



Us-Pay

EXCHANGE ICO

WHITE PAPER



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INTRODUCTION

The global economy is currently transitioning to a digital world, with everything from investments to money transfers becoming digital.

Cryptocurrency, the newest and most promising digital payment method, has entered the market. When it comes to the storing and transfer of values, cryptocurrency provides a remarkable level of security and safety.

Millions of individuals all around the world have benefited from its decentralized service delivery by gaining access to transparent banking services. The term "liquidity" refers to the ease with which an asset or security can be bought or sold without impacting the market price.

Lately, you can just about buy anything with cryptocurrency — from real estate to top-of-the-line supercars. However, when it comes to shopping for groceries or buying a latte in your favorite café, it's back to good ol' fiat currencies.

Cryptocurrency offers an unprecedented level of security and protection when it comes to the storage and transfer of values. Its disintermediation of traditional financial infrastructure and decentralized service delivery has availed millions of people all around the world by providing access to transparent banking services.

Traditional banking facilities, on the other hand, are notorious for their excruciating queues, lack of transparency, high banking fees, and international transfer. Yet, people have no choice but to put up with it due to one reason — liquidity. Liquidity is the measurement of how easily/quickly an asset or security can be bought or sold without affecting the market price.

WHY Us-Pay TOKEN

Cash is widely considered to be the most liquid asset due to its seamless ability to change states while retaining the same value. It is easily converted into virtually any asset within a very short time and its value is readily known.

What if there was a payment solution offering users the privacy and security of cryptocurrencies while retaining the liquidity we're used to with cash? What if there was a solution that allowed users to spend cryptocurrencies as easily as cash without the need to juggle numerous wallets or employ third-party services to convert them? What if the solution was as simple as swiping a card? Well, that solution is here — with "Us-Pay Token".

Us-Pay Token will allow you to become your own bank. You can spend your money safely and privately without leaving a trail of documents marking every step in your life.

WHO WE ARE

We are a privacy-focused community. Our mission, as a group of consummate professionals with a passion for privacy, is to shape the future of bank control over personal financial matters and the establishment of the power of choice. APC token is the best solution because it gives you financial freedom as well as opportunities.

Us-Pay TEAM

The **Us-Pay** Team holds our dedication to privacy. Our team is made up of the best of our amazing community members and has the option to showcase their credentials. This method, which is intentionally optional, affirms our commitment to keeping the option of privacy in every aspect of operations. Those who establish themselves as trustworthy members of the community by making regular contributions have the option of creating a profile on the website that highlights their skill set as well as the groups in which they participate.

- Professionalism** - Interactions are conducted in a professional manner with integrity
- Communication** - clear and concise communication is evident, aiding others with helpful insight
- Dedication** - remains steadfast in their convictions, displaying a tireless work ethic
- Expertise** - exceeds the parameters of operational knowledge, is able to provide high level competence.



WHO WE ARE

DeFi products have gained a lot of traction recently and that changed the world of financial activities. One of the most notable contributions to this growth is the evolution of decentralized exchanges in the past years. The primary many approaches were simulating a centralized exchange with an off-chain relay and on-chain settlement. A market maker is usually a firm that actively and continuously quotes two-sided markets, providing bids and offers along with the market size of each to keep that financial market liquid.

Although market-creating incorporates a risk of holding an asset because they may see a decline in the value after it has been purchased from a seller and before it's sold to a buyer, they earn profit by charging the aforementioned spread on the asset they cover. In a volatile or low liquidity market, this risk becomes higher so the spread is widened on both sides. Many exchanges utilize a system of market makers competing against each other to set the best bid and offer to win the new orders coming in. However, market making is very expensive as adding or removing both takes a gas fee, even if these are never executed.

