



# Invest Confidently in Digital Currencies

A Profitable platform for high-margin investment

CRYPTO BANKING REDefined

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## **BACKGROUND**

Hyperfund Investment (“Hyperfund Investments”, Hyperfund”, “Hyperfund Bank’s or “the Company”) is a licensed offshore retail banking institution, accepting deposits, paying interest, cryptocurrency investments and offering loan products as well as other banking services.

Hyperfund Investments caters to the worldwide crypto community, and operates a comprehensive online retail banking presence, allowing crypto and fiat depositors to transfer funds internationally, access credit and debit card services as well as other banking functions while earning interest. More importantly, Hyperfund expects to make a significant investment in cryptocurrency technology that it plans to bring to the marketplace.

As a FinTech company, Hyperfund believes it brings a unique level of operational experience to the needs of the financial community. Although blockchain technology has exploded over the past few years with the success of Bitcoin, alternative coins and other applications, the banking community has traditionally resisted adopting blockchain technology in retail applications. With a decentralized currency and payment infrastructure being extremely disruptive to the banking industry, it is no wonder major banks have resisted adopting blockchain technology to support its retail business. Bitcoin has been belittled by many banks, even while in the background banks have been making investments in blockchain technology for applications such as internal funds transfers and “hyper-ledger’ functions etc.

All this has occurred in the backdrop of a cryptocurrency marketplace that has had overwhelming attention over the past year. Even with a retrenchment at the start of the year, the alternative coin (or “altcoin”) space has come into its own. Many altcoin companies have brought considerable enhancements to blockchain technology, making important contributions to the crypto ecosystem which have further been adopted (and enhanced again) by other companies. The innovation in this industry and the speed of its adoption is unprecedented, even when compared to the major achievements of other already existing firms.

## PURPOSE

Hyperfund seeks to position itself as major player in this space by offering a unique suite of financial services to crypto participants, and by innovating with a variety of blockchain enhancements that are focused on the financial industry. To accomplish these goals, Hyperfund Investments intends to undertake a security token offering (STO) for a new digital token.

Hyperfund intends to marry present-day retail banking with the benefits of blockchain infrastructure to allow decentralization, autonomous transactions and smart contracts. To help drive crypto adoption to the mainstream, Hyperfund intends to make the more familiar functions available to cryptocurrency holders, such as demand deposit accounts, interest bearing savings, certificates of deposit and access to money market funds. However, the Company believes that all the banking products in the world will not drive adoption in the crypto space until a

bank can provide enhanced security, ease of use and a few exciting developments found nowhere else. Some key aspects of Hyperfund anticipated technology are:

The development of smart contracts that implement the depository options for cryptocurrency associated with the bank's retail offerings;

- Proprietary Smart Wallets that unlock functions contained in the smart contracts and communicate with the bank using a proprietary protocol;
- A security protocol that uses data provided by Smart Wallets to enhance the security of wallet balances;
- A KYC/AML blockchain solution that provides instant validation/verification for KYC required transactions across the ecosystem; and
- A “deposit commitment” protocol enabling the earning of interest for all digital assets held in decentralized wallets in any location.

## THE STATE OF THE BLOCKCHAIN ECOSYSTEM

Blockchain technology, cryptocurrencies, and token sales have had an unprecedented rise over the past year. It wasn't too long ago that founders and VCs were mainly focused on centralized exchanges, enterprise or private blockchain solutions, and wallets amongst several other popular blockchain startup ideas that dominated the market from 2012 to somewhere around 2016. However, the rise of Ethereum with its Turingcomplete scripting language and the ability for developers to include state in each block, has paved the way for smart contract development. This has led to an influx of teams building decentralized projects seeking to take advantage of an important property of blockchains — the ability to reach a shared truth that everyone agrees on without intermediaries or a centralized authority.

Although enabling transactions without a centralized authority is the mainstay of blockchain technology, this obviously is a barrier to adoption by banks for their retail transactions. While it's possible that this is a welcome outcome among crypto enthusiasts who would prefer to do all their financial transactions “off the grid”, this factor also inhibits the widespread adoption among mainstream consumers who are not as concerned about anonymity but look for the familiarity, credibility and support from their banking relationship.

