



Hippo Wallet Token (HPO)

WHITEPAPER

Version 1.5

by



**BLOCKCHAIN
COMMODITIES**

<https://hippowallet.io>



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Disclaimer

There is nothing in this Whitepaper that could be construed as a suggestion or that could serve as a foundation for any desire to invest.

The offering of Hippo Wallet Token (HPO) is made solely for Hippo Wallet and not for speculating purposes. Before purchasing Hippo Wallet Token (HPO), we strongly advocate a careful study of the whitepaper and all documentation associated with it, including the contract relating to the purchase of the aforementioned. In line with that, acquiring Hippo Wallet Token (HPO) shall not grant the purchaser any right or influence over the Hippo Wallet organization in any perceivable way.

Hippo Wallet is a product of Blockchain Commodities. The team has done extensive efforts to ensure that this whitepaper contains the necessary information on the Hippo Wallet Product, Hippo Wallet Token (HPO). Alongside Hippo Wallet's [Privacy Policy](#) and [Terms of Service](#), we strongly advise prospective contributors to read all the information herein, to be able to understand Hippo Wallet's business model comprehensively and have better insight into the Hippo Wallet Token (HPO).

Anyone intending to buy Hippo Wallet Token (HPO) must be aware of the Hippo Wallet business model. New regulatory and compliance requirements imposed by any applicable legislation in any jurisdiction may need changes to this Whitepaper.

In such a case, purchasers and anyone undertaking to buy Hippo Wallet Token (HPO) hereby understand and acknowledge that neither Hippo Wallet nor any of its affiliates shall be held accountable for any loss or harm resulting from such changes, whether direct or indirect.

We reserve our right to amend this whitepaper at any time when it is necessary to improve its accuracy and quality.



I. Executive Summary

A. Introduction

The blockchain space is growing. The decentralized future is near.

After Bitcoin was introduced way back in 2009, its popularity opened the doors to industries like finance, healthcare, retail, entertainment, etc., to innovate their structures and harness the power of blockchain.

Since then, the blockchain industry has developed into what it is today—rich, with famous blockchain-based products and decentralized applications. DeFi, Metaverse, cryptocurrencies, crypto exchanges, and NFTs are just a few of the famous blockchain applications you might have heard about.^[1] More industries are seeing blockchain's potential. This much is valid since blockchain startup funding was seen in 2021, reaching 713% YoY or \$25.2B.^[2]

Presently, companies are already eyeing the benefits they can get from blockchain technology. Blockchain-based products are continuously rising, increasing the competition and demand in the market. Blockchain has the potential that goes beyond Bitcoin and cryptocurrency.^[3] Speaking of cryptocurrencies, there is a significant rise in the popularity of cryptocurrencies such as Bitcoin (BTC), Ethereum (ETH), etc., and it is expected to drive the industry in the coming years as well.^[4] In fact, crypto predictions indicate that a lot more investors will adopt Bitcoin, leading to an improved understanding of the market and greater adoption in the future.^[5]

Big companies today like Microsoft, AT&T, Burger King, Twitch, etc.^[6] are accepting cryptocurrencies as a form of payment. It has become a part of people's lives, and it now holds great value not only to the global market but also to consumers' convenience and experience.

There are over 1,000 blockchains with native coins available in the market. In terms of cryptocurrencies, the first thing that you should do when managing your cryptocurrencies is own a crypto wallet.

A crypto wallet helps users to manage cryptocurrencies in a peer-to-peer manner, or at times, B2C. There are many types of crypto wallets out there—some wallets are blockchain-specific and can hold certain cryptocurrencies only.

- **Centralized**—where the wallet isn't in the user's hand. This is often the case in crypto exchanges. This means that users' cryptocurrencies are in their hands, the same way when you deposit money in your bank account. It is only yours if you get your cash in hand.



- **Decentralized**—highly scrutinized, where privacy doesn't mean much. These are all the crypto wallets backed by regulated financial institutions, requiring clients to go through a KYC (Know Your Client) identification process.
- **Truly decentralized**—non-custodial crypto wallets that value privacy.