As a consequence, most decentralized exchanges earlier sometimes had very spreads, therefore the worth is a smaller amount competitive compared to centralized exchanges. To deal with this downside, there's an associate approach for an autonomous market creating a try by having a portfolio that any trade should maintain a continuing proportion of value in each asset of the portfolio once expressed within the same currency

Us-Pay TEAM

Binance Smart Chain is a new platform that aims to lower transaction costs and supply an area to make DApps and alternative Defi products. Binance Smart Chain (BSC) is a blockchain network designed for running smart contract-based applications. It is a twin chain architecture that empowers its users to create their dApps and digital assets on the blockchain provide the advantage of quick trading. The main highlights of BSC are:

- 📈 EVM Compatible
- 📈 Cross-chain transfer
- 📈 Proof of Stake authority
- 📈 Block time three seconds.

WHO WE ARE

BSC operates parallel to Binance Chain and permits Smart Contracts for tokens on the Binance blockchain. Associate all-new staking mechanism was conjointly introduced for BNB, one of the world's prime cryptocurrencies. BSC offers its users:

- ↗ Cross-chain defi mechanism that will increase defi ability.
- ↗ Low-Cost transaction fees.
- ↗ A growing ecosystem with millions of users.
- ↗ A validatory Binance ecosystem that funds and bootstraps various defi

BSC runs in parallel with Binance's native Binance Chain (BC), which permits users to urge the foremost effective of each world: the high transaction capacity of BC and the smart contract functionality of BSC. Whereas it runs in parallel with BC, Binance Smart Chain is a standalone blockchain. This implies that even if BC stops operating, BSC will continue to run its technical and business functions. Binance Smart Chain has created vast traction in early 2021 so far partly thanks to Ethereum's congestion and gas fee issues, that has caused developers and staking investors to appear for choice. The BSC community created the network even additional appealing to new users as a cost-effective and stable alternative, by lowering its gas fee from 15 Gwei to 10 Gwei to counter Binance Coin (BNB)'s insane value jumped to over \$300 in February 2021. Smart contracts, that square measure Ethereum-compatible, are supported by BSC.

Through this feature, developers will build or migrate DApps, tools, and alternative ecosystem parts on the BSC network while not having abundant friction. The Binance Smart Chain is a speedy and inexpensive DApp platform for crypto users to relish. BEP-20 is a token customary on Binance Smart Chain that extends ERC-20, the foremost common Ethereum token standard. BEP-20 was planned as a technical specification for Binance Smart Chain, to provide a versatile format for developers to launch a variety of various tokens. These might represent something from shares in a business to dollars stored in a bank vault (i.e., a stablecoin). Before you venture off to make your own cryptocurrency, you need to pick a blockchain platform that's applicable for your use cases. If you're trying to find a platform with low fees, quick transaction times, and smart contract compatibility, then look no more than Binance Smart Chain (BSC). As a chain that runs parallel to Binance Chain, Binance Smart Chain is specifically designed to cater to smart contracts and therefore the creation of decentralized applications (Dapps).

WHAT IS CRYPTOCURRENCY

Cryptocurrency is a virtual or digital currency, Designed for the purpose of exchanging digital information. Exchanging process is made possible by certain principles of Cryptography.

Cryptography: Used to secure the transaction .

Digital currency or digital money is an Internet-based medium of exchange distinct from physical that exhibits properties similar to physical currencies, but allows for instantaneous transactions and borderless transfer-of-ownership.

The first cryptocurrency to be created was Bitcoin back in 2009. Today there are hundreds of other cryptocurrencies, often referred to as Altcoins.

Features of cryptocurrency:

It is encrypted, transparent.

It is decentralized digital money which means it is not issued by the central authorities, the user owns it.

It performs easy verification of transfer of funds with the help of hashing algorithms that verify each transaction.

A cryptocurrency transaction is generally a quick and straight forward process.

Cryptocurrency aims to cut out intermediaries, such as banks and online marketplaces.

