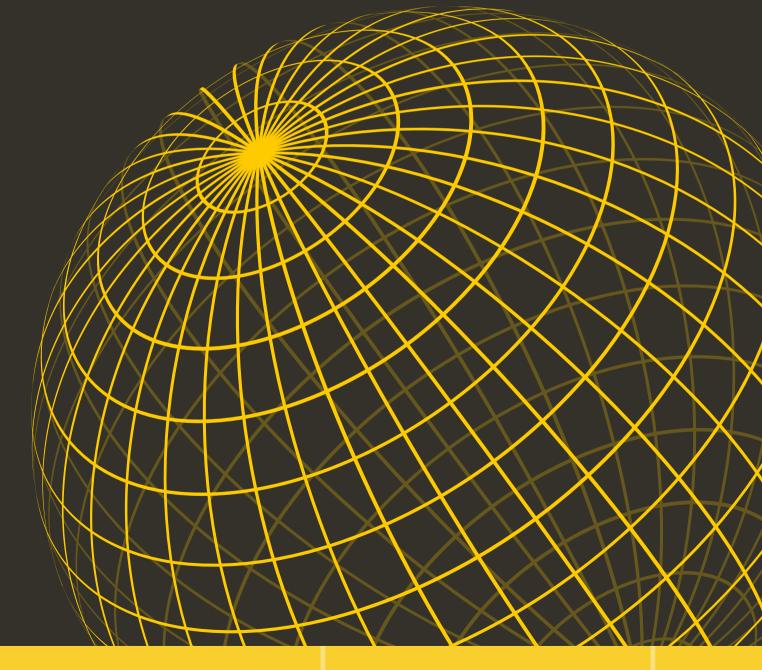
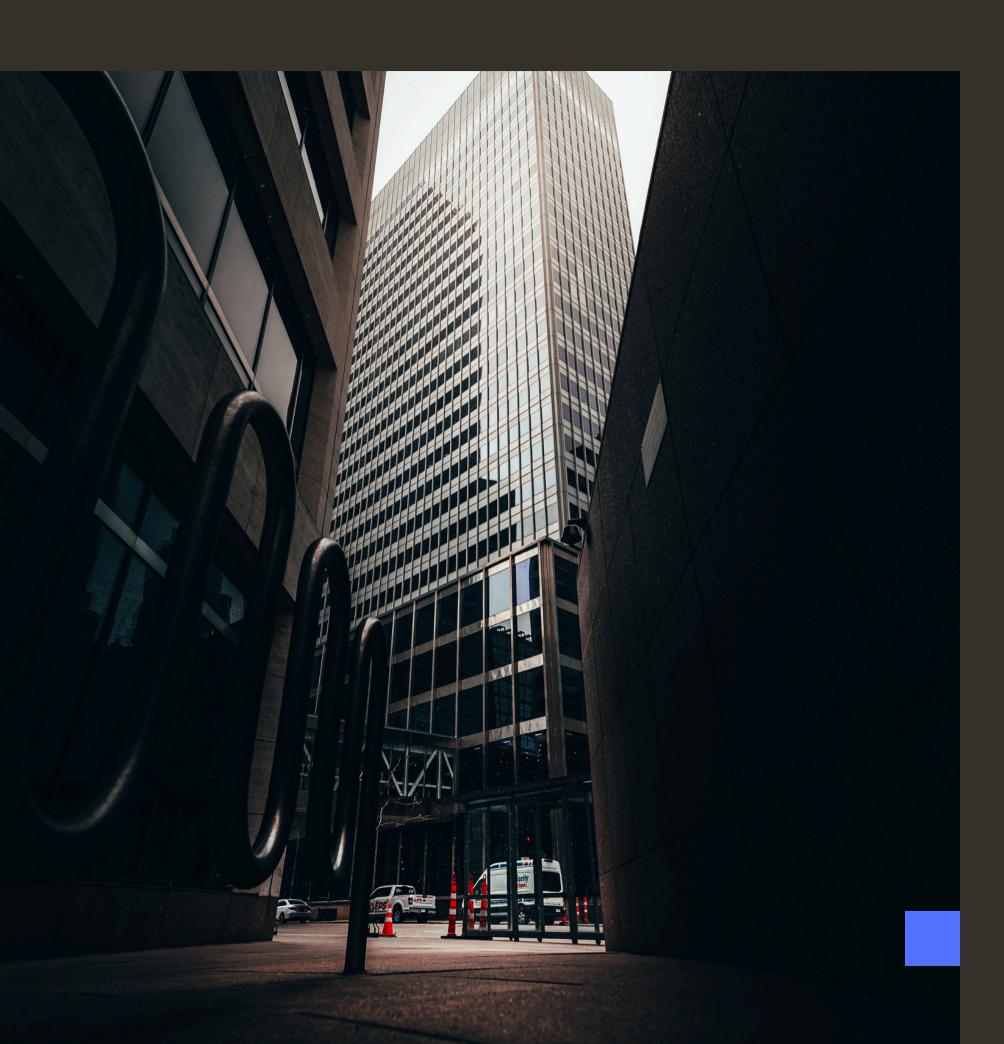
# hGold

