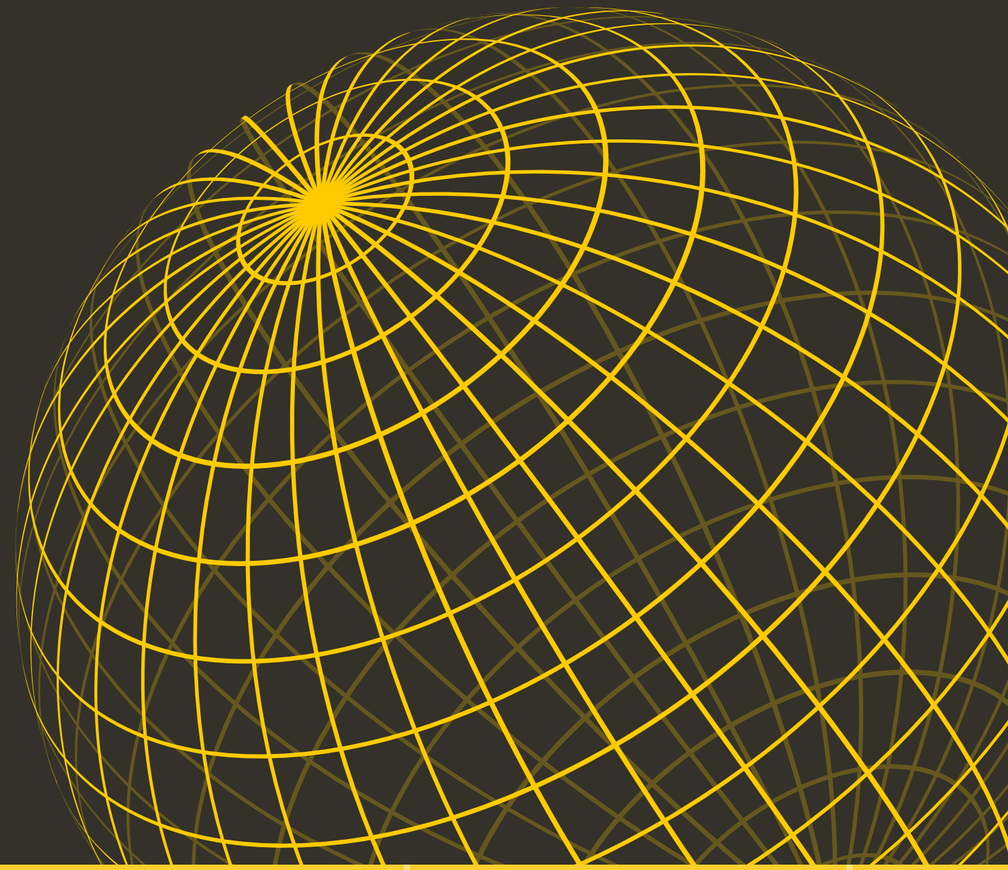
hGold

Gold-backed stablecoin for
domestic & international payments.

= As easy to use as India's UPI
+ As secure as Bitcoin’s technology
+ As stable as Gold



1 hGold = 1g Gold

HYFI Blockchain

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The problems

Traditional fiat currencies are prone to inflation, geopolitical risks, and central bank policy volatility.

Bitcoin, while revolutionary, suffers from extreme volatility, limiting its utility as a stable medium of exchange.

Businesses face high transaction fees with traditional payment and remittance systems, impacting profitability.

The solution

hGold is a gold-backed blockchain token that offers stability, security, and zero-fee transactions for both domestic and international payments.

It leverages the stability of gold, the decentralized nature of blockchain, and the ease of use comparable to India’s UPI.

Each hGold token is backed by 1 gram of physical gold, stored securely by trusted custodians.

hGold transactions take a maximum of 15 seconds to reflect on all nodes.

hGold uses

1. Payments

hGold facilitates quick & free domestic & cross-border payments without relying on traditional banking systems.

2. Remittances

hGold provides a stable & efficient way for individuals to send money internationally.

3. Savings & Investment

hGold offers a secure way to save & invest in gold digitally.

4. E-commerce

hGold enables online merchants to accept stable digital payments.

5. National benefits

Countries can benefit when their citizens unlock gold holdings and bring in massive liquidity.

Market Opportunity

Total transaction value in the Digital Payments market is projected to reach US$11.55tn in 2024. (Source: statista.com)

The $11 trillion gold market presents a massive opportunity for digital assets like hGold that bridge the gap between traditional finance and blockchain.