With anything new, there are always early adopters. In the crypto market, although the growth has been phenomenal over the last 12 months to over an US\$800 billion market cap at the start of 2018, the market is still only a tiny fraction of the size of traditional banking. The speculative aspects of the marketplace are exciting to some, but there are still barriers to widespread adoption, such as:

**Security risks:** The crypto marketplace has been affected by a large number of hacks and breaches that have resulted in millions of stolen tokens representing billions of dollars of lost funds from traders, miners, and other participants. Mainstream adoption will be limited until a security solution becomes widespread.

**Limited regulations:** The crypto marketplace has been affected by a large number of scams, including Ponzi schemes and questionable investments that have eroded the fortunes of participants. As with any new financial instrument or marketplace, it takes time for legislators to “catch-up” with issues affecting potential victims.

**Volatility:** Most people are risk adverse, unlike the existing crypto speculators who deal with the daily ups and downs of this market. (Many people would prefer to earn interest in a stable investment instead of engaging in the “gamble” of trading between cryptos, only to lose principal on a daily basis).

**Retail Hurdles:** Existing providers have not served the retail community effectively. Consumers still struggle simply buying bitcoin, and altcoins are not usually available for a direct purchase. For the most part, a bitcoin purchase is the only way to enter the altcoin space, by buying bitcoin first and then trading it within an exchange for another cryptocurrency. And because of slow (or non-existent) service, getting through KYC verification (KYC = ‘Know Your Customer’) at some providers can take days (or even to weeks). If simply buying bitcoin is such a hurdle, how can widespread adoption ever take place?

Hyperfund Investments aims to address these barriers with a better and more robust banking offering aimed at the crypto community. In addition, the Company is rolling-out new technology which implements needed functionality, security, and operational simplification in the

space. An indepth discussion of the technical aspects of the technology are contained later in this Whitepaper. For now, visualize a bank with blockchain technology and systems that will be able to accomplish the following:

- Unauthorized transactions/stolen tokens are retrievable even though the perpetrator is anonymous and covers their tracks with sophisticated cloaking and obfuscation techniques. (i.e., untraceable transactions now become retrievable.)
- Although operating on a decentralized and distributed blockchain, a new set of rules protects the participants, taking an important step in self-regulation to protect the entire network/economy.
- Crypto purchase hurdles will be eliminated. Streamlined KYC Validation results will be stored on the blockchain with a token owned by each individual consumer. This system will create a standard that will be used industry wide with shared tokens offering instant KYC/AML validation across numerous transactions and vendors.
- Crypto participation now goes beyond token ownership for speculation and trading. Now, decisions made about token functionality enable additional ownership benefits to be made available. This function reduces volatility by building intrinsic value into the token. (Not just some perception of value driven by speculation.)

Because Hyperfund is an actual financial institution, it desires to bridge the blockchain gap left empty with no central authority. Through new proprietary Smart Wallet technology, blockchain KYC solutions, specialized Smart Contracts, Hyperfund plans to provide the key cryptographic and operational components to the ecosystem that enable retail banking. These functions can also enhance token ownership - allowing token owners to participate in the management of their portfolio. For example, based on choices made by digital assets collectors' owners in Smart Wallets, deposits can be made remotely to enable interest payments (by Hyperfund) depending on the kind of deposit that was made. (i.e., a savings accounts.)

## HYPERFUND BANKING TECHNOLOGY ENABLES CRYPTO RETAIL BANKING

### Smart Wallets

Any virtual currency aspires to achieve widespread and mainstream adoption. It is not far-fetched to say that many crypto enthusiasts would like their crypto currency to replace their fiat currency for retail payments, savings and investments. They generally like the value proposition that comes with crypto, but its functionality brings only a subset of what fiat provides.

Let's take interest for example. Parking your money at your local bank and getting interest payments in return is nothing new. But what if you could take your Ripple into your local bank, make a deposit and get paid interest, while also watching its market value double or triple in comparison with your fiat deposits. While we all know this is coming someday to your local bank, Hyperfund brings this to the marketplace today for multiple fiat and crypto currencies.

