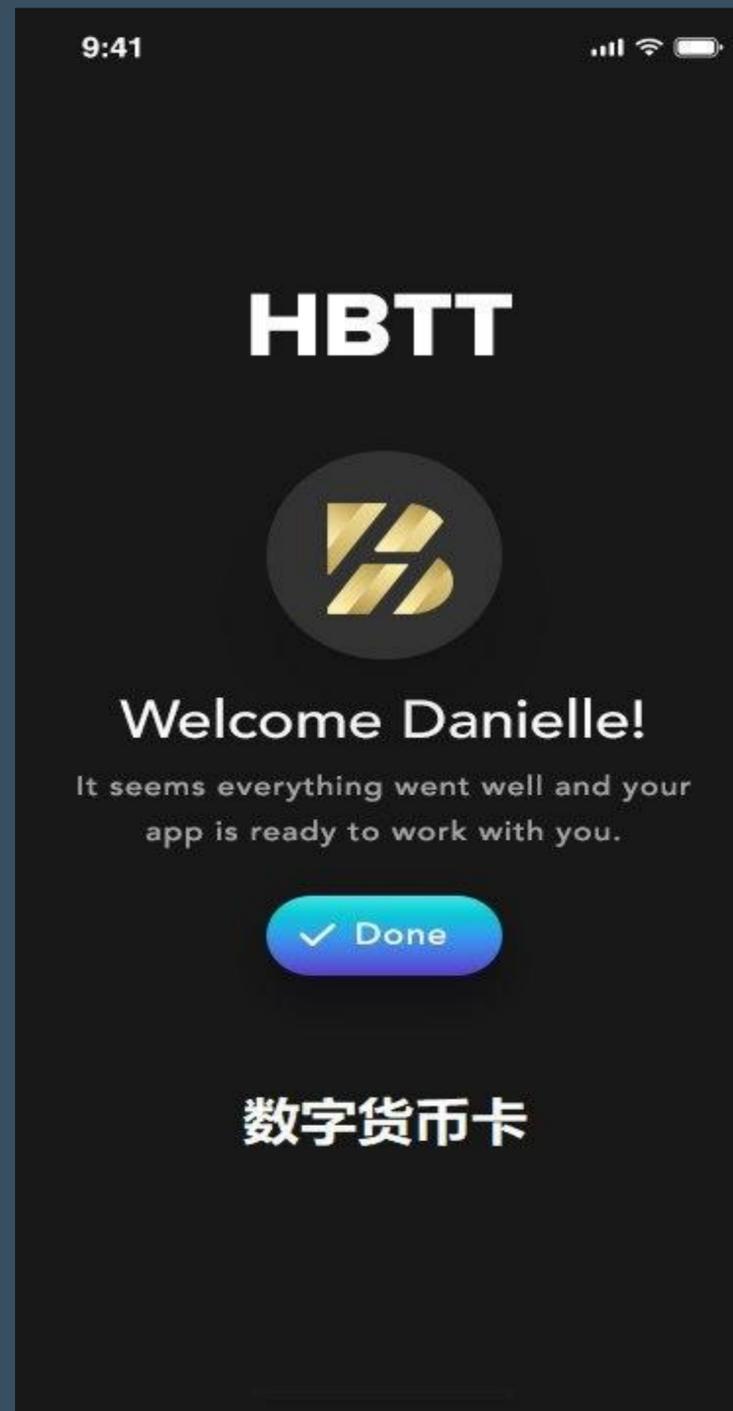




HBTT PAY

WHITE PAPER



Virtual Currencies may hold long-term promise, particularly if the innovations promote a faster, more secure and more efficient payment system