Rising concerns over fiat currency stability and increasing cryptocurrency adoption create a prime environment for hGold.

How hGold works

Liquidity Partners

Store physical gold with custodians and receive hGold tokens, which they can trade with customers and merchants.

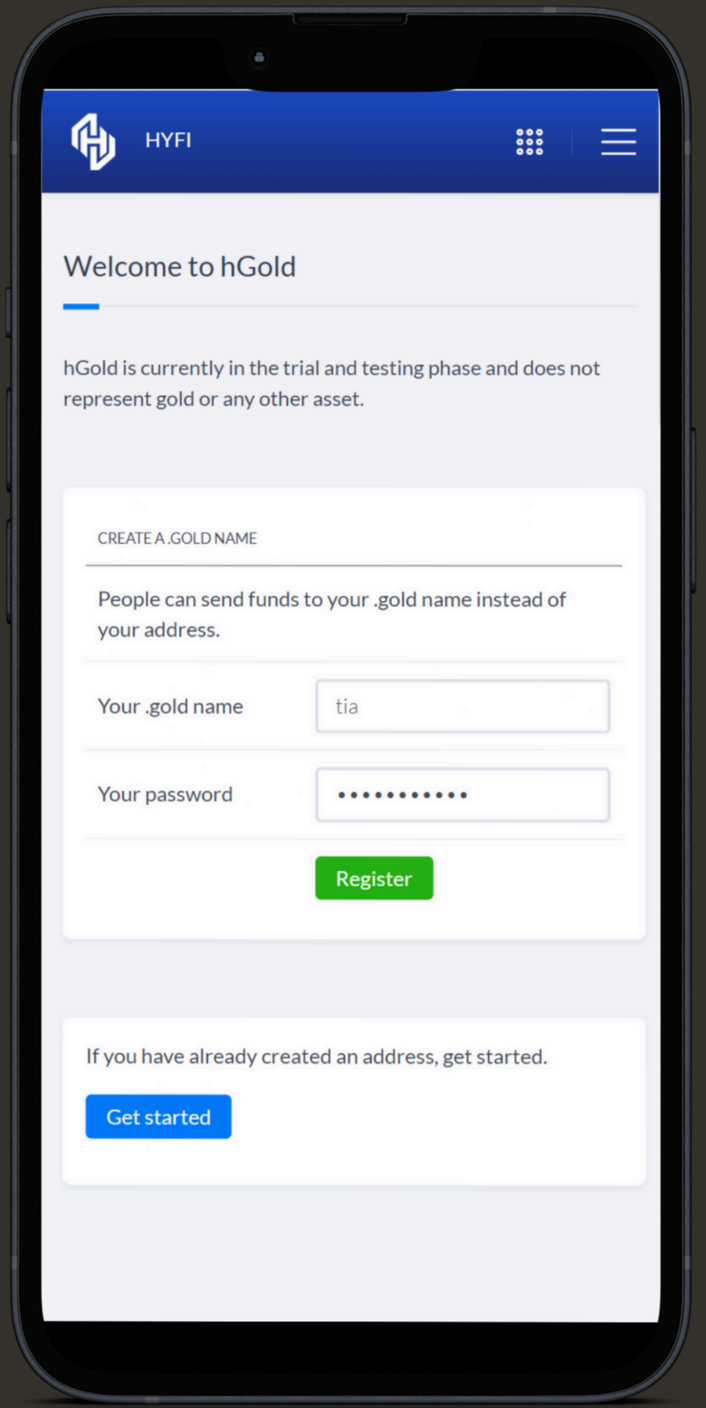
Merchants

Accept hGold for payments with zero transaction fees, passing savings on to customers and increasing sales.