Let's take it one step further. It's one thing to physically make a deposit in a bank and earn interest. But what if you could "commit funds" located in your exchange wallet to a bank and earn interest without having to make a transfer or a physical deposit? Although banks have spent billions of dollars over hundreds of years extending their branch networks to make it easier to service their clientele, Hyperfund intends to prove that a branch network is unnecessary with virtual/crypto currency technology.

The Hyperfund Smart Wallet technology is special in that it has two states of operation. It defaults to a standard "crypto-container" that stores an amount of digital assets and facilitates deposits and withdrawals on the Hyperfund network. When activated, the "Smart" technology utilizes a new proprietary protocol of communication that allows a Smart Wallet to connect with Hyperfund to identify the options chosen within a given Smart Wallet. Conversely, interest meant to be paid-out to a token use the same protocol to travel back to the applicable Smart Wallet wherever it may be.

### Security

Most can agree that hacking and malicious theft is a major digital issue and will continue unabated. Huge companies concentrate exclusively on securing and hardening their client's systems. But security is an ever-changing environment, and smart people with malicious intent will always find new ways to cheat the system. In our view, blockchain technology is one of the most exciting technological developments in

the history of computing. Anonymity is key, and trust is paramount. This is why it's so important. But theft in this environment is just too easy, and the bounties involved are just too enticing.

Smart Wallets eliminate security threats because they communicate with Hyperfund over our proprietary protocol. All new Smart Wallet addresses on the network are registered with Hyperfund. The registration will enable interest payments to the Smart Wallet based on deposit options chosen by the token owner. By keeping track of addresses in this fashion, Hyperfund can also see debits(withdrawals) and credits(deposits) in the network for every transaction completed. Hyperfund has no control over the transactions themselves, but having the data is a by-product of communicating with Smart Wallets as described in this paper.

In the event of an unauthorized transaction, Hyperfund plans to track the beneficiary address of a theft, and retrieve funds even if hundreds of addresses are used in a chain to obfuscate the destination of a theft. Wallets/addresses associated with a fraudulent transaction can be frozen until an investigation is completed.

While this system is being designed to support decentralized transactions that are independent of a central authority, Hyperfund Bank plans to provide an important oversight role that establishes a level of security that mainstream clientele can adopt as a state-of-the-art solution.

### **Facilitating Crypto Trade**

Hyperfund Investments seeks to position itself to support the needs of both retail and corporate customers. Retail customers desire to make purchases of bitcoin (and alt-coins directly) without KYC delays or problems with credit card authorizations. Corporate customers look to make larger crypto transactions possible without causing problems with their existing financial institutions, (who might have "anti-crypto" policies in place.)

Hyperfund plans to support both of these constituents by establishing the infrastructure, relationships and capital required to enhance these functions in this marketplace. **The anticipated result:** more ownership, better support and larger transactions made available across all markets.

## Escrow Services and Point of Sale Services

Hyperfund Investments is also developing a guaranteed-value point of sale merchant payment service that will allow vendors of large ticket items to sell products directly for crypto without concerns about crypto-market volatility. Likewise, for two or more parties looking to sell/buy crypto in larger quantities, Hyperfund also has guaranteed-value escrow services available to facilitate these transactions. These systems are positioned to bring large crypto transactions to the mainstream and service an under-supported niche in this marketplace. (Crypto millionaires.)

## BUSINESS MODEL

Hyperfund Investments's goal is to establish itself as the preeminent retail banking solution for the global crypto community. It aspires to pursue the following lines of business:

### Retail Banking:

- Multi-currency deposits by offering a unique suite of high yield products. These include Hyperfund Bank index funds, (crypto, money market etc.), standard certificates of deposit, and other retail accounts. (dda, savings etc.)
- Crypto deposits in a standard "transfer to Hyperfund /leave on deposit" scenario to offer its high yield deposit products to crypto holders.
- A limited suite of high-yield deposit products to decentralized – digital assets holders.
- Payment services – Hyperfund will be offering credit and debit cards, including high-end "prestige" cards manufactured in gold, silver, steel, aluminum and palladium, as a business-to- business solution to marketing partners with large affiliate customer bases.
- Hyperfund will offer many lending products, achieving a Return on Equity as set by the board of directors.