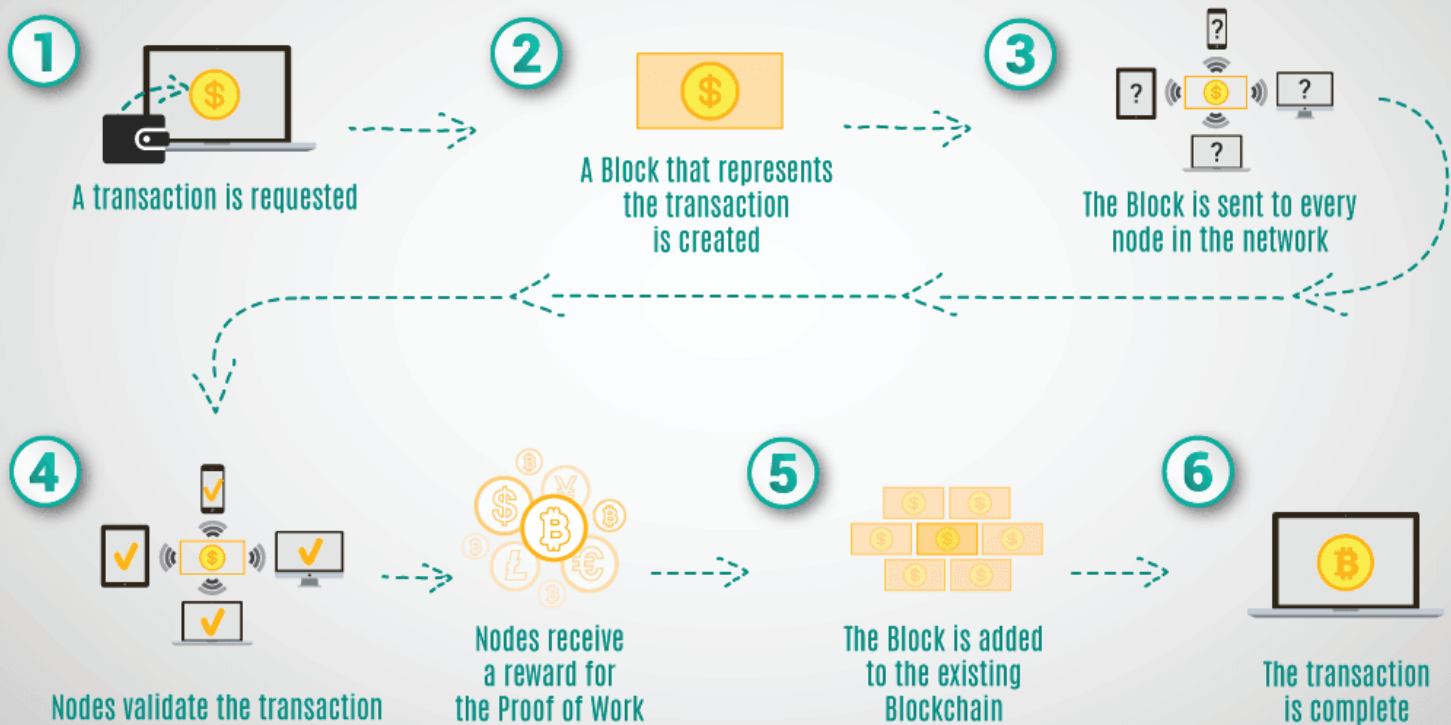
BLOCKCHAIN TECHNOLOGY

Blockchain is the technology, which is used by cryptocurrencies. It is a type of record maintaining system which multiple users run in a decentralized manner.

Blockchain is a constantly growing ledger which keeps a permanent record of all the transactions that have taken place in a secure, chronological, and immutable way.

When a bitcoin is exchanged over the network, a block of data is created and shared over the entire network. Each block in the chain contains a number of records. Once this block is verified, it is added with the previous blocks and forms a chain type, hence known as a blockchain.

