



## Introduction

PayPDM is a high privacy prioritized crypto firm with core implementations of blockchain as a financial system with transverse crypto adopters towards a decentralized, non-taxable and viable medium. PayPDM focuses on the advantageous use of the blockchain platform for major provision of her next generational and exciting services which includes crypto lending and other general developments as well as the optimization of fundings for various blockchain based projects in the open while providing revenues for her and the community.

PayPDM token is a digital currency issued by the firm for the facilitation of her major financial services. PayPDM has brought about trust, transparency, automation and efficiency towards crypto-likeness for individuals and firms. PayPDM Token (PYD) is an official digital currency and a financial tender which is part of the PayPDM network.



## Existing Problem

- Earning and egocentrism

Financial firms are known to have a good worth and at max, a huge worth. Without paying attention to what is in for the community. This firm excels with the help of right strategy and right functioning of community which brings a positive and general value. Apart from free offers or discount offer, they aren't compensated or earning under such firms.

- Quid pro quo

Most crypto firms do not have enough funds when starting and would have to break a bank to reach various investors who will always find one fault and good reason for it not to work or come through. While other firms that might help, of course it isn't a free favor there is a quid pro quo involved.

While these striving crypto firms keep growing and gaining relevance, many offers then come in from everywhere. Once this offer isn't accepted, then the issuer or investor behind it experiences schadenfreude towards the striving crypto firm/ project.

- Non reliability

With the exposure to advanced development, everything could be compromised just to suit egoistic individual(s) causing most people to develop an unlikeliness for any FinTech product which has to do with investing, saving or revenue generation using cryptocurrency.

Various people have been affected due to their past experience with random schemes and get rich quick systems and people holding a perception of cryptocurrency being synonymous to fraud.

Others problem includes

- Centralized financial tradings
- Unfamiliarity on crypto portfolio diversification
- Blockchain-based with utility cases funding problems
- Cryptolending
- Lack of transparency
- Viability
- Uncertainties

## Our Solutions

- PayPDM implemented a decentralized financial tradings which is one of the finest & outstanding financial trading ever. PayPDM FinTrade is a decentralized blockchain-based financial trading service.
- One of our tag lines are "Hodl, manage and diversify crypto assets". As this implies, PayPDM focuses on blockchain education to help individuals improvise on making the long run for a viable crypto portfolio while not subjected to volatility through major risk controls.
- Blockchain-based startups find it difficult to raise funds at most times due to the high non expectancy rate. PayPDM Networks finds suitable startup which has a growth potential and finances through which generates revenues to both PayPDM & its community.
- With extensive plan underway, Cryptolending under PayPDM Network is undergoing development to being made available to the community The first beta users are only available to priority token holders.
- PayPDM isn't focused on making revenues alone. PayPDM is a community driven financial firm which follows a mutual benefit plan, (as we earn, the community earns). PayPDM revenues are majorly for priority token holders and community in general.

## Our Components

- **Reliability, Protection and Insurance**  
PayPDM makes use of the dual wallet mode which includes hot and cold storage which is also offered as services to the crypto majority in general. Privacy is also prioritized with reference to decentralization.
- **Competencies & Accessibility**  
PayPDM focuses on competency for the provision of world class financial services and also providing blockchain education to the community giving and upper edge over the use of risk management and healthy investing decisions on the cryptocurrency markets.
- **User Flexibilities**  
PayPDM provides top and optimum financial services to her community and crypto majority in general while offering various exciting financial services giving users a good choice.  
PayPDM also gives user the advantage of opinion / suggestion sharing while making these opinion prioritized, reviewed and further deliberated on.
- **Community Rewards**  
Every member within the PayPDM Community earns a good revenue with scale of preference from Priority token holders to unit holders, PayPDM distributes part of its profits in an operational quarter towards the community members. Other bonus which includes affiliates network, referral bonus, purchase bonus.

The logo for PayPDM, featuring the lowercase text "paypdm" in a white, sans-serif font centered on a dark blue rectangular background.

## PayPDM, Leading Decentralized Crypto Financial Firm

Financial services include:

- FinTrade

FinTrade was developed to help her community and crypto majority with education towards trading and deriving more revenues from it with a proper risk management.

FinTrade is decentralized financial services which no one holds central power not even the firm. With experienced and long term financial traders, experts behind the Finance team. FinTrade provides the ability for copytrading to help various traders. FinTrade is functioning in response from foreign exchange, cryptocurrency in general and crypto asset diversification.

- Gamings

Gaming has been our dreams and part of our goals. We are behind an open gaming system which is multi user supported that brings in revenues to users. Users can earn real coins which can be exchanged for cryptos.

- Crypto Lending

An easy crypto lending platform where one can lend cryptos without collateral using a quick verification and simple ID. This would be open only to PayPDM Community members until then; Developments are being implemented to having a successful release.

- PDM Swap

PDMSwap, which functions as a decentralized platform for users to exchange digital assets instantly and securely without the use of registration or supervision.

Additionally, PDMSwap with cross-chain integration is a non-custodial platform which gives users complete rights and choice over their transactions, holdings and in control of their wallets.

## Utilities

PayPDM Coin (PYD) Represents Proof-of-Usage (PoU) and Proof-of-Stake (PoS) of the PayPDM Network. PYD can be used for:

FinTrade,

Crypto Lending,

Service fees,

Staking,

PDM Gaming,

Trading on Listed Exchanges.

## Proof-of-Usage

The allocation of PYD is measured by the amount of contribution each user makes to the PayPDM network. PYD rewards are available for effective activities at PayPDM and for contributing to the PayPDM network. 30% of the total supply of PYD will be used to reward users who contribute to the PayPDM network. Effective activities include: inviting friends to join the PayPDM network, participating in FinTrade, participating in PayPDM's campaign and promotions, Priority Token holders and PayPDM Community members

## Proof-of-Staking

PayPDM Network have the right to earn PYD Tokens. PayPDM allocates 50% of the total supply of PYD participants holders of PYD. PayPDM distributes 50% of its total supply among PYD holders in proportion to the number of PYDs owned by them. PayPDM also distributes 30% of total profit in operational quarter to holders of PYD in proportion to priority holders to unit holders.