Customers

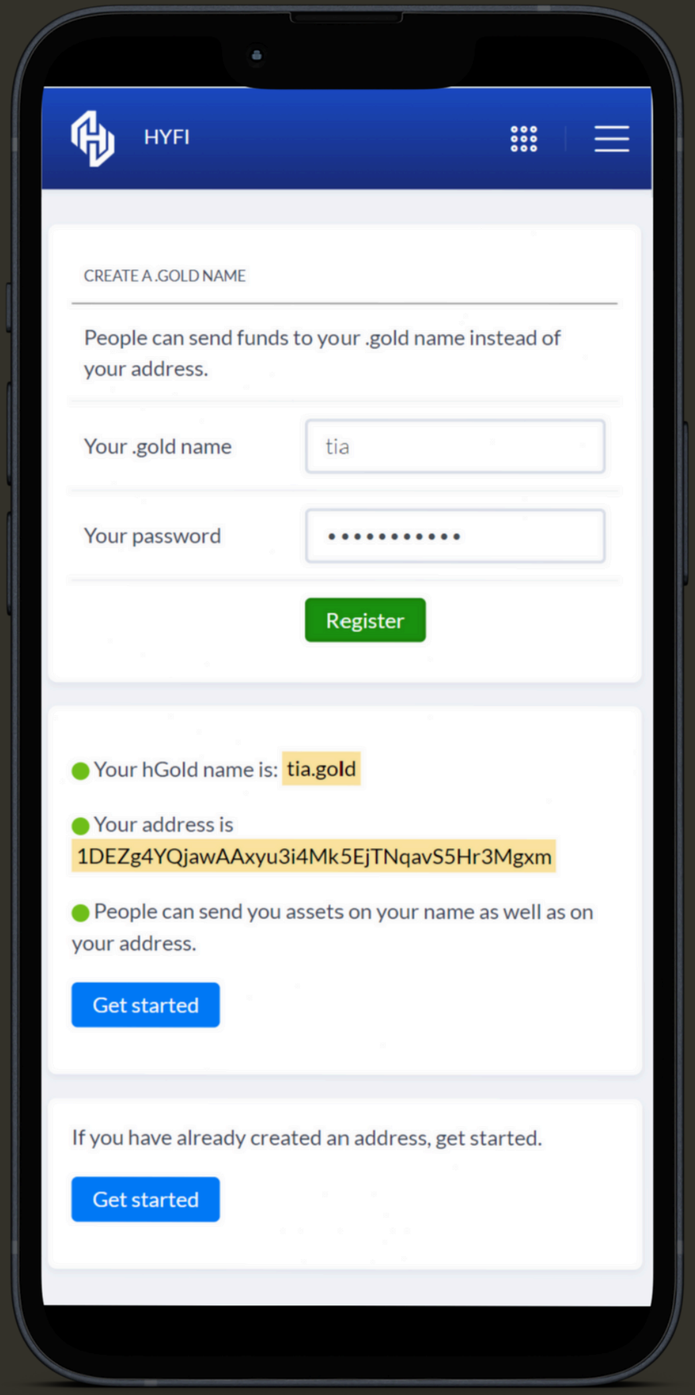
Use hGold for secure, stable, and zero-fee payments both domestically and internationally.