How Blockchain Works



BENEFITS OF BLOCKCHAIN

Immutability:

With Blockchain, there is no possibility of changing the data or altering the data; the data present inside the Blockchain is permanent; one cannot delete or undo it.

Transparency:

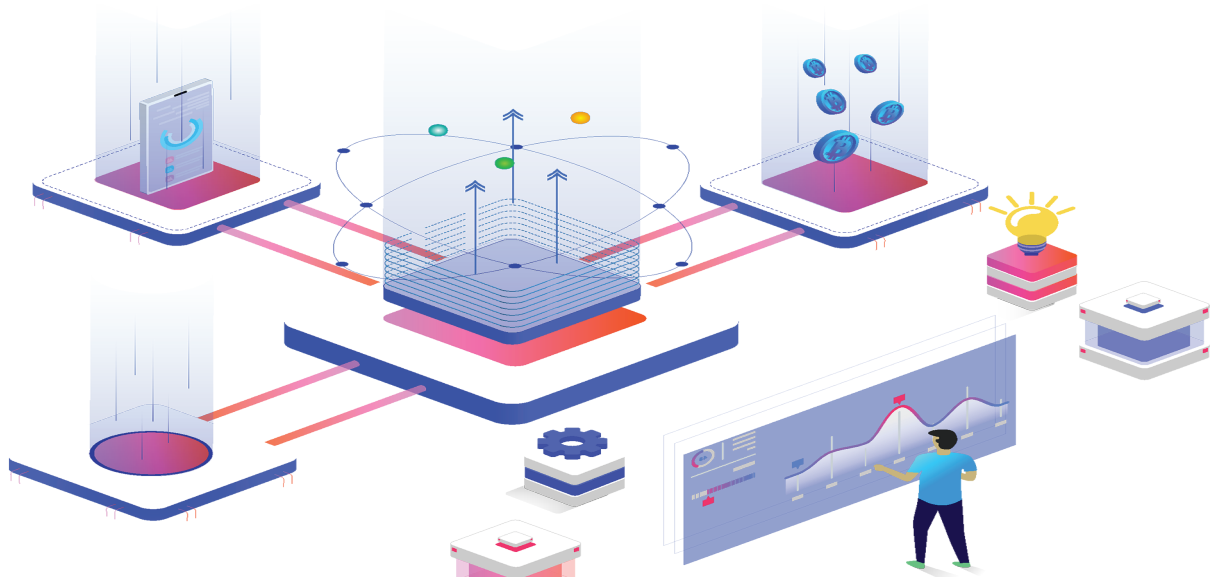
Centralized systems are not transparent, whereas Blockchain offers complete transparency.

High Availability:

Unlike centralized systems, Blockchain is a decentralized system of P2P network which is highly available due to its decentralized nature.

High Security:

This is another major benefit that Blockchain offers. Technology is assumed to offer high security as all the transactions of Blockchain are cryptographically secure and provide integrity.



PRE-LAUNCH SALES

Pre-Launch Sales means offering Cryptocurrency to the Smart, Highly Interested and Curious investors, who wants to capitalize the initial boom and the subsequent hike in prices of a new Crypto Opening. Pre-Launch Sale of Us-Pay Coin on February 2024.

Initial Coin Offerings (ICOs) are a popular method used primarily by start-ups wishing to offer products and services, usually related to the cryptocurrency and blockchain space. It is becoming the main streamline since the beginning of blockchain and cryptocurrency networks. The ICOs provide the digital token service which gains the profits for the users and investors

