



# **HRO** WHITEPAPER

# HRO WHITE PAPER INDEX

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## DISCLAIMER

Before you proceed to any other section of this document we urge you to read this disclaimer, understand it and its meaning, thank you.

This portion is designed in a simplified manner so that its contents can be understood by anyone who reads it. It will present to you pertinent and relevant information to our platform and gives everyone eligible the choice to decide if they want to be a part of our project based on their judgment.

The information presented and provided in this document are not provided as a means of solicitation or a contractual relationship of any kind. It does not constitute a prospectus and doesn't provide a means for buying securities of any kind. This platform does not provide protection of any kind to any individual and all supporting documents have been written 'as is' for providing information to the general public.

Regarding the information provided in this website and supporting documents, there are no warranties of any kind provided along with our project and its connected services.

This is still a project under implementation so some of the estimates and projections made may be future statements that currently have not been brought into realization. These projections might be speculative and uncertain and may in turn bring about differences between what is being documented and real life events.

All the information provided on our website and its supportive documents cannot be declared historical facts but due to the nature of the project, these declarations are based on assumptions and total accuracy of prediction may not be fully guaranteed.

Always ensure to consult your legal guardian before investing in any form of cryptocurrency to avoid penalties from the government. The token sales and general cryptocurrency transactions on our platform will only be made available to those who are legally qualified to purchase and hold cryptocurrency in their country.

Always ensure to understand the law of the land regarding digital currency before initiating a purchase. Ineligibility to hold cryptocurrency will most mean that it may be an offence to also buy cryptocurrency so we strongly advise you to consult your lawyer and be aware of your status regarding this.

In a scenario that you purchase our cryptocurrency without obeying the rules guiding cryptocurrency utilization in your area of residence, you risk legal actions being taken against you and this might mean heavy fines or more extreme penalties being passed. In such a situation, entice executives and its team members will not claim liability on your behalf as you have been advised to understand the guidelines concerning purchasing and holding digital currency before taking any action.

Whatever consequences arise as a result of your actions will be yours to bear alone. Purchasing under illegal circumstances may lead to your digital currency being confiscated and your actions might incur legal consequences. On this account we would like to let you know that whatever action and steps you take concerning ENTICE token will be at your risk and with your discernment.

All information provided here have been reviewed by our team members and we have deemed it fit to be accurate to the best of our knowledge, however, acting upon the information provided on this website and its supportive documents means that you are aware of the various risks that befall cryptocurrencies and you fully understand them. If you do not understand the risks that come along with the buying of cryptocurrency, then we suggest you make your findings and fully understand these risks before buying as they cannot all be listed out here for brevity of this document. However, we will point out some of the risks that may be involved in purchasing digital currency.

Technical difficulties may occur and may result in downtime during transaction processing which might at that moment be temporarily beyond us. During a period of downtime, users might experience issues with processing transactions.

Security risks may also surface as users are required to secure their wallet information. If a user does not take precautionary measures before accessing his portal, private information could get stolen coupled with other relevant data and as such unauthorized access could be gained into the individuals account and funds may get carted away with. Security risks can range from exploitable server vulnerabilities, malware attacks and providing sensitive information to third party personnel.

The HRO team shall not be held responsible for losses or damages incurred as a result of falling victim to the various risks and uncertainties associated with the purchase of our cryptocurrency.

The information provided here may be subject to translations from time to time and translation of this website and its documents in relation to this project may be made available in other languages besides the original (English). If a dispute arises as a result of inconsistencies in other versions or translations of this document, we shall use the English version as final reference.

All announcements regarding our project and its relevant documents including this whitepaper will be made available on our website and our official social media platforms. We urge our readers to discard any external information from any source unless the credibility of the information or the source is confirmed by us on our website or from our representatives.

By reading this disclaimer, you expressly agree that you comply with all that have been stated and will comply strictly to them to the fullest extent applicable by the law and will totally comply to the terms and conditions laid down.

# WHAT IS CRYPTOCURRENCY?

Cryptocurrency is decentralized digital money that is based on blockchain technology and secured by cryptography. To understand cryptocurrency, one needs to first understand three terminologies – blockchain, decentralization, and cryptography.