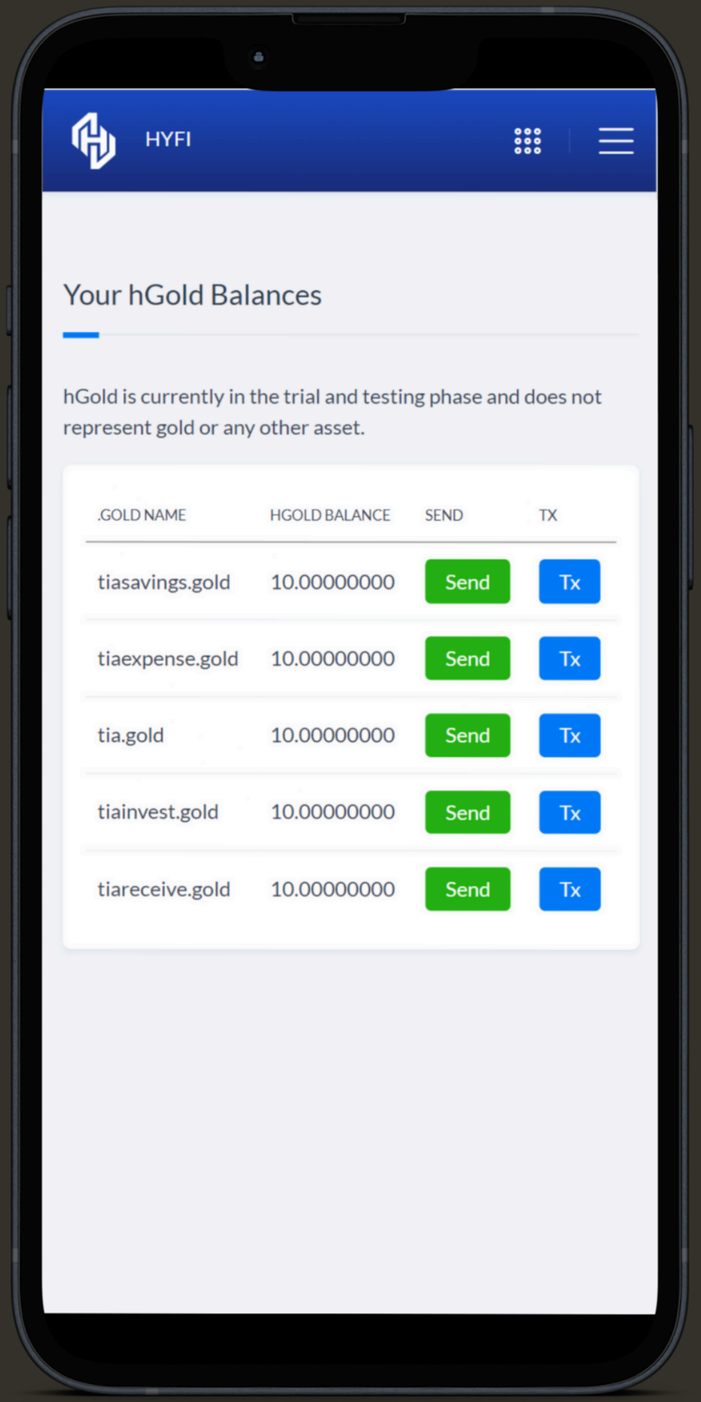
How hGold works



The private key is encrypted and stored in the user's device.

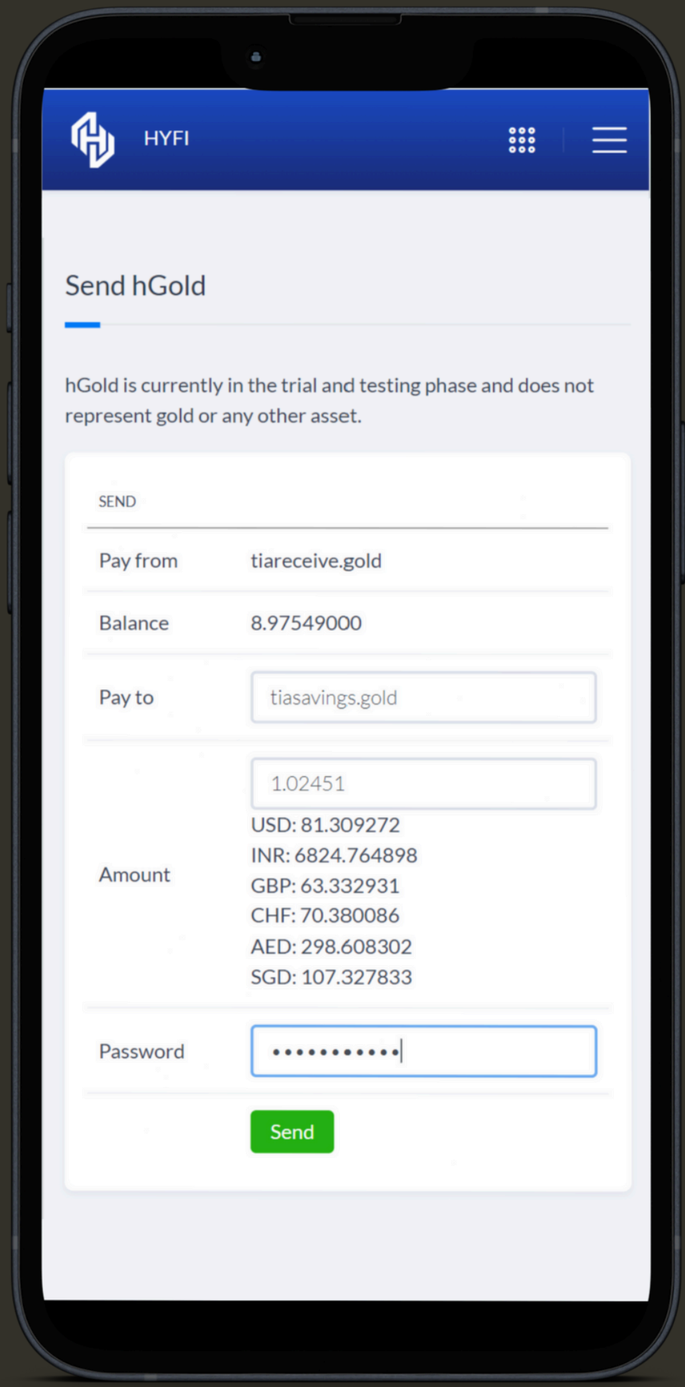
To start, a user creates a .gold name and secures it with a password