### Licensing:

- Hyperfund will package the Smart Wallet technology to be licensed to major banks worldwide. The Company hopes to demonstrate the benefits of using Smart Wallet Technology.

## FINANCIAL TECHNOLOGY

Hyperfund Investments expects to add a suite of enhancements to the blockchain ecosystem. By creating a number of significant improvements, the Company hopes to bring needed financial expertise to the industry. Hyperfund Bank's technology is designed to support blockchain transactions completed in a decentralized environment, but further include an oversight component that enables essential functions required by retail banking.

By maintaining the benefits of blockchain infrastructure, which allow decentralization, autonomous transactions and smart contracts, Hyperfund plans to take advantage of the prior art. But to drive adoption to the mainstream, Hyperfund believes it is necessary to introduce the more familiar functions customers expect from their banking provider, such as DDA accounts, interest bearing savings accounts, certificates of deposit and access to money market funds. But all the banking products in the world will not drive adoption in the crypto space until a bank can provide enhanced security, ease of use, and a few exciting developments found nowhere else. The following sections take a more detailed snapshot of Hyperfund Investments technology and why it makes sense for retail banking today.

Hyperfund Investments technology is expected to reside in 5 core areas:

- The development of Smart Contracts that implement the depository options associated with Hyperfund retail offerings;
- Proprietary Smart Wallets that unlock the functions contained in the contracts and communicate with the bank using a proprietary protocol;
- A security protocol that uses data provided by Smart Wallets to enhance security of wallet balances;
- A KYC/AML blockchain solution that provides instant validation/verification for KYC required transactions across the ecosystem; and
- A "deposit commitment" protocol enabling the earning of interest/dividends held in decentralized wallets in any location.

## SMART CONTRACTS

Hyperfund Investments has created unique "Smart Contracts" that establish all digital assets as a specialized financial D'APP. Containing the functionality associated with retail bank products, which in turn, enables the control and placement of deposits at a bank. The Smart Contract at the core represents a "Unit of Deposit" at the bank and it allows the owner to make choices and control the disposition of funds – even while the balance is still in a decentralized wallet. (i.e., at an exchange.) For example, one choice might allow the currency to be

linked to an interest-bearing account, while another choice would allocate the balance to a demand deposit account associated with a debit card. The Smart Contract contains built-in options that can be controlled by Hyperfund Smart Wallet technology (below) that change the “personality” of the funds in applicable Smart Wallet even though it is not located on the Hyperfund network.

Hyperfund plans a number of retail banking products that will be incorporated into Smart Contracts which may include:

- Demand Deposit Accounts – Merchant Services (DDAs)
- Interest Bearing Savings
- Certificates of Deposit
- Money Market Accounts
- Index Funds (Stock, Crypto etc.)

In its default state, our system allows any digital traded on an exchange of other cryptocurrency, but when activating the Smart Contract, it can also be associated with any of the deposit options built into the contract. Used in conjunction with a Smart Wallet, the owner can make choices about how to utilize his portfolio. By “Committing” the balance to Hyperfund deposit base, the funds can earn interest enabled by Smart Wallet technology.

## SMART WALLETS

The introduction of Hyperfund Smart Wallet will be a new technology that enables user control of optional Smart Contracts and communicates these choices to the bank. Hyperfund Investments platform is designed to be integrated with options based on any kind of Smart Contract. (It can apply to the purchase of an item – stipulating color or size etc.; or the purchase of a service – providing a choice of amount or duration etc.) As it relates to retail banking, we are using it for enabling the Smart Contracts that are the basis of blockchain – options relating to “Unit of Deposit” at the bank.