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





# 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

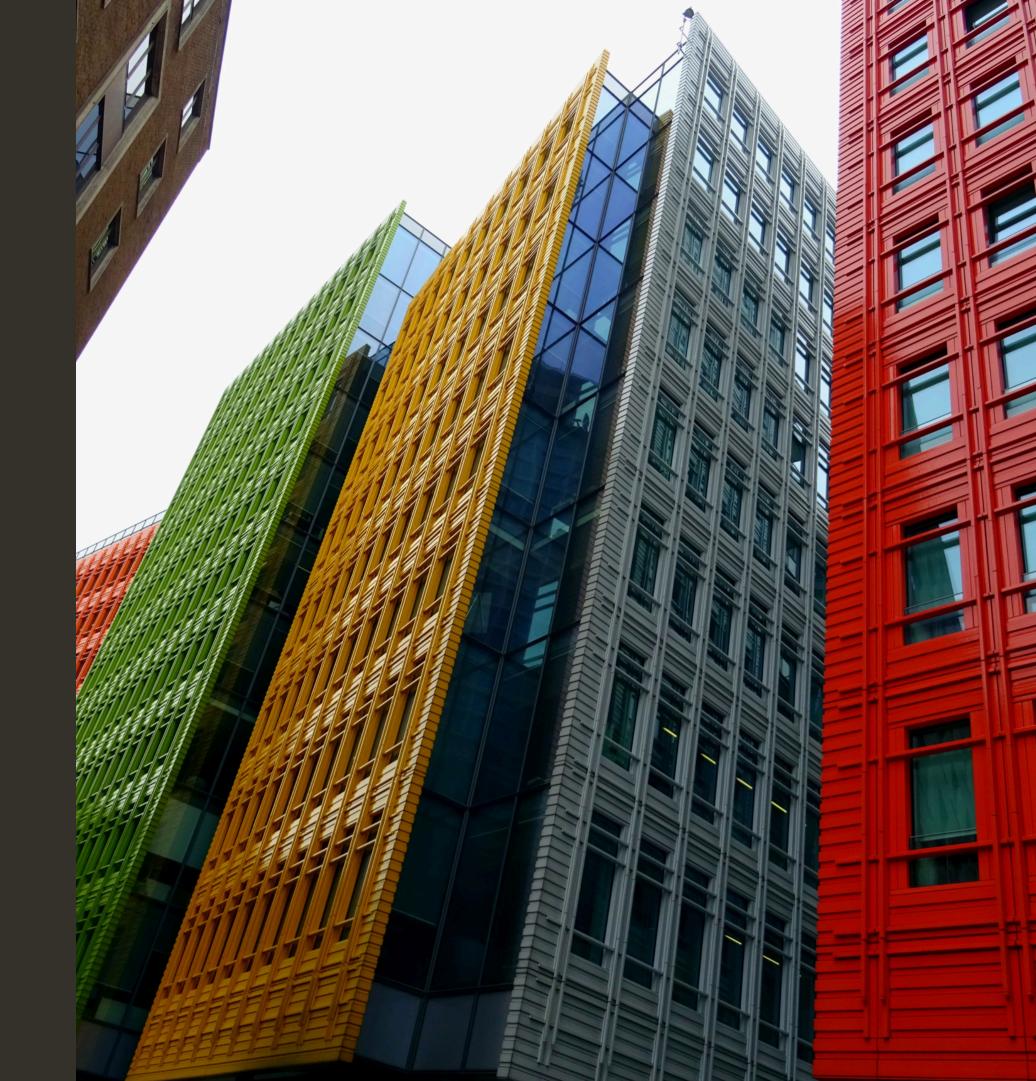
Countries can benefit when their citizens unlock gold holdings and bring in massive liquidity.