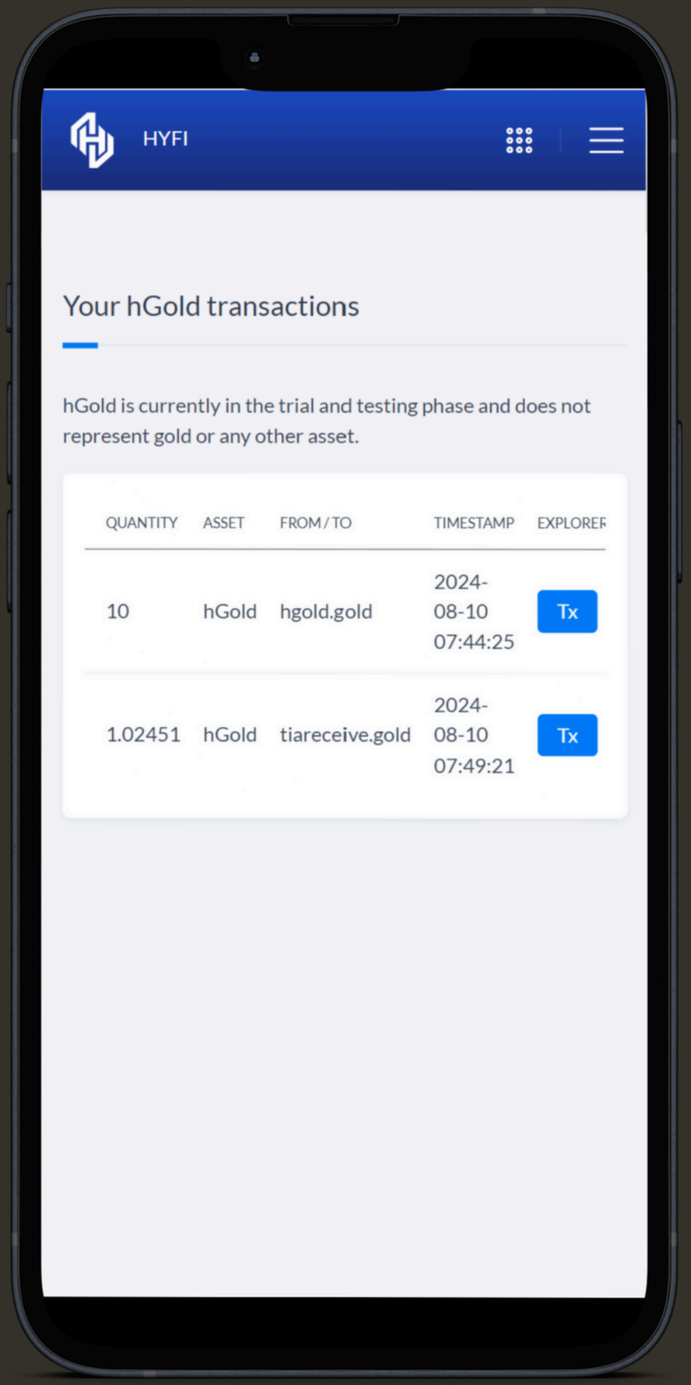




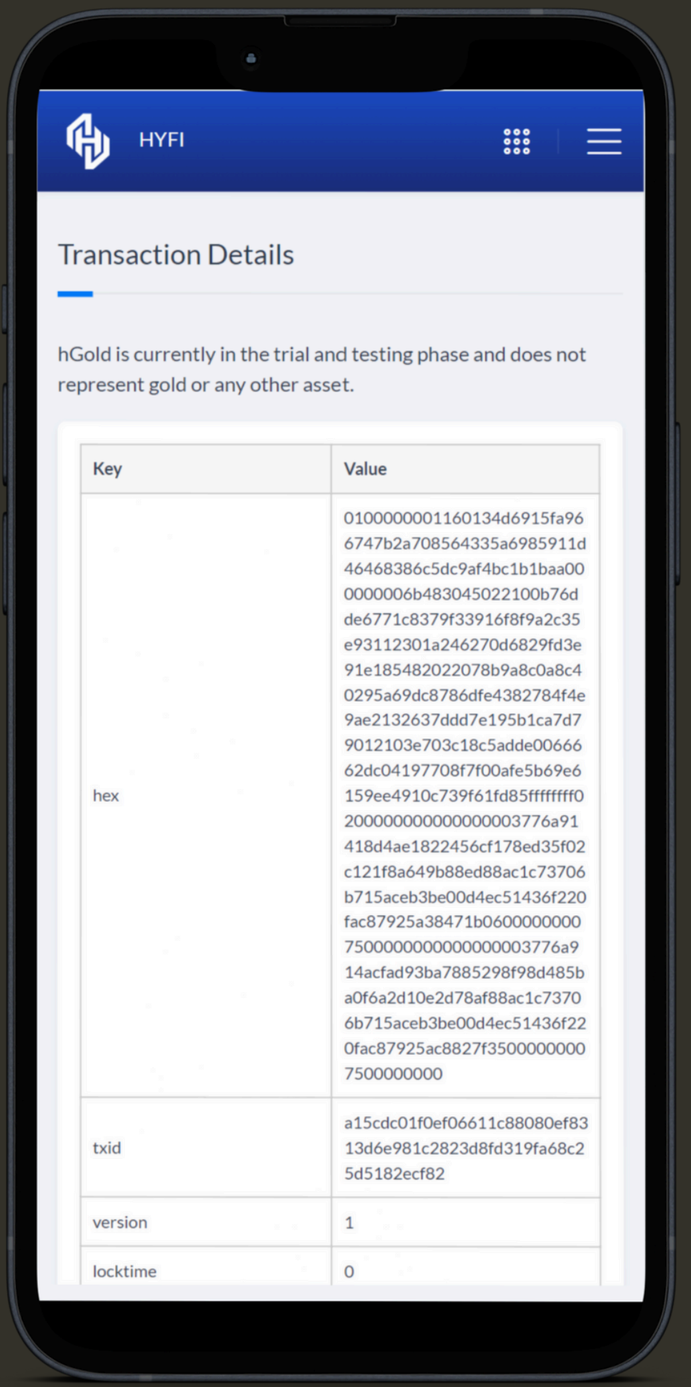
To send hGold, a user enters the receiver's .gold ID, amount, and his password.

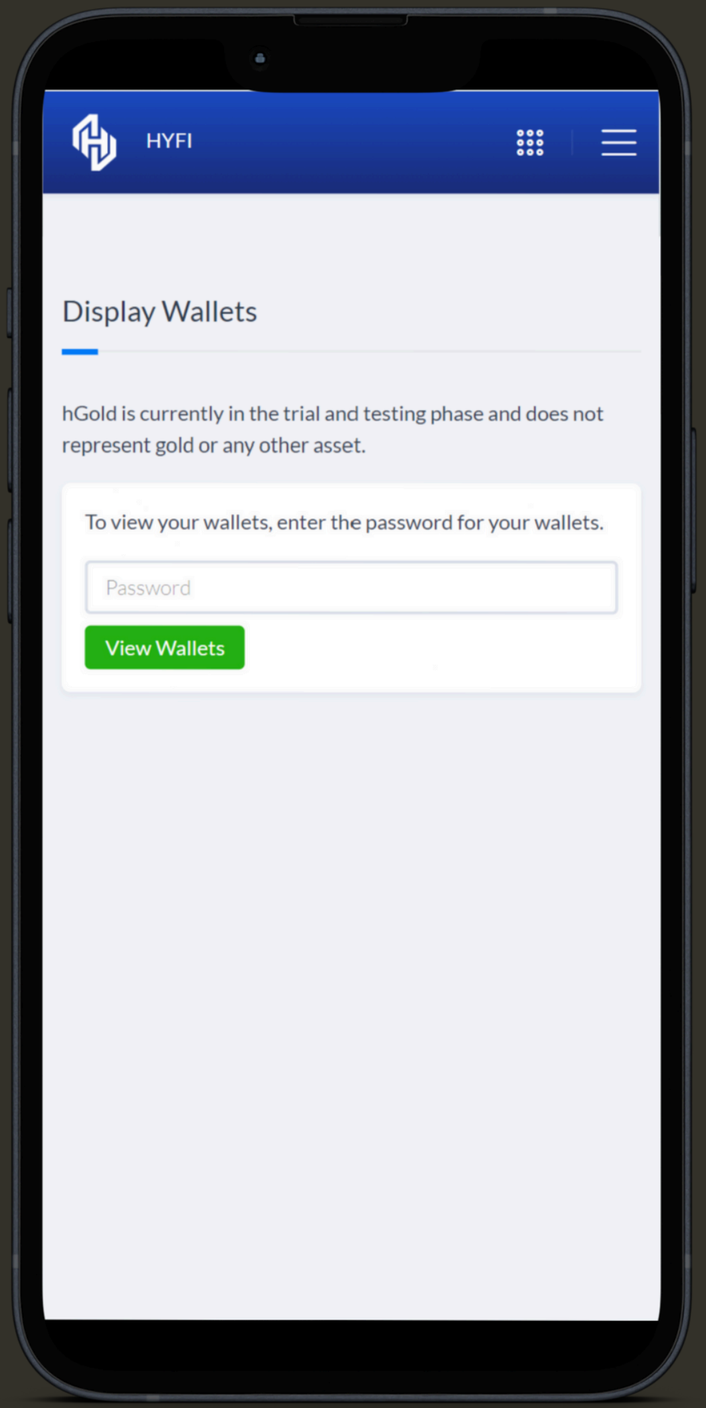
A user can create multiple hGold addresses