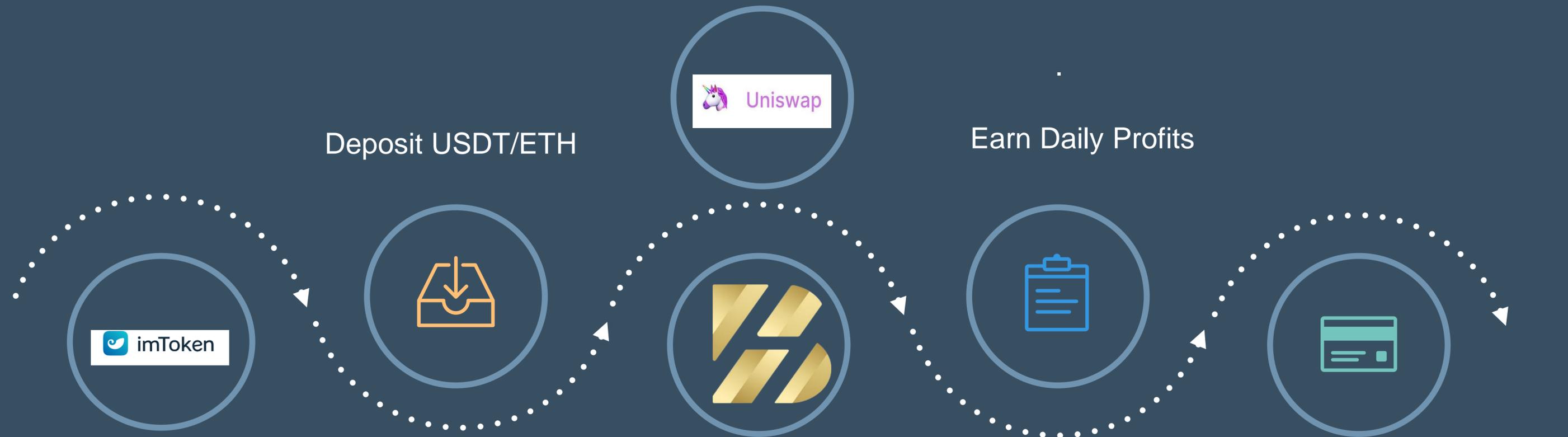


The mission of HBTT

The mission of HBTT is to transform existing financial services by making complex, expensive and burdensome financial management processes simple, convenient and affordable for the customer, thus making the best services accessible to everyone. By combining blockchain technology, biometrics and artificial intelligence, and by bringing the fiat and crypto worlds together, HBTT provides an integrated solution that offers multiple functions for financial services including; secure mobile payment for both fiat and crypto, decentralized money transfer, access to multiple bank accounts, access to multiple traditional and crypto investment products, a secure personal data vault and a KYC concierge for hassle-free account opening.



HOW TO GET STARTED



Register an Account

Im Token Wallet

Deposit USDT/ETH

Buy HBTT Tokens

0x43257DDCf6f22987062a7Dbe032Ffa6
7E4e0bB3a smart contract

Earn Daily Profits

HBTT PAY CRYPTO CARD



The HBTT integrated solution.

So why can't we have a single integrated solution for all? Yes, we can. HBTT will deliver a revolutionary regulated solution, providing a single-entry point platform that enables you access to all your financial product accounts. HBTT leverages secure, decentralized, distributed blockchain technology and introduces its own crypto token to facilitate the secure, immutably recorded account opening and transaction processes. It will be fast, convenient, secure and reliable.

Key Services.

- Aggregated platform to access multiple investment products from different providers in both fiat and cryptocurrency. accounts / cost / value / interest comparison between accounts
- Integrated space where the customer can manage multiple bank accounts (through Open Banking/PSD2)
- Secure, decentralized storage of KYC (Know Your Customer) information with historical records on the blockchain, and concierge service for hassle-free account opening
- Secure NFC mobile payment for major cryptocurrencies and fiat currencies at POS
- No sign-up fee or annual fee No fees or commissions for foreign exchange
- Use of the globalized, border-resistant token (HBTT) for fast, secure and free cross-border transfers



The HBTT PAY Interface

Our service is designed to be intuitive and simple to use, therefore almost anybody can run a HBTT account with ease. The HBTT interface offers users access to all savings/investment accounts with a few easy steps. It clearly shows different banking and investment accounts in one intuitive home screen, enabling users to easily complete all tasks regarding financial operations. Customers give instructions through the HBTT Interface, and simultaneously receive information and communications from multiple providers. Personal data vault and KYC concierge At the heart of the BMPL model is our core financial ecosystem platform and the HBTT personal data vault. This feature will let users manage and own their identity in a secure environment built on blockchain. Furthermore, they can re-use the data to open new bank/investment accounts promptly and easily. Any customer data collected by HBTT during account opening will be encrypted and stored securely in the Personal Data Vault, with a corresponding hash created and stored on the decentralized, distributed blockchain network. Records of a customer's key financial activities within BMPL platform can be added to the Personal Data Vault if the customer grants consent. This can be used for future KYC. When customers instruct HBTT to open a new financial account with a specific provider, the HBTT concierge service will submit the application on behalf of the customer and facilitate the process of sharing KYC hash stored on the blockchain and a link to his/her personal data vault. This will significantly reduce account onboarding time for the customers.



