanent suspension of the service, whatever the cause, and especially due to a request from the public authorities, judicial authority or any third party;

Computer failure resulting in loss of data, including content in case of impact;

The professional activity of users;

Lack of compatibility between the service specificity and the customers' requirements;

Generally, all damage whose cause does not depend on the company: Internet network outage, failure specific to the user's equipment, etc.

We as **DIGITAL PAY – DPAY** would like to say thank you for your confidence on our project.

DIGITAL PAY – DPAY will ensure you that our project will be delivered and handled professionally. We will remain transparent through the process towards all our investors, holders and end users.

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