In simple words, blockchain in the context of cryptocurrency is a digital ledger whose access is distributed among authorized users. This ledger records transactions related to a range of assets, like money, house, or even intellectual property.

The access is shared between its users and any information shared is transparent, immediate, and “immutable”. Immutable means anything that blockchain records is there for good and cannot be modified or tampered with – even by an administrator.

Centralized money refers to the regular money that we use, which is governed by authorities like the Reserve Bank of India. Decentralization in cryptocurrency means there is no similar authority that can be held responsible for supervising the rise and fall of a particular cryptocurrency. This has many benefits over centralized money

Some of these benefits include the following:

- There is no need for currency owners to “trust” a single governing entity, as everyone in the network has access to the same information that cannot be altered.
- Data remains accessible only to the users of the network and it is heavily secured. Shared ownership also means all users sign off on how accurate the data is, which means there is very little scope for data mismanagement or miscommunication. Think of it as a democracy.
- Security, which is a fundamental part of a blockchain.

Cryptography is the method that secures data from unauthorized access by the use of encryption techniques. Most of the claims that blockchain makes, like privacy and immutability, are enabled through cryptography.

The roots of cryptocurrency technology can be traced back to the 1980s with the invention of what is called a “blinding algorithm”. The algorithm is all about secure and immutable digital transactions. It remains fundamental to the modern-day digital currency.

In 2008, a group of people (currently known under the pseudonym Satoshi Nakamoto) created the guiding principles of the first and leading cryptocurrency in the market today, Bitcoin. In 2009, Bitcoin was launched to the world. But it would be years before it was formally recognized as a means of payment among leading merchants, starting with WordPress in 2012.

The underlying blockchain technology is today used in banking, insurance, and other business sectors. Growing at a compounded annual growth rate of 12.8% since 2021, the cryptocurrency market is estimated to reach \$4.94 billion by 2030, thanks to the need to improve the efficiency of today’s payment systems, rise in global remittances and increased need to secure data.

# HOW DOES CRYPTOCURRENCY WORK?

Cryptocurrencies are not controlled by the government or central regulatory authorities. As a concept, cryptocurrency works outside of the banking system using different brands or types of coins – Bitcoin being the major player

## ➔ MINING

Cryptocurrencies (which are completely digital) are generated through a process called “mining”. This is a complex process. Basically, miners are required to solve certain mathematical puzzles over specially equipped computer systems to be rewarded with bitcoins in exchange.

In an ideal world, it would take a person just 10 minutes to mine one bitcoin, but in reality, the process takes an estimated 30 days.

## ➔ BUYING, SELLING, AND STORING

Users today can buy cryptocurrencies from central exchanges, brokers, and individual currency owners or sell it to them. Exchanges or platforms like Coinbase are the easiest ways to buy or sell cryptocurrencies.

Once bought, cryptocurrencies can be stored in digital wallets. Digital wallets can be “hot” or “cold”. Hot means the wallet is connected to the internet, which makes it easy to transact, but vulnerable to thefts and frauds. Cold storage, on the other hand, is safer but makes it harder to transact.

## ➔ TRANSACTING OR INVESTING

Once bought, cryptocurrencies can be stored in digital wallets. Digital wallets can be “hot” or “cold”. Hot means the wallet is connected to the internet, which makes it easy to transact, but vulnerable to thefts and frauds. Cold storage, on the other hand, is safer but makes it harder to transact.

Cryptocurrencies like Bitcoins can be easily transferred from one digital wallet to another, using only a smartphone. Once you own them, your choices are to :

- A. Use them to buy goods or services
- B. Trade in them
- C. exchange them for cash

If you are using Bitcoin for purchases, the easiest way to do that is through debit-card-type transactions. You can also use these debit cards to withdraw cash, just like at an ATM. Converting cryptocurrency to cash is also possible using banking accounts or peer-to-peer transactions.

# STATISTICS REGARDING CRYPTOCURRENCY HOLDERS

Cryptocurrency adoption is growing around the world.

As of 2021, estimated global crypto ownership rates at an average of 3.9%, with over 300 million crypto users worldwide. And over 18,000 businesses are already accepting cryptocurrency payments.