A Smart Wallet is designed to be integrated into any exchange or vendor looking to service the blockchain community. It defaults to a standard “crypto container” that stores an amount of digital assets and facilitates deposits and withdrawals on the Hyperfund blockchain network. But when activated, the “Smart” technology utilizes a new proprietary protocol of communication that allows a Smart Wallet to

connect with Hyperfund Bank to identify the options chosen. Conversely, interest or other awards meant to be paid-out use the same protocol to travel back to the Smart Wallet wherever it may be. This allows interest to be earned even if they reside in an exchange. The question is, how do interest payments get awarded to an owner who is essentially the beneficiary of an anonymous transaction on the blockchain?

Like other banks, Hyperfund is subject to KYC/AML guidelines. The objectives of these guidelines are to prevent banks from being used by criminal elements for money laundering activities. Taking a deposit at a bank (even online) can trigger a number of forms and procedures which start the verification process so that KYC guidelines can be met.

With digital assets banking, earning interest in decentralized wallets (without a traditional deposit interaction), the challenge is how to uphold KYC rules with interest payments going to an anonymous owner of funds? The answer likely resides in how users interact with the Smart Wallet and how Hyperfund handles their option choices.

## SECURITY AND CRYPTO-BANKING – DECENTRALIZED/REMOTE ACCOUNTS

In our view, global mainstream adoption of the crypto space cannot occur without getting a handle on security. Over the past 5 years, over 1 billion dollars in various crypto funds have been hacked, stolen or misappropriated. However, you describe it, this is far too important an industry to be deterred by theft, and although we live in a digital age where smart people can figure out ways of cheating the system there are many simple ways to not only deter a theft, but in the event, one occurs, to retrieve the funds that were taken.

Many people in the crypto space want a solution, but truthfully, they also want anonymity, no central authority, peer to peer exchanges and established trust. As Hyperfund, we want this too, but this does not address the simple case of leaving your laptop lit to go to the bathroom while someone can peek into your wallet passwords. People make security mistakes and in truth, blockchain technology is analogous to a simple door lock. As the old saying goes, “it keeps honest people honest...”

We live in a world where malicious hacks are increasing not decreasing. Leaving the blockchain to fend for itself in terms of security, with so many touch points and so many “peers” using the system is like eliminating the sheriff in the wild west. You can try to board up the doors and even the windows in your bank, but malicious people will always find a way in.

Because Hyperfund Smart Wallet technology communicates with Hyperfund to facilitate interest payments (among other things) Smart Wallets should introduce a new concept to the blockchain – **oversight**.

## **Oversight**

Smart Wallets eliminate security threats because they communicate with Hyperfund over its proprietary protocol. All new wallet addresses on the network are registered with Hyperfund. As stated above, we use this to enable payments/ awards to the wallet based on options chosen by the token owner. By keeping track of addresses in this fashion, we can also see debits(withdrawals) and credits(deposits) in the network for every transaction completed. Hyperfund will have no control over the transactions themselves, but having the data is a by-product of communicating with Smart Wallets as described in this paper.

By introducing this oversight, Hyperfund plans to react to an unauthorized withdrawal by freezing the wallet that is the beneficiary of a theft. Funds can be retrieved in the event of an unauthorized transfer because Hyperfund is in communication with all the wallets in the blockchain system. Although this concept might be contradictory to the core philosophies of the blockchain, the benefits of the security enhancement far outweigh the loss introduced by simple oversight.

In the current environment, crypto thieves can load a version of bitcoin core on their laptop (anonymously) and transfer hacked funds to the wallet in the software without leaving any tracks whatsoever. That bitcoin address is not known to any exchanges and cannot be controlled. Sending misappropriated funds to this type of wallet, and then another makes it virtually impossible to trace, even though all the balances and transactions are described in the blockchain.

With the Hyperfund Investments system, we plan to track the beneficiary address of a theft, and retrieve funds even if hundreds of addresses are used in a chain to obfuscate the destination of a theft. Wallets/addresses associated with a fraudulent transaction can be frozen until an investigation is completed.

## **CRYPTO-BANKING – DECENTRALIZED/ REMOTE ACCOUNTS**

When is a deposit a deposit? Traditional banking would obviously say when a bank takes possession of your funds and puts it in your account for safe keeping. From there, they can leverage the funds in their portfolio to lend-out, to charge interest and make profits. This is the way it has worked for thousands of years and there has been no reason to change it. Until now.