SPECIFICATION OVERVIEW

Token Name : Us-Pay

Ticker Name : Us-Pay Exchange

Blockchain Protocol : DAO Governance

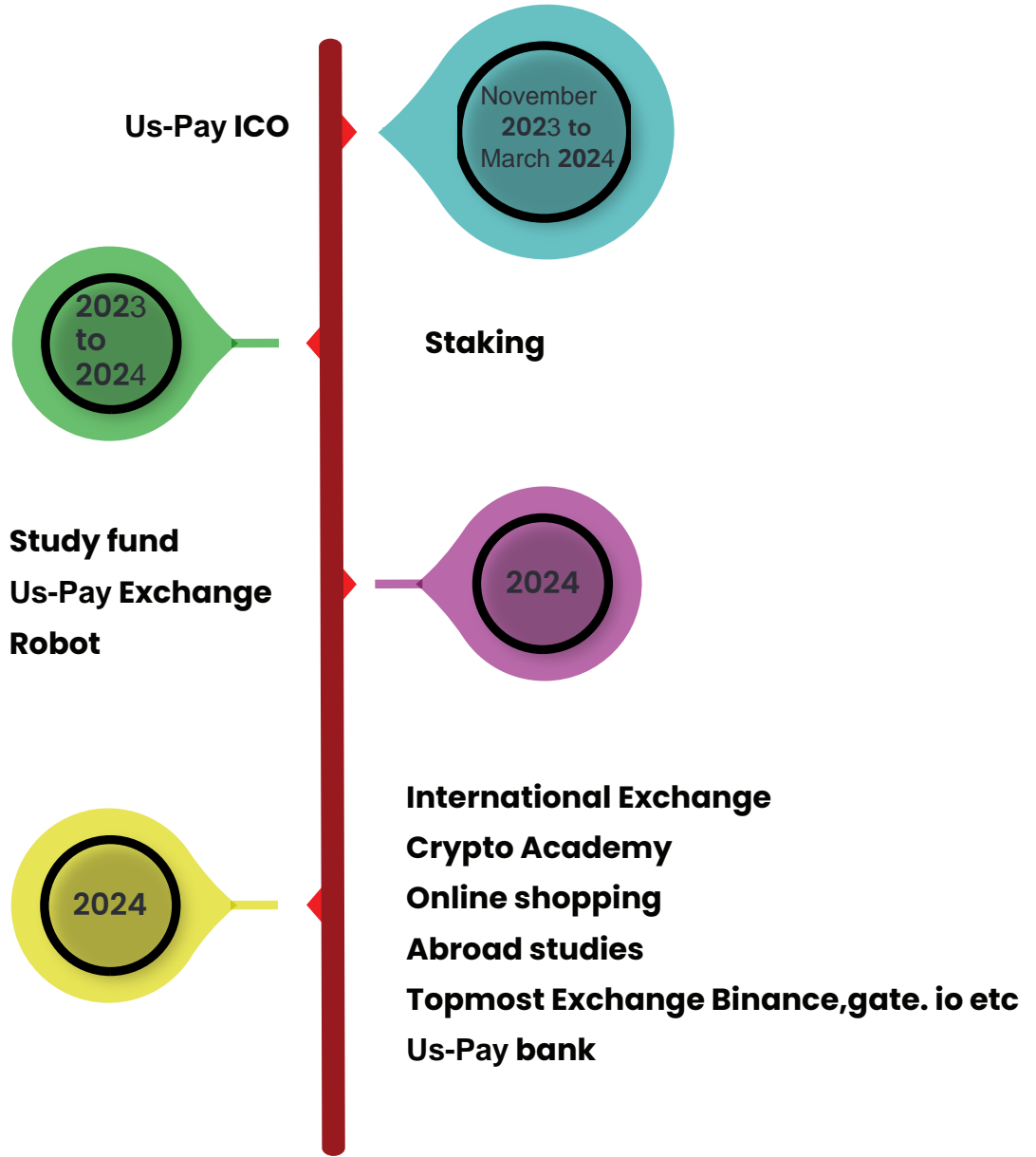
Standard : BEP20

Total Token Supply : 2,000,000,000

Contract Address : 0xFbc80f332D5a0D3329FE6B8bf090422dEc9ef989

Token symbol : Us-Pay

ROADMAP





US PAY

**THANK
YOU**