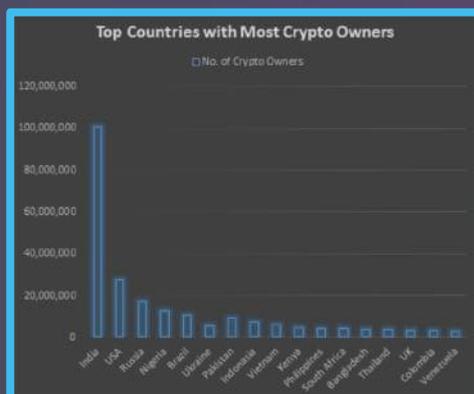


Top 5 countries with most cryptocurrency holders are the following,

- A. India 100 million
- B. USA 27 million
- C. Russia 17 million
- D. Nigeria 13 million
- E. Brazil 10 million



According to Triple-A, India has more cryptocurrency holders than any other country, i.e., more than 100 million. Yes, in India, more than 100 million people own cryptocurrency. Here is a list of top countries with the most cryptocurrency owners in the world.



Country	No. of Crypto Owners	% of Population
India	100,740,320	7.30%
USA	27,491,810	8.31%
Russia	17,379,175	11.91%
Nigeria	13,016,341	6.31%
Brazil	10,373,187	4.80%
Ukraine	5,565,881	12.73%
Pakistan	9,051,827	4.10%
Indonesia	7,285,707	2.66%
Vietnam	5,961,684	6.12%
Kenya	4,580,760	8.52%
Philippines	4,360,579	3.98%
South Africa	4,215,944	7.11%
Bangladesh	3,742,571	2.27%
Thailand	3,629,713	5.20%
UK	3,360,591	4.95%
Colombia	3,122,449	6.14%
Venezuela	2,941,502	10.34%

## HRO COIN MISSION

To organize the world's Crypto EcoSystem and make it universally accessible and useful through HRO.



## HRO COIN VISION

Creating Crypto's largest EcoSystem to make HRO accessible to the masses through our constant hunger for innovation and technology.



## HRO ECOSYSTEM



**GAMES**



**NFTs**



**HROX**

## WHAT IS P2E (PLAY TO EARN) CRYPTO GAMES?

play-to-earn (P2E) gaming is a new trend in the game industry. Players can farm or collect in-game assets and trade or sell those at their leisure. That concept is made possible through blockchain technology and non-fungible tokens, allowing user-to-user interactions and true ownership of in-game items. In addition, any item can be sold for cryptocurrency, which you can convert to real money.

It may be possible to make an income from these blockchain games in some countries. More specifically, there have been P2E players who made more from a video game than they would by working all month. Of course, that concept will not translate well to every part of the world, but there are money-making opportunities out there for most people. Players will often need to acquire one NFT to play the game and make enough money to recuperate that investment. Not all games make that possible unless one dedicates hours upon hours a day to play.

Various types of games have embraced the play-to-earn model. One can play MMORPGs, shooters, action games, fighting games, racing games, and much more. A new form of the gaming industry is taking shape, and even mainstream publishers show an interest in non-fungible tokens for their games. There is merit to this concept, as it empowers players while playing the game, either to collect everything they can find or to try and make money.

Ultimately, these play-to-earn games will help blur the line between the real world and the virtual world. Many games want to establish a presence in the Metaverse and on the Web3. Giving people worldwide an opportunity to accrue NFTs and earn an income is an appealing idea. Moreover, NFTs gain more use cases in the crypto industry, including staking options – for more rewards – and using them as collateral for lending or borrowing.

# HOW WILL HRO CRYPTO MINI GAMES WORKS

Crypto Mini will comprise 20+ mini games. All those games can be played 1Vs. 1. Players can play with their own friends or with Other online players. Players need to put an HRO coin to Play vs Other players. Same amount of HRO coins need to be put by other player as well. Both players will play against each other and the Winner will get 1.5x to 1.9x winning Reward.

This will create competitiveness in Players to win & Earn.

## WAY TO EARN

1.  Winning the Game
2.  Winning the Badge
3.  Upgrading Levels
4.  Challenge Completion
5.  Task Completion
6.  Daily Activities
7.  Sign up Bonus
8.  Referral Bonus



### ➔ Winning the Game

Player will Earn 1.5 x to 1.9x HRO coin on Winning Crypto Mini Games.