Among these crypto wallets is Hippo Wallet a private and secure non-custodial, decentralized crypto wallet that aims to do more than just send, receive, and store cryptocurrencies. The Hippo Wallet app aims to solve the common irregularities that users often experience in crypto wallets and, at the same time, offer features that would truly enhance their experience with cryptocurrencies, and now, a utility token that will fuel the products and services that will be available to Hippo Wallet even in the future.

B. Blockchain Commodities

The team behind Hippo Wallet and Hippo Wallet Token (HPO) is Blockchain Commodities. Blockchain Commodities is a leading custom blockchain software company that specializes in blockchain project consultation, helping businesses create decentralized ecosystems and projects, as well as smoothly integrating blockchain solutions into their services.

Blockchain Commodities aims to be a catalyst for impactful digitalization, helping organizations accelerate their businesses and take part in the massive blockchain adoption. With this, Blockchain Commodities utilizes the right tools and products for businesses to enter the blockchain and DeFi space seamlessly.

The team behind Blockchain Commodities consists of professionals who have more than enough skills and expertise in the industry. This fact puts users at ease, knowing that they are in the right hands.

They work tirelessly to meet the demands of their clients and help businesses grow and succeed in the blockchain space.



C. Blockchain Commodities Products and Services

Aside from providing decentralized solutions to businesses, Blockchain Commodities is offering several Products and Services to help consumers enter the blockchain space easily as shown in Fig 1.