# 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

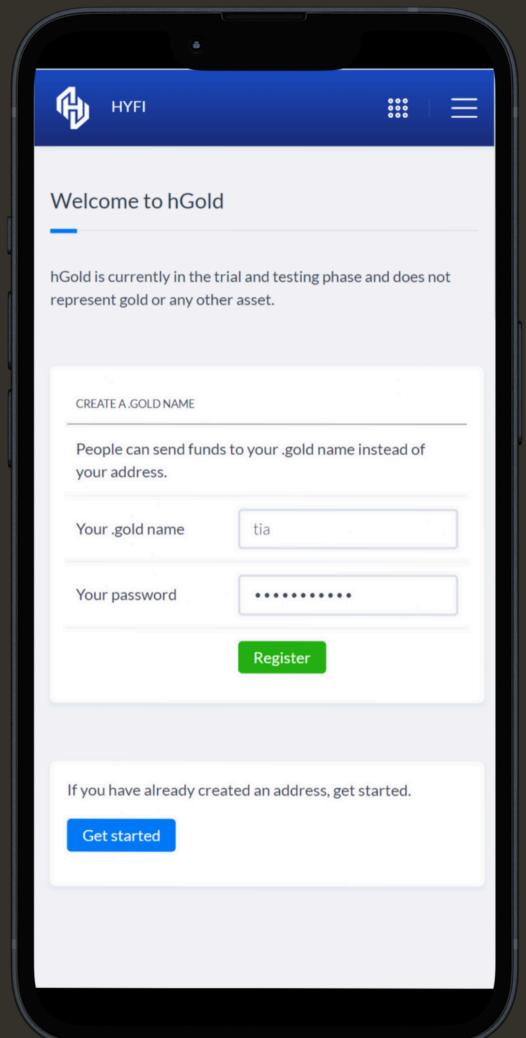
Accept hGold for payments with zero transaction fees, passing savings on to customers and increasing sales.



### Customers

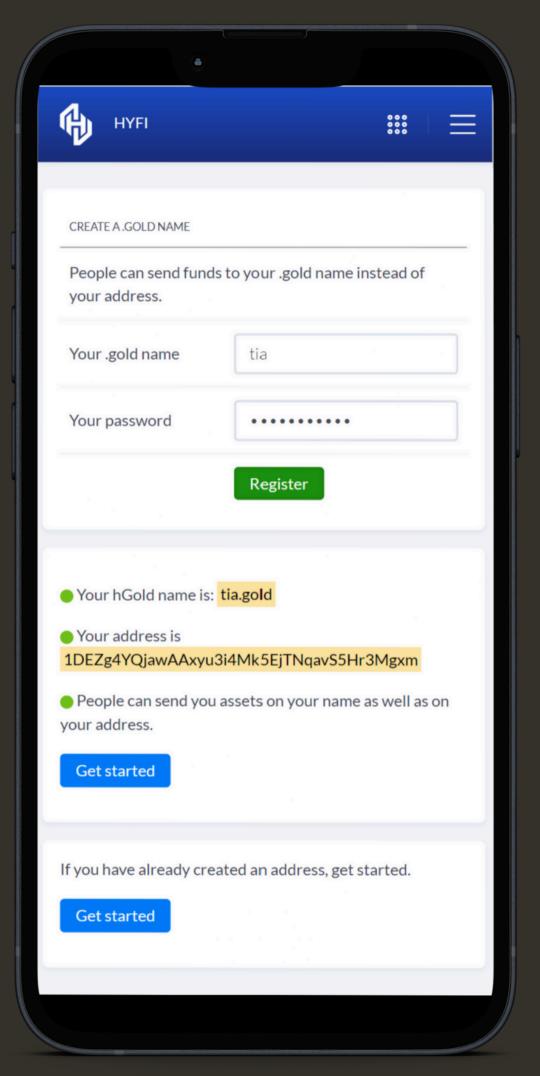
Use hGold for secure, stable, and zero-fee payments both domestically and internationally.