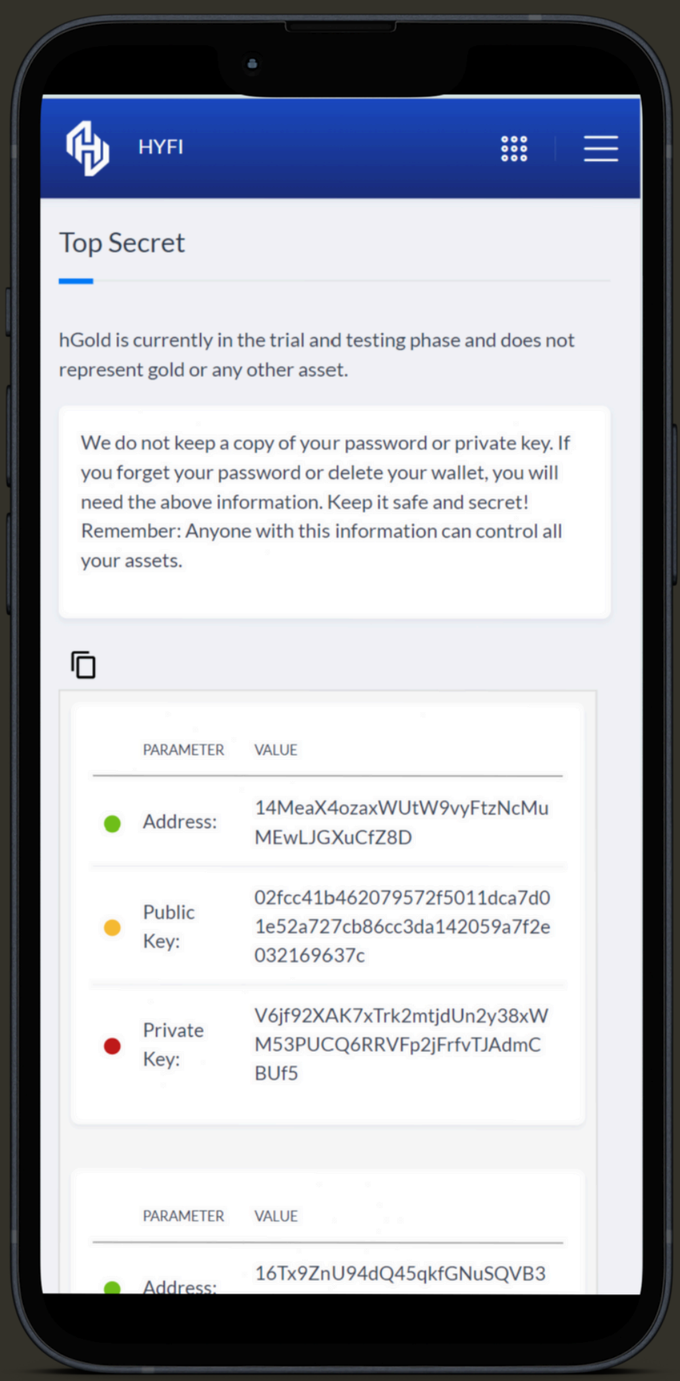
Users can view all their transactions as well as the detailed information from the Blockchain.