### ➔ Winning the Game

Users can Earn badges through winning and completing Tasks.

### ➔ Upgrading Level

Users will earn reward points for completing tasks & Winning. Those reward points will upgrade their level in Crypto Mini Game. On each level completion, the user will earn an HRO Coin.

### ➔ Challenge Completion

Users will have timely different challenges and if they achieve those challenges then they will be eligible to earn HRO Coin.

### ➔ Task Completion

Users will have specific tasks to achieve. On achieving they will Earn HRO coin.

### ➔ Daily Activities

By completing daily activities users will be able to Earn HRO Coin.

## PROBABLE LIST OF MINI GAMES



## WHAT IS NFT?

An NFT is a digital asset that represents real-world objects like art, music, in-game items and videos. They are bought and sold online, frequently with cryptocurrency, and they are generally encoded with the same underlying software as many cryptos.

Although they've been around since 2014, NFTs are gaining notoriety now because they are becoming an increasingly popular way to buy and sell digital artwork. A staggering \$174 million has been spent on NFTs since November 2017.

NFTs are also generally one of a kind, or at least one of a very limited run, and have unique identifying codes. "Essentially, NFTs create digital scarcity," says Arry Yu, chair of the Washington Technology Industry Association Cascadia Blockchain Council and managing director of Yellow Umbrella Ventures.

This stands in stark contrast to most digital creations, which are almost always infinite in supply. Hypothetically, cutting off the supply should raise the value of a given asset, assuming it's in demand.

But many NFTs, at least in these early days, have been digital creations that already exist in some form elsewhere, like iconic video clips from NBA games or securitized versions of digital art that's already floating around on Instagram.

For instance, famous digital artist Mike Winklemann, better known as “Beeple” crafted a composite of 5,000 daily drawings to create perhaps the most famous NFT of the moment, “EVERYDAYS: The First 5000 Days,” which sold at Christie’s for a record-breaking \$69.3 million.

Anyone can view the individual images—or even the entire collage of images online for free. So why are people willing to spend millions on something they could easily screenshot or download?

Because an NFT allows the buyer to own the original item. Not only that, it contains built-in authentication, which serves as proof of ownership. Collectors value those “digital bragging rights” almost more than the item itself.

## BENEFITS OF NFT



### ➔ OWNERSHIP

The foremost advantage of non-fungible tokens is evident in the proof of ownership. Since NFTs are on a blockchain network, they can help in associating ownership to a single account. Most important of all, NFTs are indivisible and could not be distributed among multiple owners. At the same time, the ownership advantages of NFTs ensure that buyers are safe from the concerns of fake NFTs.

NFT critics have openly stated that people could just take pictures of NFTs and sell them or even offer them for free. Well, you can have an image of the NFT. However, it is important to ask whether you own the asset. For example, downloading a picture of the Mona Lisa from the internet does not make you its owner.

NFTs, ensure that you own the real thing and therefore have possession overvalue. In simple words, NFTs can transform the conventional norms of verifying and managing the ownership of assets. As you can find NFTs on a blockchain network, it is possible to transfer ownership of NFTs easily. Therefore, you can also find the advantage of the easy transition of asset ownership with NFTs in many real-world scenarios.

### Why 2021 Is The Year Of Non-Fungible Tokens (NFTs)?

#### ➔ AUTHENTICITY

The benefits of non-fungible tokens rely largely on the uniqueness of the tokens. NFTs are created on the blockchain, thereby implying the association of unique records with them. The unique traits of NFTs showcase their potential for contributing value. At the same time, NFT creators have the privilege of issuing only a specific number of NFTs to introduce scarcity of supply.

In the case of some NFTs, creators can opt for creating multiple replicas like in the case of tickets. On the other hand, the immutability of the blockchain on which NFTs are stored also provides the assurance of authenticity. Immutability in blockchain-based NFTs ensures that they are immune to modifications, removal, or replacement. Therefore, NFTs can easily showcase their authenticity as the most valuable quality.

#### ➔ TRANSFERABILITY

The next prominent answer to 'what is the benefit of NFT' is evident in the transferability of NFTs. It is easy to trade NFTs freely on particular markets with a wide range of options for trading. For example, NFTs could solve the problem of 'walled gardens' in the case of games.