In Hyperfund Investments's model, we take advantage of digital currency to make changes to the paradigm.

With Crypto, a physical deposit is no longer required. If digital assets are "committed" to us, we can leverage those funds as if they were physically deposited into an account.

Traditionally, a cash deposit is put into any number of instruments to earn interest. If a bank has a credit card portfolio charging 19.8% interest per month, some of this cash might be allocated to fund purchases on their credit card base. In this case, cash deposited is utilized to make a purchase on a credit card for a customer and that customer is charged the interest on the revolving credit. This is an overly simple example, but it helps to explain how Hyperfund Bank can take deposits remotely.

When digital or crypto assets or currencies are committed, Hyperfund does not have access to those funds to "spend" on financial instruments or credit card portfolios to earn interest. But the funds are set aside in the Smart Wallet and are secured (no withdrawals allowed) until they are released. There are a number of strategies to enable access to those funds but the simplest will have Hyperfund selling an equivalent amount of digital assets in the open market for cash. (Hyperfund does not need to have physical cryptocurrencies in the treasury to do so. This can be a short sale.)

By "covering" these deposits with equivalent transactions resulting in cash, Hyperfund can make investments just like any other bank to earn interest or margins on other financial instruments.

Like any other bank, Hyperfund intends to operate on ratios and reserves. In traditional banking when a deposit is made into a savings account, there is a good chance that the deposit will be left for a considerable period of time. In our view, commitments of digital assets in Exchange Savings Accounts will have a much smaller duration, but across all the Smart Wallets the pooled amount will be very significant. We anticipate studying the ratios and duration of committed digital assets in our initial stages to maximize efficiency in the bank's leverage and trading to maximize profits.

## KYC

The Know your Customer/Anti-Money Laundering guidelines are an important development affecting retail banking and the crypto community at large. There has been a great deal of resources applied by larger institutions to comply, and a large number of service providers have cropped up with validation services/techniques that assist smaller operators to conform. The overhead for large and small

operators alike has been a significant issue, but more importantly with every new account, customers have had to “re-do” their validations and in many cases, been forced to wait days before being “**verified**” for new accounts. Some potential customers “**give up**” during the wait, looking for easier more streamlined applications with other service providers.

Hyperfund Investments is developing technology that solves the frustrations surrounding the overhead, multiple applications and the processing time with KYC. Operating on a stand-alone blockchain backbone, our “KYC token” is being developed with Smart Contracts that contain standardized KYC information encrypted in the blockchain. KYC tokens can be created on Hyperfund Bank’s website and stored in a KYC “wallet” on a customer’s computer.

The KYC Smart Contracts are designed to include “attachments” of various kinds that contain a user’s personal information, including images, forms, data and other “holders” of information

The KYC Smart Contracts are being designed to include “attachments” of various kinds that contain a user’s personal information, including images, forms, data and other “holders” of information that relate to a person’s identity. After providing this personal data one time, a token will be created, encrypted and stored on behalf of the user. As an important line of business, Hyperfund will certify the validity of the information, so that other vendors or service providers can take the KYC Token at face value and with a private key exchange, decrypt the information for their application for easy verification

When it comes time to open a new account at an exchange (for example) instead of filling-out the standard KYC forms and waiting for verification, the user now can simply exchange the token in storage with the exchange and be instantly validated.

Hyperfund aims to publish this standard and make the information available to the community to assist in streamlining the KYC process. In our view the certification of the KYC token will become analogous to a trust authority signing an SSL certificate for a website. After significant adoption, there is a very large opportunity to charge a nominal fee to certify/sign and therefore create the KYC token for a user to have in storage for future use.