# 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





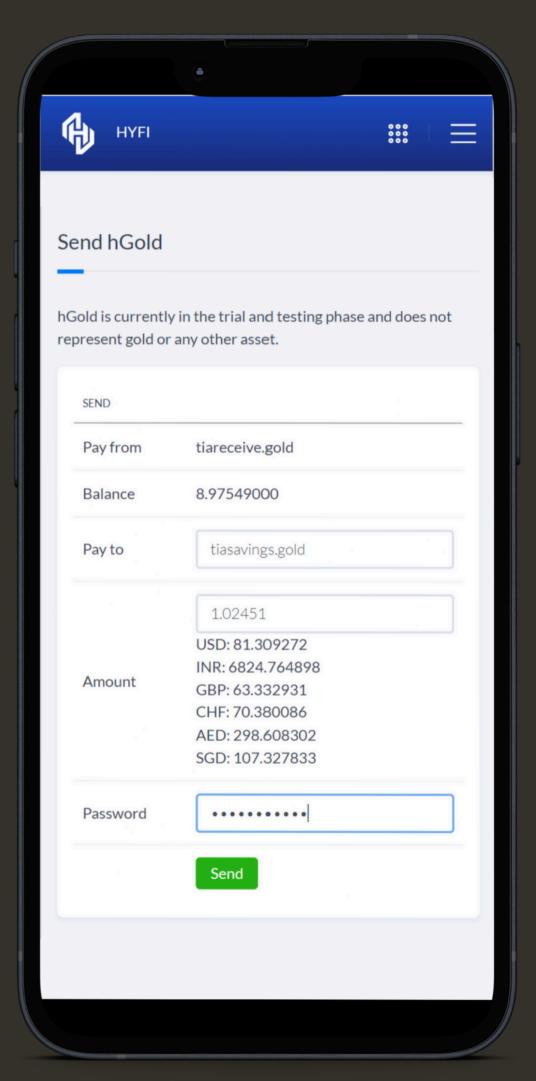
Your hGold Balances

hGold is currently in the trial and testing phase and does not represent gold or any other asset.

.GOLD NAME	HGOLD BALANCE	SEND	TX
tiasavings.gold	10.00000000	Send	Tx
tiaexpense.gold	10.00000000	Send	Тх
tia.gold	10.00000000	Send	Тх
tiainvest.gold	10.00000000	Send	Тх
tiareceive.gold	10.00000000	Send	Тх

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

A user can create multiple hGold addresses





#### Your hGold transactions

hGold is currently in the trial and testing phase and does not represent gold or any other asset.

QUANTITY	ASSET	FROM/TO	TIMESTAMP	EXPLORER
10	hGold	hgold.gold	2024- 08-10 07:44:25	Тх
1.02451	hGold	tiareceive.gold	2024- 08-10 07:49:21	Тх

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



**HYFI** 





#### **Transaction Details**

hGold is currently in the trial and testing phase and does not represent gold or any other asset.