Many games issue in-game items, and players purchase them to improve their gaming experience. However, the in-game items are restricted only to the environment of the games, and players could not use them anywhere else. Furthermore, players could lose their investment in the in-game collectibles or items when the game goes out of fashion.

In the case of NFTs, game developers could issue in-game items as NFTs, which players could hold in their digital wallets. Subsequently, players could use the in-game items outside the game or even sell them for a profit. Since NFTs are based on smart contracts, ownership transfers become easy by incorporating the use of smart contracts. Ownership transfers can be completed upon fulfillment of specific conditions between buyer and seller outlined in smart contracts.

Learn about the use cases of NFTs now to dive deeper into the world of Non-Fungible Token (NFT).

## ➔ TRANSFERABILITY

Until now, the focus of NFT pros largely pointed towards their fundamental traits. In the present times, NFTs have found wide-ranging applications in the domain of digital content. The primary reason for the feasibility of NFTs in the world of digital content refers to the fragmented nature of the industry.

Content creators frequently encounter the concerns of other platforms gulping down their profits and potential for earning. For example, a digital artist publishing their content on social networks would also make money for the platform selling ads to the fans of the artist. While the artist gets their due exposure, it does not help the artist earn any form of money for benefits to the platform.

The benefits of non-fungible tokens could lead to the development and growth of a completely new creator economy. The creator economy would focus on helping content creators avoid the need for transferring ownership to platforms used by them for publicizing their content.

With the help of NFTs, the ownership of content is integrated into the content only. So, when the creators sell their content, the funds directly go to them. If a new owner sells the NFT, the creator could receive royalties by setting up smart contracts while developing NFTs. The original creator can receive royalties for each re-sale of the token since the NFT metadata includes the creator's address.

Get familiar with the basic and advanced Non-Fungible Token (NFT) terms with the NFT flashcards!

## ➔ BOOST INCLUSIVE GROWTH

The final and most important entry among the advantages of NFTs refers to the support for inclusive growth. As NFTs bring content creators from all fields into one ecosystem, they can facilitate new avenues for inclusive growth for all participants. First of all, NFT creators can obtain the true value for their creation and interact with their consumers directly. On the other hand, buyers have the option of liquidity in different types of assets with the help of NFTs.

For example, the use of NFTs for precious metals is a prominent instance of ensuring liquidity. NFTs representing ownership of a specific share of real-world assets such as property could show the flexibility for growth. Real estate agents could issue listings as NFTs with fractional ownership of assets. As a result, multiple buyers could have a stake in a single property according to specific conditions.

Most importantly, the prospects of royalty rewards in the future with NFTs for the creators also imply prolific implications for growth in the future. While NFTs are offering prominent advantages to different participants in the ecosystem, they are also capable of some general advantages. For example, NFT pros in driving inclusive growth as exemplified by the use cases of NFTs in diverse sectors.

## BENEFITS OF HRO NFT

1. HRO NFT Holders will Become member of the “HRO Elite Club”
2. 5% Profit Sharing to all HRO NFT Holders from Crypto Mini Games.
3. Lifetime Crypto Trading Free (0% Fee) on HROX (HRO Crypto Exchange)
4. Free Entry in Yearly Benchmark Parties of HRO Elite Club.

## TYPE OF CRYPTO EXCHANGES

1. Centralized Cryptocurrency Exchanges
2. Decentralized Cryptocurrency Exchanges (DEX)
3. Hybrids – Different Types of Cryptocurrency Exchanges

A cryptocurrency exchange is a web-service that can help people exchange their cash money into cryptocurrencies and vice versa. Most exchanges are more focused on providing services to help you exchange a cryptocurrency such as Bitcoin, into other digital currencies like Ethereum, Litecoin, etc. There are currently three types of exchanges out there: centralized or CEX, decentralized or DEX, and hybrid. Read on to learn about each of them, their differences, and their pros and cons.

### CENTRALIZED CRYPTOCURRENCY EXCHANGES

Also known as a CEX, centralized cryptocurrency exchanges are similar to traditional stock exchanges. The buyers and sellers come together and the exchange plays the role of a middle-man. In the crypto-world, “centralized” means to trust somebody else to handle your money. Among different types of cryptocurrency exchanges, one of the main issues with centralized cryptocurrency exchanges is their vulnerability to hacks.

