



Hippo Wallet Token (HPO) WHITEPAPER

Version 1.1

by



**BLOCKCHAIN
COMMODITIES**

<https://hippowallet.io/>

- **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**

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 never-before-seen 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—the Hippo Wallet Token (HPO).

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 Projects

Aside from providing decentralized solutions to businesses, Blockchain Commodities is also working on several projects to help consumers enter the blockchain space easily.



Hippo Wallet

- Hippo Wallet is a private, secure, decentralized, non-custodial, and multi-signature crypto wallet. It 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.



riverex

- Riverex is a decentralized crypto exchange. The first of its kind in offering an in-chat feature, allowing traders to swap cryptocurrencies in an entirely peer-to-peer manner. The platform permits cross-chain atomic swaps using smart contracts.



RiverPay

- RiverPay offers the easiest payment solution for businesses and retailers to accept crypto payments. Everything is ready—Web Gateway (plug-ins for online stores), and POS Gateway (POS terminals for physical stores) with Merchant Panel (control center).



- Chain Core* is a blockchain software development service for start-ups and enterprises. Develop under your brand. Use our white label solutions to build up your network and get the entire product line with custom branding, powered by Chain Core*.

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. Features

Private and Secure

Being non-custodial, Hippo Wallet does not store any identifiable information from its users. All the private key 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 40+ ERC-20 and TRC-20 coins and tokens. As of June 2022, the cryptocurrencies supported by Hippo Wallet are:

- 1INCH (1INCH)
- Aave (AAVE)
- Ankr (ANKR)
- Audius (AUDIO)
- Augur (REP)
- Axie Infinity (AXS)
- Basic Attention Token (BAT)
- Binance USD (BUSD)
- Bitcoin (BTC)
- BitTorrent (BTT)
- Cardano (ADA)
- Celer Token (CELR)
- ChainLink (LINK)
- Compound (COMP)
- Curve DAO (CRV)
- Decentraland (MANA)
- DODO bird (DODO)
- Ethereum (ETH)
- FTX Token (FTT)
- Holo (HOT)
- My Neighbor (ALICE)
- Orion Protocol (ORN)
- Reef (REEF)
- Swipe (SXP)
- Tomo Chain (TOMO)
- Tron (TRX)
- Tether USD (USDT)
- SHIBA INU (SHIB)
- OmiseGO (OMG)
- Fantom Token (FTM)
- Polygon (MATIC)
- Uniswap (UNI)
- Dai (DAI)
- The Sandbox (SAND)
- Enjin Coin (ENJ)
- Gala (GALA)
- Synthetix (SNX)
- Chiliz (CHZ)
- Quant (QNT)
- USD Coin (USDC)
- TrueUSD (TUSD)
- The Graph (GRT)
- Wrapped BTC (WBTC)
- Yearn finance (YFI)
- 0x (ZRX)
- BNB (BNB)
- HEX (HEX)

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.

Easy Back Up

The app also addresses backup issues that other crypto wallets face by incorporating a recovery phrase that users can use to retrieve their access to the wallet if anything goes wrong.

Free Download

Hippo Wallet is free to download—it is available for iOS and Android devices.

C. Multi-blockchain

At the moment, Hippo Wallet is connected to several blockchains namely Ethereum, Bitcoin, Tron, Polygon, Cardano, and Binance Smart Chain.

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.

D. Technical Features

Multi Coin Wallet

Hippo Wallet can hold multiple coins and tokens from different blockchain networks (i.e. Bitcoin, Ethereum, Cardano, Tron)

Presently, Hippo Wallet supports 4 native coins (BTC, ETH, ADA, TRX), 41 ERC-20 tokens, and 2 TRC-20 tokens)

Single Coin Wallet

Importing a single coin wallet in Hippo Wallet is also possible. Users can import any of their single coin wallets from other networks using their Private Key.

As of now, it is limited to four native coins namely BTC, ETH, ADA) but this will expand in the future.

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

Wallet Import

Hippo Wallet uses an open-source algorithm with a 24-mnemonic key phrase. With this, users are able to import any compatible wallet (which also has a 24-mnemonic key phrase) to their Hippo Wallet and vice versa.

Multi-signature

Multi-signature wallets require two or more people to approve a transaction. This means that sending or withdrawing funds will not be possible unless a user provides the correct number of signatures needed to execute the transaction.

Once again, this proves that Hippo Wallet is working its way to becoming the most secure and most private crypto wallet, by providing the most fail-proof way of executing transactions.

Connect to Custom Node

Hippo Wallet possesses a never-before-seen feature in crypto wallets—the option to connect to a custom node.