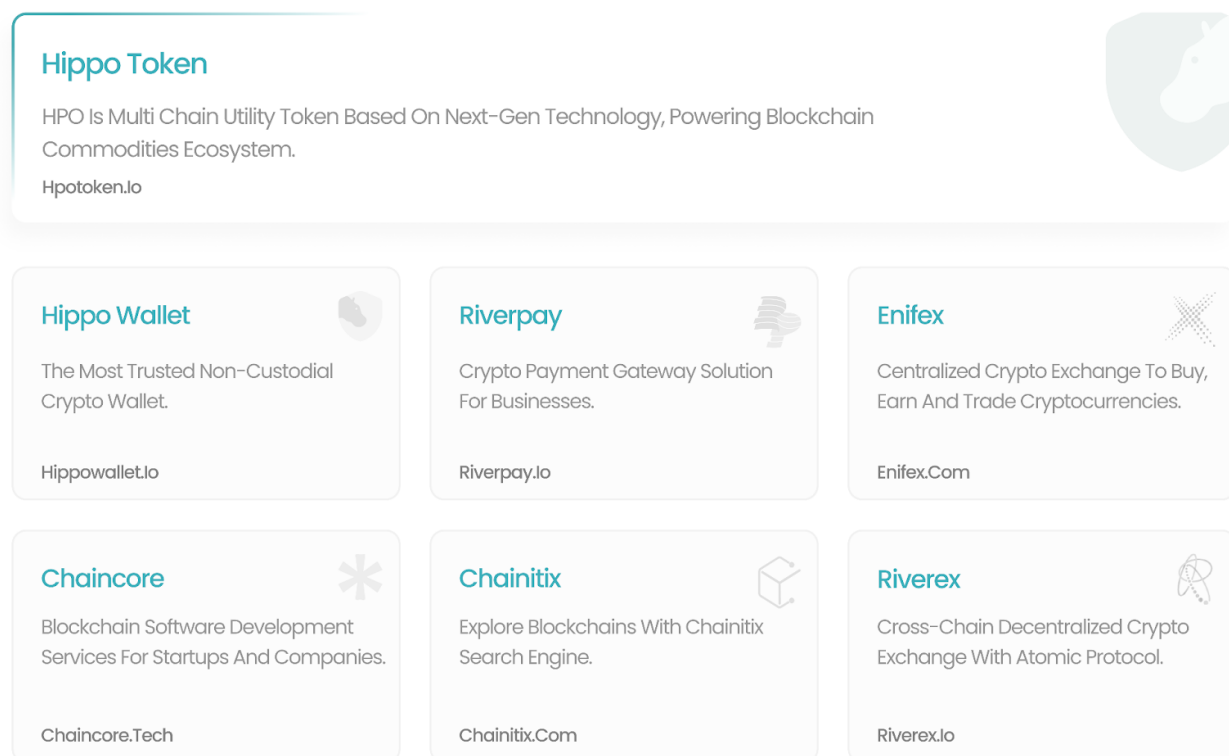


Fig.1. Summary of Blockchain Commodities Ecosystem

II. Hippo Wallet

A. Overview

Hippo Wallet is a private and secure, decentralized non-custodial crypto wallet. It allows users to send, receive and store their cryptocurrencies through a mobile app (iOS and Android) or a desktop app (Windows, Linux, macOS). Hippo Wallet features a 24 mnemonic private key, passcode, token wallet, the ability for users to connect to their own node, and many more features to come.

Hippo Wallet provides a simple and secure way to connect to blockchain-based applications so users are always in control when interacting on the new decentralized web.



All passwords and keys are generated on users' devices, so only they have access to their accounts and data.

The wallet was built with its core values being the cornerstone of all design and development decisions. This is what sets Hippo Wallet apart from other wallets. Privacy, Safety, Innovation, Flexibility, and Accessibility.

B. Non-Functional Features

Private and Secure

Being non-custodial, Hippo Wallet does not store any identifiable information from its users. All the private keys and passcodes are only stored on the users' devices—this means only the users have access to their accounts and data; it is not stored on the Hippo Wallet app or on any of our servers.

Multi-currency

At the moment, Hippo Wallet supports around 80+ cross-chain tokens, native coins, and altcoins.

Send/Receive Cryptocurrencies

The multi-blockchain functionality of Hippo Wallet allows fast and instant transactions for cryptocurrencies from one wallet to another. Sending and receiving cryptos is easy, fast, and secure. Users can share their Public Key using a QR code or copy-pasting a crypto address.

User-friendly Interface

Hippo Wallet has a user-friendly interface that allows users to manage their wallets easily. The team ensured that Hippo Wallet is easy to use, to avoid confusion for users in sending, receiving, storing cryptocurrencies, and even importing or adding wallets.

No KYC Requirement

Being decentralized, Hippo Wallet does not ask for any personal information from the users. The app values privacy more than anything else, which is why the team took robust protective measures to make the users feel secure.

C. Functional Features

Multi Wallet

Users can create unlimited wallets per account and store unlimited tokens on each wallet, all in one single application. This feature allows them to manage all their wallets easily in one device, instead of checking their holding in different applications



Multi-blockchain

At the moment, Hippo Wallet is connected to several blockchains namely Bitcoin, Ethereum, Cardano, TRON, Binance Coin (BSC), Dogecoin, Litecoin, and Bitcoin Cash.

The team behind Hippo Wallet is regularly working to add more blockchains to the app, so it can support more tokens and coins in the future.

Multi-signature

Multi-signature wallets require two or more people to approve a transaction. This means that sending or withdrawing funds will only be possible if a user provides the correct number of signatures needed to execute the transaction.

Note.1: This is perfect for corporate use, which handles a huge amount of cryptocurrency transactions in their business.

Connect to Custom Node

This allows users to connect to their custom node with their transactions taking top priority, top-notch security, and confidentiality.

Note.2: Custom Node shows and proves that we don't collect any data from users and do not get any information from their Private Server (Custom Node).

Buy Crypto Via Fiat

This feature allows users to buy cryptocurrencies directly from the application using their banking cards through the app's supported third-party gateways: Transak and Onramper.

WalletConnect Integration

With WalletConnect, users can connect with decentralized exchanges supported in the Hippo Wallet App, by scanning a QR Code.

DApps

DApps has the same feature as WalletConnect. The difference is, dApps also serves as a browser that lets users search for their preferred decentralized exchange and connect with it seamlessly.

D. Revenue Forecast

All users can download and use Hippo Wallet for free.

Hippo Wallet's revenue channels can be predicted as follows:

1. Exchange Services(Swap): Earn revenue from small fees or spreads on cryptocurrency exchanges within the wallet.
2. Premium Features: Offering subscription-based premium features like enhanced security, priority support, and advanced tracking.