### THIS IS HOW A CENTRALIZED EXCHANGE TYPICALLY WORKS :

1. You give your money to the exchange.
2. They hold it for you (like a bank, or a trusted middleman).
3. You watch the prices of the available cryptocurrencies on the exchange.
4. Depending on the exchange, you can trade your fiat currency (like the US dollar) for a cryptocurrency (like Bitcoin) With most exchanges, however, you'll find better luck exchanging two cryptocurrencies for one another. We talk more about cryptocurrency pairings in Chapter 9.
5. You place your order.
6. The exchange finds a seller to match your buy If you're selling, the exchange finds you a buyer.
7. Tada! You just crypto-shopped on an exchange.

Most centralized crypto exchanges have crypto/crypto pairings. But not all of them provide fiat/crypto pairings.

## DECENTRALIZED CRYPTOCURRENCY EXCHANGES (DEX)

Next, we've got Decentralized cryptocurrency exchanges who aim to stay true to the pure philosophy behind the cryptocurrency industry. A DEX does not rely on a middle-man to hold your funds. It is a marketplace where buyers and sellers come together and process the transactions directly between one another.

In other words, DEXs facilitate peer-to-peer trades. Decentralized cryptocurrency exchanges are harder to hack. However, on the flip side, you are more vulnerable to locking yourself out of your money. Other problems with DEXs may include low volumes and low liquidity due to lack of popularity at the moment.

## HYBRIDS - DIFFERENT TYPES OF CRYPTOCURRENCY EXCHANGES

Finally, we've got Hybrid cryptocurrency exchanges, which are known to be the next generation crypto trading marketplace. They aim to merge the benefits from both centralized and decentralized exchanges. More specifically, hybrids seek to provide the functionality and liquidity of a CEX with the privacy and security of a DEX. Many believe such exchanges are the real future of cryptocurrency trading experience.

The first ever hybrid exchange was Qurrex, which launched in 2018. The Qurrex team got together in 2016, consisting of experts who had years of experience working in the forex markets, developers of trade terminals, and founders of successfully operating stock and futures exchanges. They all saw the significant potential in applying the best practices of the traditional exchanges to create a new generation of cryptocurrency exchange, providing a harmonious merge of centralized and decentralized elements.

## FEATURES OF HROX

HROX will be Crypto Banking in the form of Centralized Exchange.

- Making Coin Listing easier for Genuine Crypto Assets
- CSIP (Crypto Systematic Investment Plans)
- CFD
- P2P
- Spot Trading
- Margin Trading
- Farming & Yield Farming
- Stacking
- Crypto Conversions
- All Currency Pairing with Entice Coin
- Robo Trading
- Fiat Pairing
- Price Alert
- Watchlist
-

## WHAT IS P2P & HOW IT WORKS

Peer-to-peer refers to the exchange or sharing of information, data, or assets between parties without the involvement of a central authority. Peer-to-peer (P2P) involves decentralized interactions among individuals and groups. This approach has been used in computers and networking (peer-to-peer file sharing), as well as with trading virtual currencies.

In a digital peer-to-peer network, each user is (in theory) an equivalent owner of and contributor to the network. This kind of network can be used for almost any kind of information or file-sharing.

With currencies, P2P refers to the exchange of cryptocurrencies, especially Bitcoin, which was created with the goal of enabling anonymous P2P transactions that don't require processing by a financial institution. This required the use of encryption and the creation of blockchain technology to enable two parties to safely conduct a transaction without the need for a trusted third party.

Blockchain can confer what P2P advocates consider to be a notable security advantage; with transactions recorded on every peer's network, it is extremely difficult—even "computationally impractical"—to overwrite or falsify ledgers in a cryptocurrency exchange.

P2P trading is the act of buying and selling cryptocurrencies directly between users, without a third party or intermediary. When you buy or sell cryptocurrencies using a traditional exchange, you don't get to transact directly with the counterparty. Instead, you use charts and other market aggregators to determine the optimal time to buy, sell, or hold cryptocurrencies. The exchange organizes the transaction on your behalf, and the market price determines your final price at the time of transaction.