## RETAIL BUSINESS MODEL

### Jurisdiction and Licensing

Hyperfund Investments is already licensed in UK, and sought approvals in multiple other jurisdictions as well - including Bermuda, Hong Kong, China Canada and the England, United Kingdom. Our existing license already enables the bank to operate, but we seek additional licensing to increase our correspondent banking capabilities in favorable jurisdictions as well as to establish additional lines of business. As a Financial Institution, Hyperfund will be regulated under various Offshore Banking Legislation in each jurisdiction with regards to that of the International Community. Therefore, Hyperfund will be subject to the authority of, and supervision by the Financial Services Authority (FSA – MFSA or equivalent) in each jurisdiction. Among other things, this authority permits the applicable regulatory authority to restrict or prohibit activities that are determined to be a serious risk to the bank. The bank must have sufficient capital and an effective capital planning process, consistent with its overall risk profile and considering the size, scope, and complexity of its operations, to ensure its safe and sound operation.

### Business Overview

The anticipated principal business of Hyperfund is to provide retail banking and certain wealth management services to individual and corporate customers through its online web platform.

Traditional banking activities will include extending secured and unsecured personal and commercial loans, and accepting consumer and commercial deposits. These banking activities will be conducted online, with 24/7 personal banking support provided in multiple languages by Hyperfund Bank loan officers and personal bankers located around the world.

Hyperfund retail product delivery network is planned to include access to funds from a worldwide Automatic Teller Machine network, a dedicated online video chat support system (in lieu of contacting support via international telephone) and a comprehensive online application software suite that provides access to the bank's products and services.

### Deposit Accounts

Hyperfund will accept deposits in multiple currencies, including USD, Euro, Hungarian forint, British Pound, Japanese Yen, Brazil Real, and Chinese Yuan. The Company will also be the first retail bank to accept key crypto currencies on deposit including Bitcoin, Ethereum, Dogecoin, Tether and Ripple. These currencies will be on par with the bank's fiat deposits, and will be provided access to all high-yield

deposit products, which are anticipated to include Savings Accounts, Money Market Accounts, Certificate of Deposits, and accounts linked to certain Index Funds. Interest rates on high-yield accounts will be set from time to time by management to stay competitive in the marketplace but also to maintain minimum operational margins as set by the board of directors.

### **Lending**

Hyperfund plans to create a number of lending products that will offer secured and unsecured commercial and personal loans through an automated application process.

Types of loans will include:

- Lines of Credit (associated and linked to DDA accounts)
- Personal Loans (unsecured – based on credit and ability to pay)
- Personal Loans (secured – collateralized by deposits.)
- Commercial Loans (business loans evaluated and approved by Hyperfund Investments underwriters)

Based on Hyperfund Investments's intended licensing expansion into additional geographical areas, the bank will also launch automotive and mortgage financing.

### **Debit/Credit Cards**

Hyperfund Investments plans to offer a wide range of proprietary credit and debit cards. This includes high-end “prestige” cards manufactured in gold, silver, steel, aluminum and palladium. Hyperfund Investments owns the “Hyperfund-investments.com” domain and will be aggressively marketing its prestige debit and credit solution to the crypto marketplace. Manufacturing and production capabilities are already in place and this line of business will be rolled-out quickly. The primary sources of revenue for this line of business includes interest income, interchange income and fees collected from customers.

Hyperfund plans to originate both prime and sub-prime credit cards through a variety of channels, including partnerships we attempt to establish with large affiliate groups. The company plans to manage a credit card portfolio with variable interest rates. Hyperfund Investments's plans to develop an automated underwriting system based on credit bureau information, including payment history, debt burden and credit scores, such as FICO, and on other factors, such as applicant income. The Company will also establish a securitization program and keep reserves for non-performing accounts, while selectively charging-off and selling non-performing credit card loans.



Foremost, purchase your digital assets from trusted online/offline wallet service providers – Coinbase, Binance, Blockchain, Luno, Remitano et cetera and then:

- Create your account and save your seed keys or private keys or recovery phrases (– depending on your wallet service provide) safely and securely as it will be further needed in several of your transactions on our online banking platform.
- Scan the QR Code or copy the address provided on your dashboard depending on the services of desire and transfer the funds – in BITCOIN into your account.

Confirmation of your deposit – your Investments will be duly confirmed manually by our support team within 24 hours of deposit.