Key	Value		
	010000001160134d6915fa96		
	6747b2a708564335a6985911d		
	46468386c5dc9af4bc1b1baa00		
	0000006b483045022100b76d		
	de6771c8379f33916f8f9a2c35		
	e93112301a246270d6829fd3e		
	91e185482022078b9a8c0a8c4		
	0295a69dc8786dfe4382784f4e		
	9ae2132637ddd7e195b1ca7d7		
	9012103e703c18c5adde00666		
	62dc04197708f7f00afe5b69e6		
hex	159ee4910c739f61fd85fffffff0		
	2000000000000003776a91		
	418d4ae1822456cf178ed35f02		
	c121f8a649b88ed88ac1c73706		
	b715aceb3be00d4ec51436f220		
	fac87925a38471b0600000000		
	750000000000000003776a9		
	14acfad93ba7885298f98d485b		
	a0f6a2d10e2d78af88ac1c7370		
	6b715aceb3be00d4ec51436f22		
	Ofac87925ac8827f3500000000		
	7500000000		
	a15cdc01f0ef06611c88080ef83		
txid	13d6e981c2823d8fd319fa68c2		
	5d5182ecf82		
version	1		
locktime	0		



#### Display Wallets

hGold is currently in the trial and testing phase and does not represent gold or any other asset.

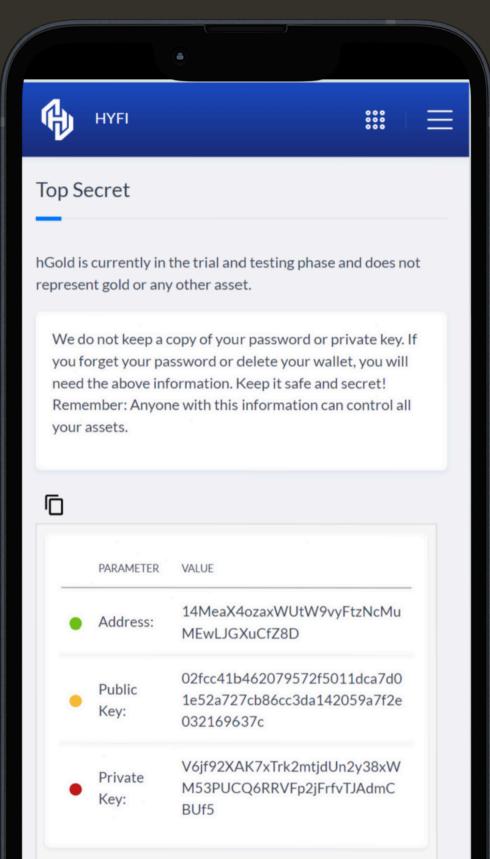
To view your wallets, enter the password for your wallets.

Password

View Wallets

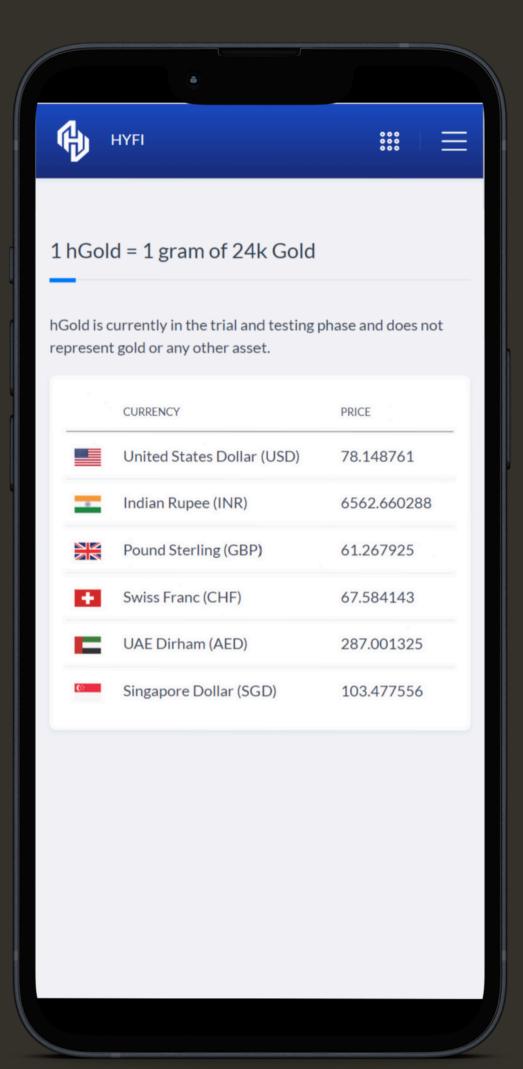
Users can view and backup their keys easily.