P2P trading gives you more control over who buys your cryptocurrencies and who you buy from, the pricing and settlement time. While P2P trading gives users finer control over the process, it is vital to note that peer-to-peer transactions carry some risks when there is no third party to broker the deal.

## HOW P2P TRADING WORKS ?

Some people compare a P2P exchange to marketplaces like Craigslist or Facebook Marketplace, because P2P exchanges connect crypto buyers and sellers. Buyers and sellers can browse crypto ads or post ads of their own. P2P exchanges can also provide a layer of protection for everyone involved in the transaction, by implementing a feedback or rating system. You meet someone on Twitter who is interested in buying Bitcoin—and you happen to have some Bitcoin to sell. Twitter is not a P2P platform, so it is difficult to establish trust. What happens when the buyer gets the Bitcoin but doesn't send the payment? What happens when the buyer sends a lower payment amount than expected? Fraud is the biggest risk of conducting P2P trades without an exchange.

P2P platform can protect both buyers and sellers to safeguard transactions and reduce the risk of fraud. In addition to a public rating system, It uses escrow to secure the cryptocurrencies until both parties have confirmed the transaction. For example, if you are selling Bitcoin for fiat money, Binance will escrow your Bitcoin. Once you send the Bitcoin and the transaction is confirmed, Binance will subsequently credit you and the buyer, ensuring a safe and secure transaction. If either party is unhappy with the transaction, they can file an appeal to resolve the issue between counterparties, or have Customer Support step in.

## WHAT IS STAKING ?

Staking is the process of purchasing and holding cryptocurrency in your wallet in order to profit from it. The main advantages of coin staking are passive income generation and low entry. Staking can be simple and easy if you use a staking pool or an online service. It is also much less energy-intensive than mining and much less risky than trading. Staking coins is risk-free because you only lease your coins to the validator while maintaining full control and ownership over them. Coin staking gives currency holders some network decision making power. By staking coins, you gain the ability to vote and earn money. Staking coins is becoming increasingly popular, with many users describing it as "profitable" in the same way that mining is. However, unlike mining, there are no significant overhead or electricity costs.

### BENEFITS OF STAKING COINS?

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Staking crypto coins has several advantages that have contributed to its popularity :

1. It is risk-free. Coin staking is much more resistant to 51 percent attacks because you would need to buy 51 percent of the coins to take over the network, which is economically disadvantageous.
2. It is inexpensive. You do not need to invest in expensive equipment or pay high electricity bills to stake coins. Staking can be done with a standard laptop or a mobile wallet on your smartphone.
3. It is inexpensive. You do not need to invest in expensive equipment or pay high electricity bills to stake coins. Staking can be done with a standard laptop or a mobile wallet on your smartphone.

4. Low energy consumption and environmental friendliness. It does not necessitate the purchase of costly equipment or the payment of electricity; it only necessitates a small amount of computing power. Unlike mining, staking uses a lot less electricity
5. Staking implies asset growth. To make large profits, you should stake more coins. In addition to profit from staking, the coin's value is likely to rise.

**CSIP**  
**CRYPTO SYSTEMATIC PLAN**

CSIP



**CFD**  
**CRYPTO FIXED DEPOSIT**

CFD



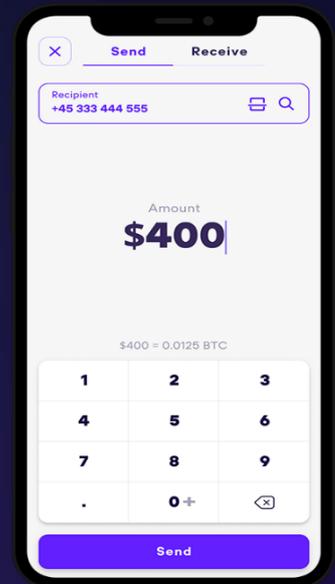
**CRD**  
**CRYPTO RECURRING DEPOSIT**

CRD



## SEND PAYMENTS TO FRIENDS :

- Send and receive crypto instantly with HRO. Every transfer is convenient. Send crypto by inserting your friend's phone number or scan their QR code.
- Our comprehensive system allows a customer with zero crypto knowledge to store, transfer and receive crypto seamlessly, freely, and instantaneously in the most secure way possible.