HBTT PAY Interface beta version 1.0



In addition, when another financial organization completes verification of KYC documents, a record of hash validation will be added on the blockchain. Future organizations may use the previous verification record and focus on checking new data which will significantly reduce business admin burden and speed up the KYC process. All customer data will be encrypted. Only customers will have the private keys to access this data and the right to share data with services providers. To see details on the underlying technology and how it works, please refer to Section - Technology & Security. Access to all bank accounts HBTT is an authorized AISP (Account Information Service Provider) and PISP (Payment Initiation Service Provider) under PSD2. The HBTT app will collate all account information and display it on a single convenient dashboard. Users will be able to see balances from all different accounts and perform financial tasks for any of these account. Access to multiple investment products HBTT will act as an introducer and aggregator of investment products with available investment products and details listed in the app. As HBTT is a comprehensive ecosystem, it provides a good picture of a user's financial activities. Therefore HBTT will use Artificial Intelligence (AI) and data analytics to recommend suitable and targeted investment products based on each user's financial profile, investment preference, risk appetite and other financial information that is captured by the BMPL service. Using the HBTT app, customers can instruct HBTT to open a new investment account with a specific asset management service provider. The HBTT app will provide a view of the user's investment portfolios, with analysis on investment performance and risk indicators. Compared with other investment apps where users must instruct their bank to transfer money into investment accounts, HBTT users can move around funds between multiple accounts and investment accounts seamlessly



Access to crypto investment funds will become the world's first integrated crypto products/funds investment platform, making it easier, more accessible and smoother for the average less-tech-savvy customer to get access to the best investment opportunities out there. To purchase the crypto fund products, HBTT users, without any cryptos, can fund their investment via converting fiat currency to HBTT token in the HBTTPAY app with one click. HBTT conducts rigorous due diligence and KYC checks on all the crypto funds listed on the HBTT PAY platform to make sure that they have regulatory approvals and can be marketed to BMPL customers in that region. Unlike other investment products listed in the platform, HBTT will conduct extra KYC suitability tests needed to enable end customers to gain exposure to crypto funds. In the case where a customer invests in existing large financial institutions' products via HBTT, the HBTT platform only arranges the execution of the investment. Investing in crypto opportunities differs because HBTT acts as a pool manager, becoming the custodian of customer funds, providing end customer services and dealing with individual fund settlement. As a pool manager HBTT invests all end customer funds via nominee accounts into the crypto funds. This massively reduces the end customer KYC requirements for the crypto funds. For this service HBTT will charge a transaction fee to the customer in HBTT, i.e. 1,5 transaction fees.



SECURITY

Technology and Security Data encryption and storage When a customer opens an account with HBTT, all personal data provided for KYC purposes will be encrypted into the Personal Data Vault. The vault consists of a database and a blockchain. Every time the customer performs a KYC step, the customer data is encrypted (using a private key on their mobile device) and stored in the database. The smart contract calculates a hash from this data and adds it to the blockchain, guaranteeing the accuracy and authenticity of the customers' data. Once the institution has verified the KYC of the user, a new record of validation will be hashed and added to the blockchain. The blockchain has a full record of the customer's KYC history. This history data is immutable, decentralized and highly secure.



CRYPTO WALLET



TEAM HBTT PAY



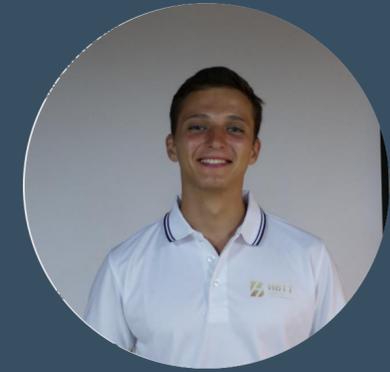
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