3. Affiliate Programs: Partnering with crypto exchanges or DeFi platforms, earning commissions from referred users.
4. White Label Solutions: Providing customizable wallet solutions to businesses for licensing fees or revenue-sharing (Such as chain core solutions).
5. Partnerships and Integrations: Collaborating with payment processors or financial institutions for revenue-sharing (Such as Riverpay and Riverex) or referral fees.

III. Hippo Wallet Token (HPO)

A. Introducing HPO

Hippo Wallet Token (HPO) is the utility token that will fuel the products and services accessible in the Hippo Wallet app. Moreover, its use will extend to the blockchain commodities ecosystem and its partners as well.

B. Token Properties and Allocation

Asset Title	Hippo Wallet Token
Description	Hippo Wallet Utility Token
Symbol	HPO
Accessible Platforms in ICO	Ethereum, Binance Smart Chain, & Moonbeam

Table.1. HPO Properties

Hippo Wallet Token (HPO) contains multi-blockchain fungibility. This means that the Hippo Wallet Token (HPO) will be available on Binance Smart Chain, Ethereum, and Moonbeam para chains as a starting point. Hippo Wallet Token (HPO) will natively cross-chain as the team develops a bridge Smart Contract that will handle the burning-minting mechanism when tokens move from one blockchain network to another.

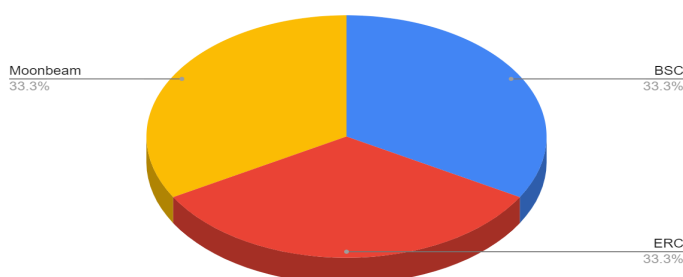


Fig.2. The initial cross-chain allocation of HPO



Note.3: Each network's share of HPO Tokens will be recalculated based on its Utility Rate.
 Utility Rate of Network = (Total HPO Transaction Volume * HPO Token Holders) / Network Fees