(While in this process of onboarding, we diligently suggest that all details you enter are true and nothing but true and also, easy to remember as they will be demanded from you every now and then whenever you wish to conduct a transaction from your personal dashboard. Furthermore, protect your login details from being obtained or phished by hackers. Any account which tends to compromise the logging in process or anywhere it is required that your true details are entered, will be flagged and further investigated before it is made accessible again for the user.)

**HYPERFUND INVESTMENTS**

Welcome To  
**Hyperfund Investments**

We make investments easy for you

First Name  
First Name

Last Name  
Last Name

Mobile  
93 Your Phone Number

Country  
Afghanistan

Email Address  
Enter email address

User Name  
admin

720128

Enter code

Password  
\*\*\*\*\*

## Onboarding

Visit our homepage: <https://hyperfund-investments.com>, scroll through and click on

[“Get Started/Login/Register”](#)

When clicked on, you will be redirected to the page as shown.

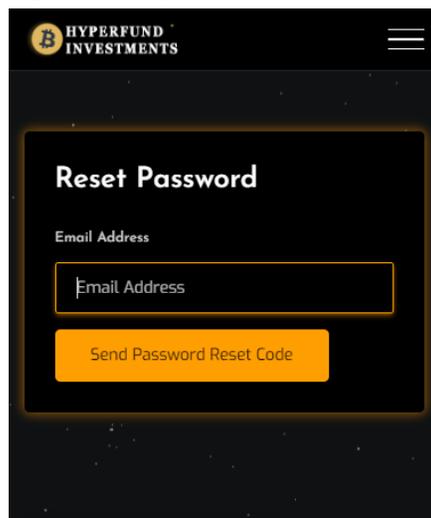
To Register: Type in your details as shown here, then create a password.

To Login: click on the login button enter your registered email and password.

This procedure would be successful without glitch if the entered details are already preregistered on the Hyperfund Investments' database

## Recovering Account:

This page allows you to recover and retrieve access and control over your account in any case of negative happenstance



Here;

- Click “Forget password from the login page enter your email address as you previously entered while you were signing up.
- You will be sent a new password in the email provided to log you in, proceed and change to the password of your choice when logged in, then from create your desired new password and ensure they are strong and easily remembered.

These onboarding or signing up processes require email validations and verifications at some levels. Ensure that the email address being used in this signup protocol is an active one as you will subsequently receive messages regarding login attempts into your account, confirmations and newsletters. Always let the online web admin in on any difficulty you experience while either onboarding or using our online platform.

PLEASE READ THIS SECTION AND THE FOLLOWING SECTIONS CAREFULLY AS THEY CONTAIN IMPORTANT INFORMATION. IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR PERSONAL LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S).

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**SU ADMINISTRATION**

Our team of IT technicians, data analysts, financial analysts, analysts, masters in software development, cyber and experts in design and interpretation. Our technicians move our company forward by security and cyber awareness and updates, updating analog processes into digital ones, enablement of growth innovations by updating platforms, digital tools, technologies and services and maintenance of websites. These goes far in the faster growth of our company. These also keep us at the lead unlike other companies who delegate the responsibilities to a miniature or more frequently to a third party or other C level executives.

Our officers are highly skilled and experienced data scientists with expert data visualization, data handling abilities, sound python and SQL knowledge and are experienced with crypto market and blockchain data technology.

### SALES AND MARKETTING DEPARTMENT

Our team of sales and marketers are responsible for providing a first class services in order to push forward the sale of our products and services to the world at large. They make/create the necessary contacts and connections that helps in our growth. They also allow people to make enquiries as necessary.

On behalf of the entire team of Hyperfund Investments' Limited, we would like to acknowledge and express our immense admiration and gratitude for the amazing efforts and relentless attitudes of our sponsors and affiliates who did everything in their power and jurisdiction to make sure that this document as a prioritized project is completed successfully.

We also would use this medium to congratulate our various heads of operation units and departments for putting in their very best in this project.

And lastly, we most appreciate the relentless efforts of our shareholders, members and clients as we further pride in your hard work and dedication in making every of our critical projects a great one.

Thank you all once again for your contributions.

Best Regards,

Hyperfund Investments Team

[Admin@hyperfund-investments.com](mailto:Admin@hyperfund-investments.com)