Each key can have its own password.



PARAMETER VALUE

16Tx9ZnU94dQ45qkfGNuSQVB3



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

# Benefits



### **Liquidity Partners**

Earn a commission on each transaction.



### Merchants

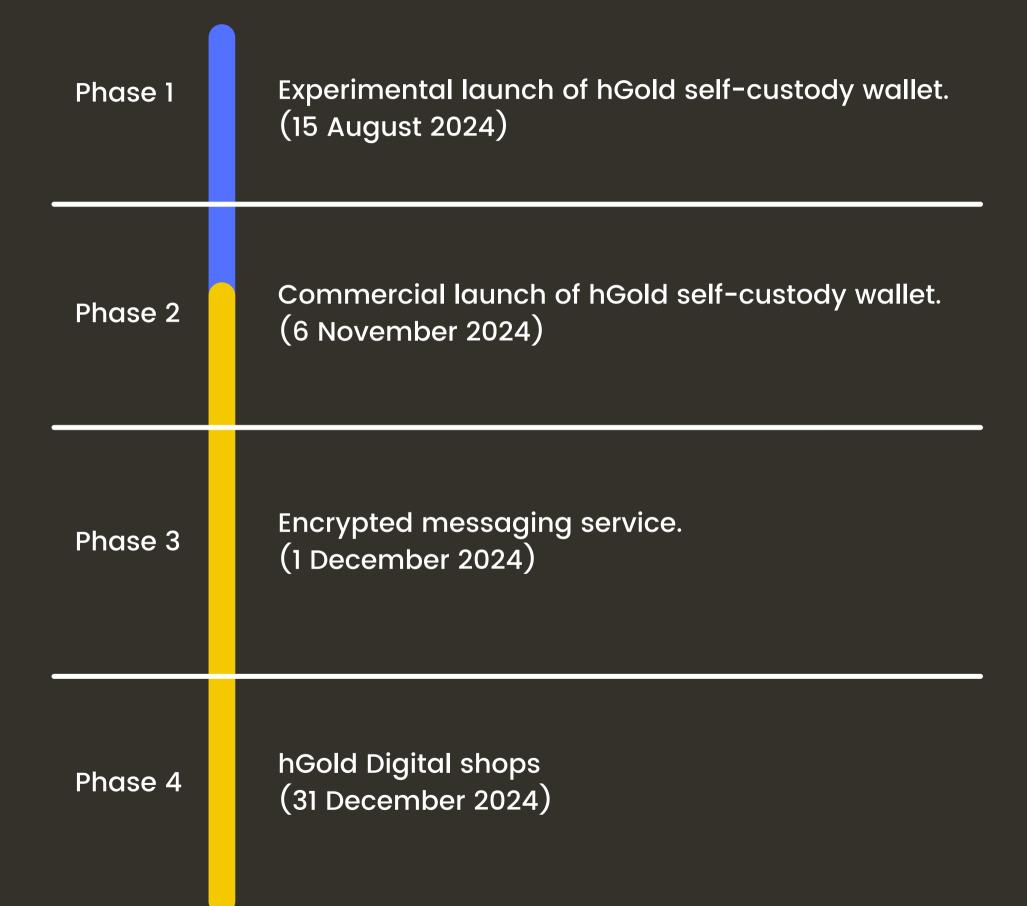
Save on credit card fees, improving their bottom line.