C. Use Cases of HPO Tokens

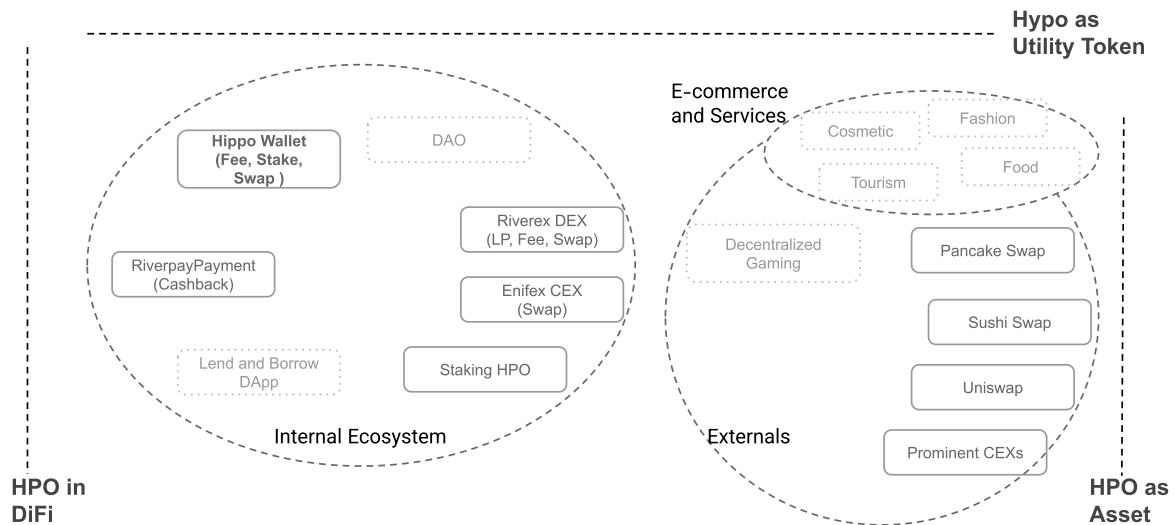


Fig.3. Usage of HPO Token

Moreover, the Hippo Wallet Token can also be used for

- Buying or Selling Cryptocurrencies on Exchange. The team plans to connect main exchanges' APIs to the Hippo Wallet app so that users will not need to transfer their tokens to an external exchange wallet to get the best market price.
 Note.4: The transaction fees will be paid using HPO.
- Governance: The Hippo Wallet team will submit new feature proposals to our token holders for voting.
- Users who deposit cryptocurrencies in Hippo Wallet will get HPO rewards.
- Users who stake tokens will get their rewards in HPO.
- HPO can also be swapped against any other cryptocurrencies using Riverex or any popular DEXs.
- Partnerships with crypto payment platforms for cashback plans
- New partners in different industries will expand the use of HPO
- In addition, HPO will be used in novel Blockchain commodities products and platforms

D. Tokenomics

Of the 90 billion (Max Supply) Hippo Wallet Tokens (HPO), 30 billion were minted as a starting point. 76.7% of the minted tokens were released during the ICO, of which 20% were sold.



For now, the team has decided not to distribute the Moonbeam network based on its utility rate. In essence, such actions focus on high-demand networks and markets. Due to the fact that the future of the Moonbeam network for HPO relies on DAO's decision, the actual number comes from the formula below.

The actual total number of HPO tokens = Total number of tokens - HPO on Moonbeam network

Allocation

The actual total number of HPO tokens	100%	30,000,000,000	Starting From	Total cycles
Possible Burn	33%	9,900,000,000	2024	-
Liquidity	3%	900,000,000	2024	5
Early Adopter	15%	4,500,000,000	2024	5
Ecosystem	5.7%	1,710,000,000	2022	Continuously
Team	12%	3,600,000,000	2023	-
Marketing	4.3%	1,290,000,000	2023	-
LP & Staking Rewards	10%	3,000,000,000	2023	Continuously
Investors	17%	5,100,000,000	2024	-

Table.2. Proposed Allocation of HPO

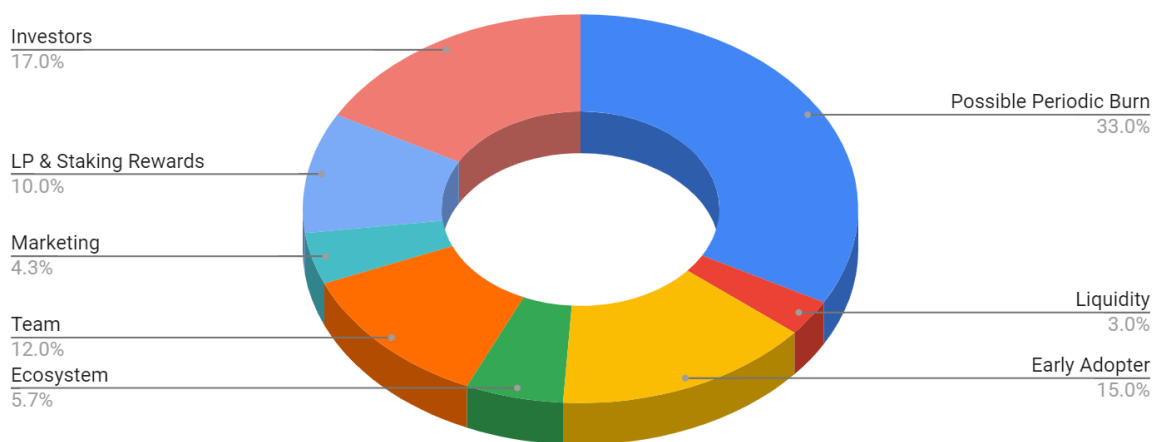


Fig.4. Proposed Allocation of HPO

- 15% of minted tokens will be allocated to the Hippo community itself, including anyone who adopts Hippo Wallet or token in the early stage.