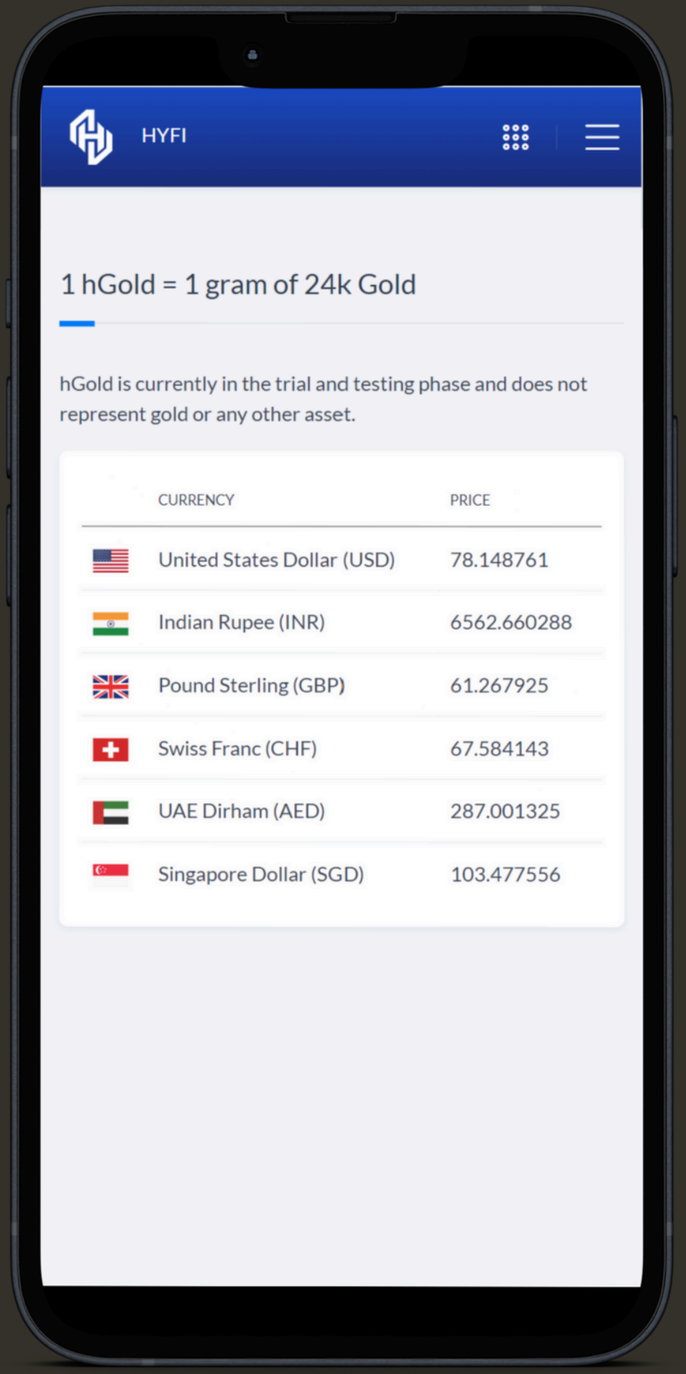




Users can view and backup their keys easily.

Each key can have its own password.





The hGold prices are updated every 60 minutes and are available in multiple currencies.

Benefits

Liquidity Partners

Earn a commission on each transaction.

Merchants

Save on credit card fees, improving their bottom line.

Customers

Benefit from stable, fee-free transactions and potential appreciation of gold.

Milestones

Phase 1	Experimental launch of hGold self-custody wallet. (15 August 2024)
Phase 2	Commercial launch of hGold self-custody wallet. (6 November 2024)
Phase 3	Encrypted messaging service. (1 December 2024)
Phase 4	hGold Digital shops (31 December 2024)

Go-to-Market Strategy

1

Marketing

Targeted campaigns in regions with high inflation and currency instability.

2

Partnerships

Collaborating with online merchants and e-commerce platforms for seamless integration of hGold payments.

3

Crypto Exchanges

Collaborating with Crypto exchanges for using hGold as trade pairs. And for providing liquidity.

4

Education

Workshops and webinars to educate merchants and customers on the benefits of using hGold.

About HYFI

HYFI Blockchain is the world's first zero-gas, permissioned, legally compliant Layer 1 Blockchain for the tokenization of real world assets.

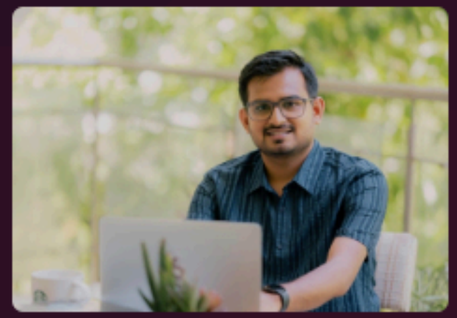
HYFI DAO owns & governs all HYFI assets & projects including the HYFI Blockchain.

HYFI Token is the backbone of the HYFI Ecosystem. It offers diverse utility - from governance to exclusive access.

Team HYFI

Shinam Arora

Rohas Nagpal



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