## THE ONLY CARD YOU NEED :

- Enjoy up to 5% back on all spending with your sleek, pure metal card. No annual fees. Top-up with fiat or HRO.
- A Global Payment Solution With Varieties of Cards.
- We Offering Varieties of Cards For Hassle Free Shopping.
- We Provide Lots of Cashback Reward & many More While you shopping by HRO shopping card



# TOKENOMICS

10% Founder Coin

15% Marketing & Liquidity Pools

20% PreSale & ICO Sale

20% Gaming Rewards

10% Team Development & Advisors

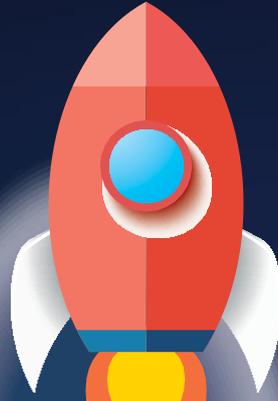
10% HROX Exchange

5% AirDrop

10% NFT Holders



# ROADMAP



01

## Q3-Q4 2022

- Ideation and Website launch of HRO Coin
- Mockups & Ideation of Crypto Play & Earn Games
- 1% AirDrop
- Pre-Sale #1 at early price of \$ 0.065
- Community Building at Twitter, Telegram & Discord
- Social Media & Influencer marketing
- Innovative & Easy way to Purchase
- Coins from Website (Without SWAP)
- 1st Round of NFT Launching with Exclusive Benefits

02

## Q1-Q2 2023

- Demo & Beta Testing of Crypto Mini Games
- Mockups & POC of Crypto Banking HRO X
- 1% AirDrop
- Pre-Sale #2 at price of \$ 0.13
- 20x Growth in Twitter & Telegram Community
- 5000+ Wallet Holders
- Aggressive Marketing of HRO & Crypto Mini Games
- 2nd & 3rd Round of NFT launching

03

### Q3-Q4 2023

Official Launching of Crypto Mini Games

Beta Demo of Crypto Banking with HROX

Pre-Sale #3 at Price of \$ 0.20

10,000+ Wallet Holders

money transfer app

Working on crypto debit card & credit cards

25x Growth in Twitter & Telegram Community

Influencer Marketing of HRO Crypto  
Mini games & NFTs

5,000,000,000 HRO for Community  
reward (Who played our Crypto Mini Games)

04

### Q1-Q2 2024

- 50,000+ Download of Crypto Mini Games
- Beta Launching of HROX exclusively to HRO Coin & Entice NFT Holders
- IEO (Initial Exchange offering)
- Community growth by 30% in all social media
- Private Sale #4 at price of \$ 0.265
- 5,000,000,000 HRO for Community reward (Who played our Crypto Mini Games)
- Listing on Well known platform for CryptoCurrency

# OUR BACKERS

PANTERA

Dragonfly  
Capital

#HASHED

MAKERS  
FUND

c<sup>2</sup>ventures

MECHANISM  
CAPITAL

ALAMEDA RESEARCH

coinbase | Ventures

6th Man  
Ventures

1056  
VENTURES

animoca  
BRANDS

3TWELVE CAPITAL

98 COIN98

KYROS  
VENTURES

Smrti lab



Folius Ventures

JumpCapital

Sky9 | 云九  
CAPITAL | 资本

MIRANA

PLAY  
AY

MORNINGSTAR  
VENTURES

COINLIST

Th3ia

Impossible  
Finance

RAYDIUM

Chromia



GUILDFI  
PLAY & EARN

SHIMA CAPITAL

SANCTOR  
CAPITAL

K300  
VENTURES

DWEB3  
CAPITAL

Israeli  
Blockchain  
Association

PANONY

Astrapto

SVC  
SKYVISION CAPITAL

SIPHER

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 coindesk

 TechCrunch

 TECHINASIA

 Blockworks

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INSIDER

 yahoo!  
finance

 Zing news

 technode

THE BUSINESS TIMES

# OUR TEAM



CARL ROEGIND

CEO



SEBASTIAN APPELBERG

CTO



HANS-H LUSMAGI

CPO



BEN ROGERS

CMO