Note.4: Adoption involves any tangible transaction with Hippo Wallet or holding HPO tokens.



- 5.7% of the tokens will be available through social communities and will be rewarded to campaign contributors
- In addition to independent LPs, it is estimated that 3% of HPO will be used for the liquidity of the pools by the Blockchain CMDT itself.

Note.5: There is also a cashback deflationary system whereby Blockchain Commodities will repurchase HPO tokens equivalent to 25% of its annual profit.

Note.6: After approval by the Dao, the liquidity of each section will be locked in its smart contract

Mint/Burn Plan

In a smart contract, the total supply of tokens will be regulated by 3 main factors, "ICO Sale", "Wallet Profitable Transactions", and "DAO's Decision" as described below. The prediction model is designed to prevent future centralism and inflation of the HPO ecosystem.

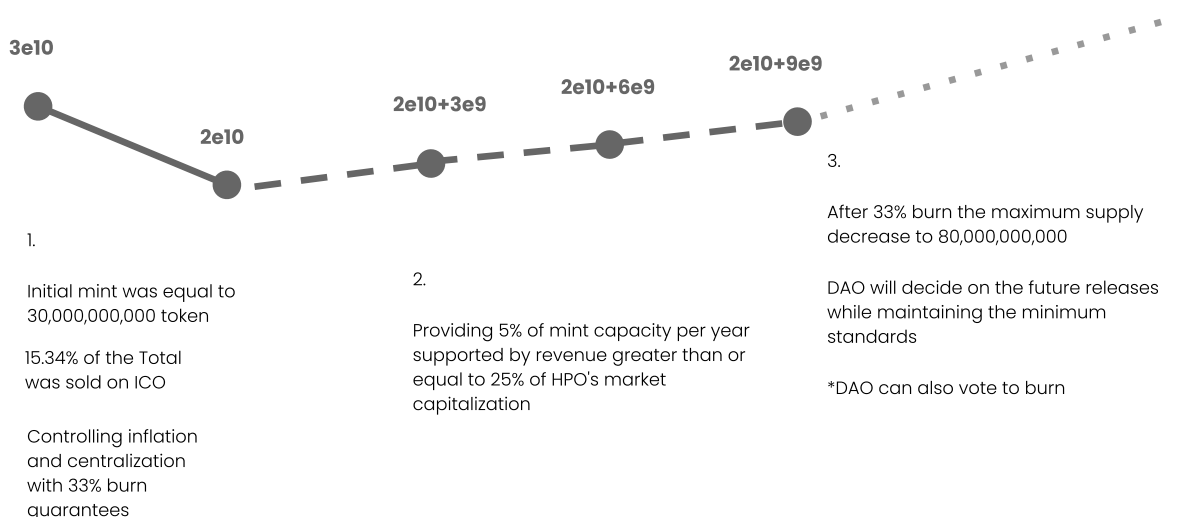


Fig.5. Proposed Release Plan

E. Staking Program

The team provides [Staking options](#) for Hippo Wallet Token (HPO) users. This will give them the opportunity to gain profit and get rewarded when they stake HPO in a certain timeframe.

Note.7: For now, users can connect their MetaMask wallets to Stake HPO. Soon, Hippo Wallet will be connected to the Bridge panel.



F. HPO Bridge

Another interesting thing about HPO is the [Bridging](#) functionality, for users who want to perform cross-chain transactions. At the moment, the panel supports Ethereum, Moonbeam, and BSC main net.

Here, users will be able to send tokens in a completely cross-chain manner, allowing the tokens to move from one blockchain to another.

Note.8: HPO assets can now be transferred freely between chains inside the Hippo Wallet, with the addition of bridge functionality to the Hippo Wallet as the team promised

G. How to buy HPO?

- All reputable DEXs such as [Uniswap](#), [Pancakeswap](#), [Sushi](#), and [Riverex](#)
- Additionally, the centralized exchanges up to the time of writing are [P2B](#), [Bitcastle](#), and [Coinstore](#)



VII. References

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