### **Customers**

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

## Milestones



# Go-to-Market Strategy

## ] Marketing

Targeted campaigns in regions with high inflation and currency instability.

## 2 Partnerships

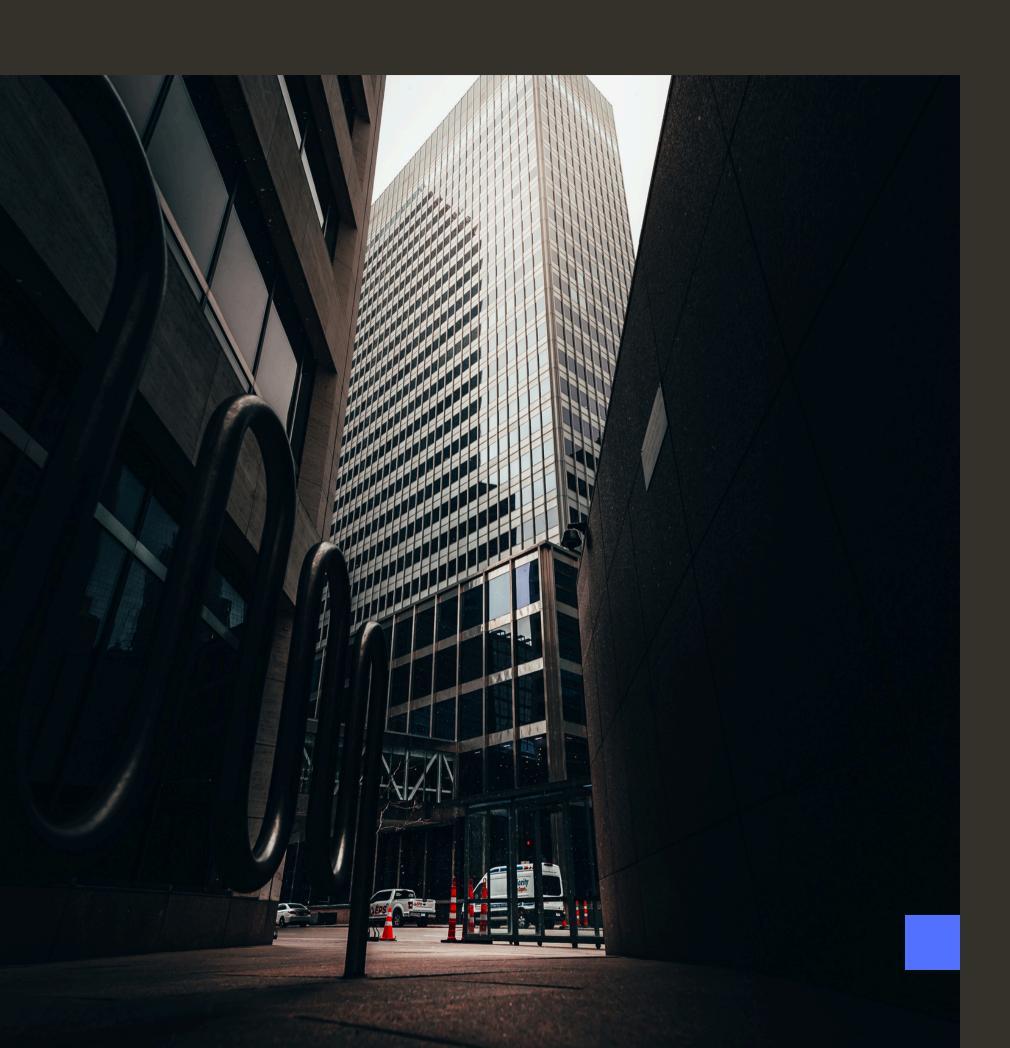
Collaborating with online merchants and e-commerce platforms for seamless integration of hGold payments.

### 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



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