With this, you can rest assured that all your transactions will happen instantly, with your transactions taking top priority. This means that you can avoid any synchronous traffic of transactions that may happen on a default node.

E. How to Install Hippo Wallet



III. Hippo Wallet Token (HPO)

A. Technical Structure

Hippo Wallet Token (HPO) is the utility token that will fuel the products and services that are accessible in the Hippo Wallet app.

Ten billion Hippo Wallet Token (HPO) will be minted on Ethereum (1/4), Moonbeam (1/4), Polygon (1/4), and Binance Smart Chain (1/4).

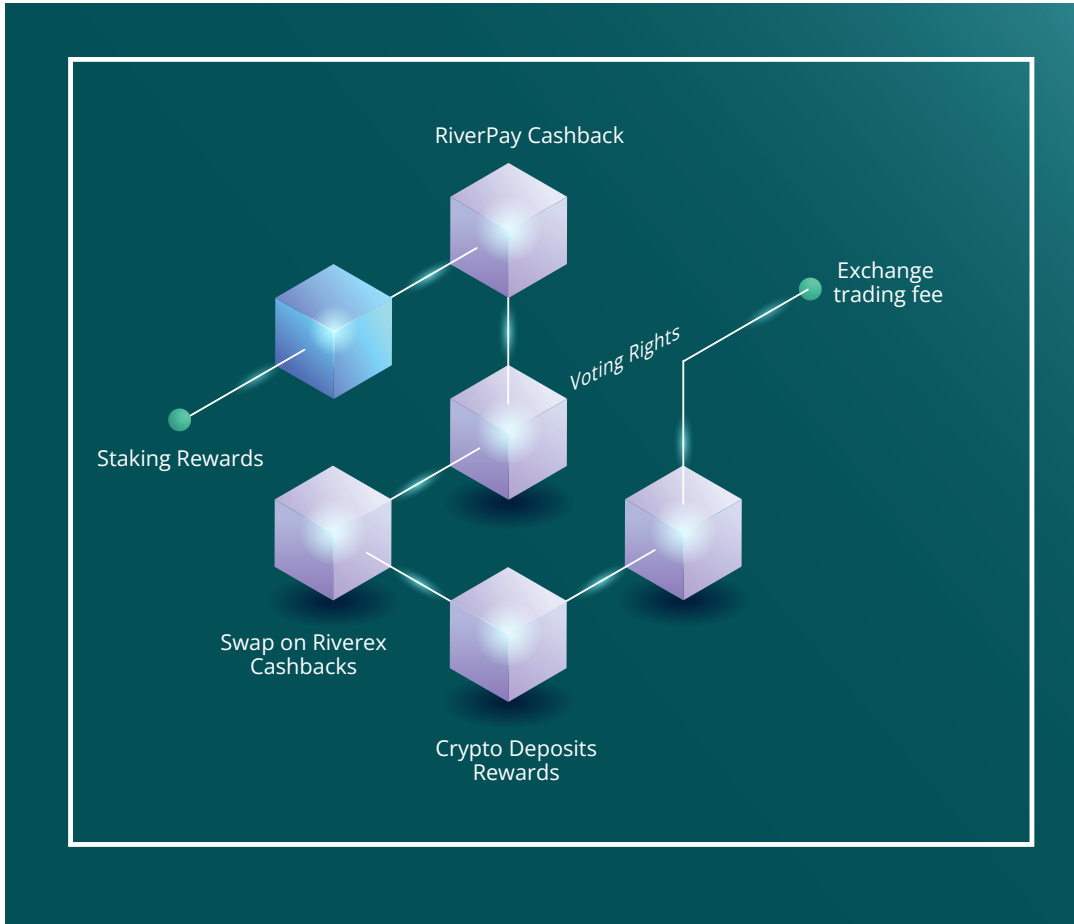
Notably, there is also a cashback deflationary system whereby Blockchain Commodities will repurchase HPO tokens equivalent to 25% of its annual profit.

B. Multi-blockchain Fungibility

Like the Hippo Wallet app, Hippo Wallet Token (HPO) also contains multi-blockchain fungibility. This means that the Hippo Wallet Token (HPO) will be available on Binance Smart Chain, Ethereum, Polygon, and Moonbeam parachains.

Hippo Wallet Token (HPO) will natively cross chain as the team develops a Smart Contract that will handle the burning-minting mechanism when tokens move from one blockchain network to another.

C. Use of HPO Tokens



In detail, 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: 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 stack tokens will get their rewards in HPO.
- HPO can also be swapped against any other cryptocurrencies using Riverex.

VI. REFERENCES

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To know more:

