



# Hippo Wallet Token (HPO) WHITEPAPER

Version 1.4

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 make an investment.

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), and its Coin Offering. 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.

Depending on the purchaser's jurisdiction, this ICO may be restricted; it is the responsibility of the purchaser to observe all laws and regulations that apply to them.

# 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 evolved into what it is today—richer, with famous blockchain-based products and decentralized applications. Some of the famous blockchain applications you might have already heard about are DeFi, metaverse, cryptocurrencies, crypto exchanges, NFTs, to name a few.<sup>[1]</sup>

More industries are starting to see the potential that blockchain brings. This much is valid as a surge in funding to blockchain startups was seen in 2021, reaching 713% YoY or \$25.2B.<sup>[2]</sup>

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.<sup>[3]</sup> 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.<sup>[4]</sup> 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.<sup>[5]</sup>

Big companies today like Microsoft, AT&T, Burger King, Twitch, etc.<sup>[6]</sup> 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**

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 integrate blockchain solutions into their services.

Blockchain Commodities aims to be a catalyst for impactful digitalisation, 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

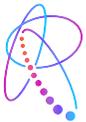
## C. Blockchain Commodities Projects

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 are 100% private, 100% safe, with instant connection to your URL 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.

*Thirty billion Hippo Wallet Tokens (HPO) will be minted across three different chains. Ethereum, Moonbeam, and Binance Smart Chain will each have Ten billion HPO Tokens.*

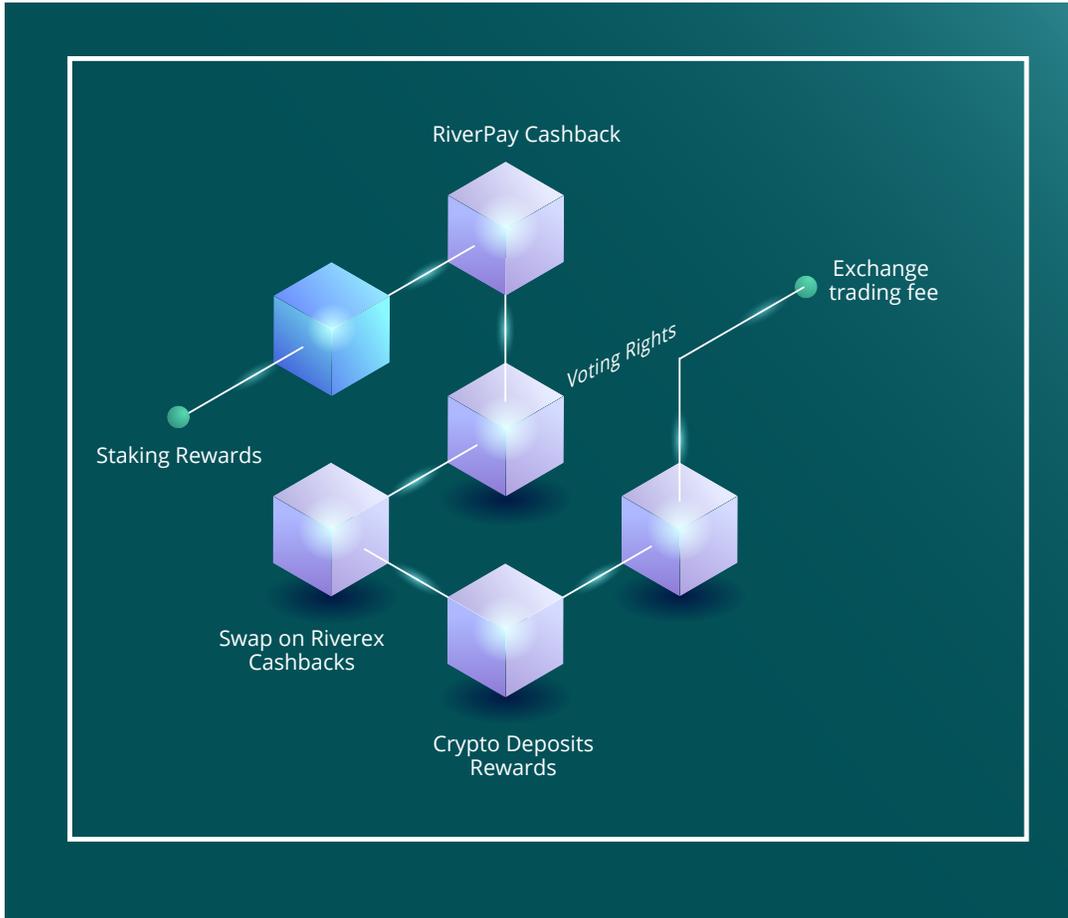
Notably, there is also a cashback deflationary system whereby Blockchain Commodities will repurchase HPO tokens equivalent to 25% of its annual profit.

### 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, 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



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: 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.

## D. Token Properties and Allocation

Asset Title	Hippo Wallet
Description	Hippo Wallet Utility Token
Symbol	HPO
Platform	Ethereum, Binance Smart Chain & Moonbeam
Price of one Token	USDT 0.003

## E. Revenue Forecast

The team has made Hippo Wallet free to download and used by everyone.

Should users want to do more from their Hippo Wallet app, they can use other products by Blockchain Commodities like Riverex, RiverPay, and Chain Core\*

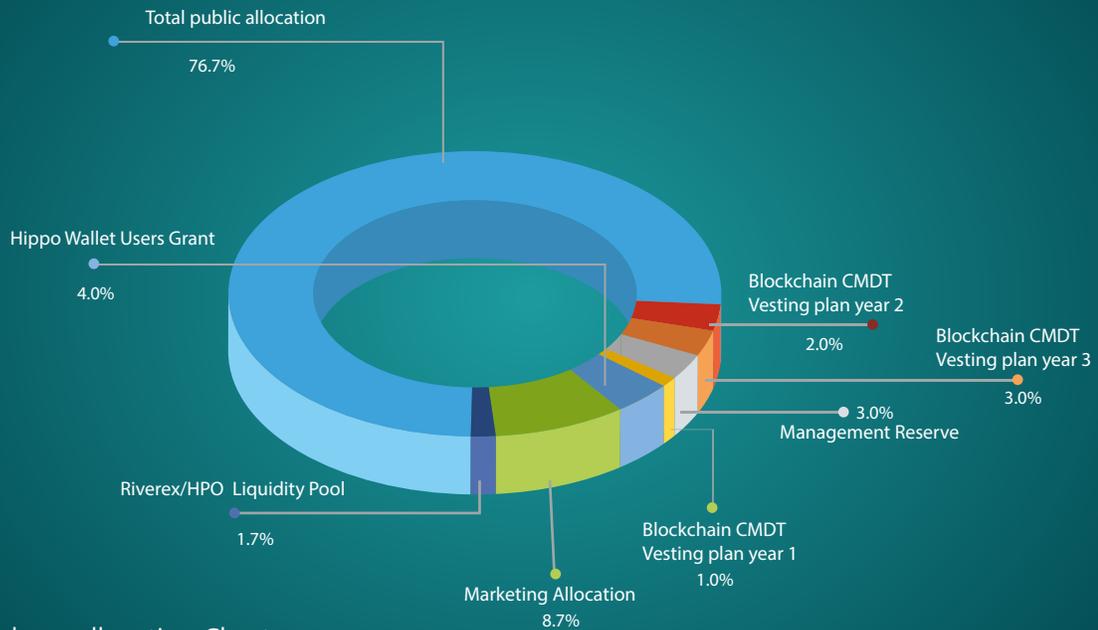
Revenue will be generated from Riverex and RiverPay utilization.

## F. Tokenomics

Of the 30 billion Hippo Wallet Token (HPO), 76.7% will be made available to the public during the ICO.

4% will be donated as Tokens of Appreciation for the current users of the Hippo Wallet app.

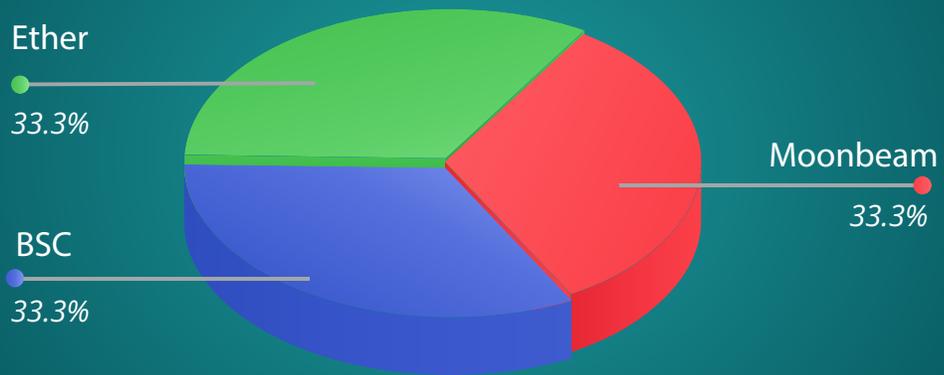
1.7% will be available through the Riverex Liquidity Pools (HPO/ETH and HPO/GLMR).



HPO Tokens allocation Chart

<b>Total Number of Tokens</b>	<b>30,000,000,000</b>
Management Reserve	900,000,000
Total Public allocation	23,000,000,000
Riverex / HPO Liquidity Pool	500,000,000
Marketing Allocation	2,600,000,000
Hippo Wallet Users Grant	1,200,000,000
Blockchain Cmdt Vesting Plan Year 1	300,000,000
Blockchain Cmdt Vesting Plan Year 2	600,000,000
Blockchain Cmdt Vesting Plan Year 3	900,000,000

### Crosschain Allocation Chart



### CROSSCHAIN ALLOCATION

BSC	10,000,000,000
Moonbeam	10,000,000,000
Ether	10,000,000,000

## IV. Hippo Wallet Token (HPO) ICO

People willing to participate in the Hippo Wallet Token (HPO) ICO can purchase HPO from:

- Hippo Wallet ICO Microsite — in USDT, BUSD, or DAI
- Riverex — by swapping in the pools HPO/USDT, or Ethereum pool HPO/ETH

### A. The ICO Schedule

13/05/2022	Initial draft of HPO Whitepaper completed
06/06/2022	Announcement of Hippo Wallet ICO Plan and release of the final white paper & ICO Start date
07/06/2022	Coinmarketcap.com announcement submission
10/10/2022	Start of ICO and Distribution Trading
January 2023	ICO Ends

### B. Tokens of Appreciation

As mentioned, 4% of the 30 billion HPO will be distributed to the current Hippo Wallet app users as Tokens of Appreciation. This is the team's way of showing gratitude to the loyal users of the app.

On the start date of the ICO, each Hippo Wallet existing user with a \*wallet value > 0 will receive:

$$\frac{1,200,000,000}{\text{total number of users}^*} = \text{tokens in their wallet}$$

### C. Referral Program

Registered users in the HPO ICO are eligible for the HPO ICO Referral Program, wherein Referors earn 5% extra HPO Tokens from each referee who decides to invest in the ICO.

*Note: Customized Referral Links are only generated from the HPO ICO Registration form.*

## D. Staking Program

Along with the ICO, Hippo Wallet plans to provide 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.

Tier	Months Staked	Monthly Earning APY %	APY %
1	1	6%	72%
2	3	20%	80%
3	6	45%	90%
4	12	100%	100%

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

At the moment, HPO Token only allows 1-month staking, with 6% earning and 72% APY. Once the Staking Platform develops, this will expand to 3 months, 6 months, and 12 months.

## E. HPO Bridge

Another interesting thing about Hippo Wallet is their newly developed Bridging panel for users who want to perform cross-chain transactions. At the moment, the panel supports Ethereum, Moonbeam, and BSC mainnet.

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

Interestingly, Hippo Wallet requires no fee from the users for this service—it is completely cost-free.

*Note: For now, users can connect their MetaMask wallets to Bridge networks and perform the transactions. Soon, Hippo Wallet will be connected to the Bridge panel.*

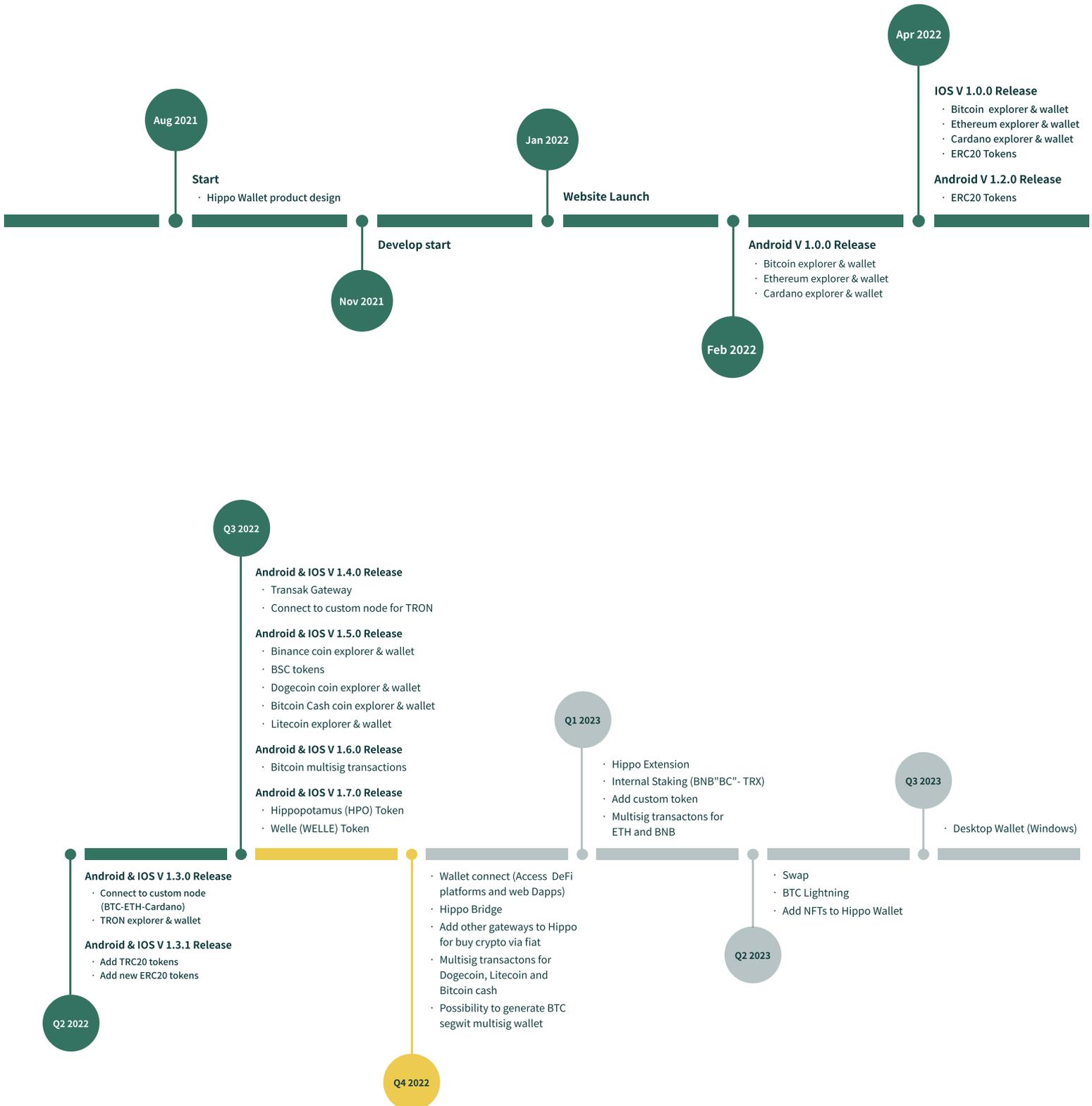
## F. Unsold HPO Tokens

The unsold tokens will be moved to the Riverex pools.

## G. Post-ICO

Hippo Wallet Token (HPO) can be traded on Riverex Decentralized Exchange HPO pools on Moonbeam and Ethereum

# V. Roadmap



## VI. REFERENCES

1. <https://www.cbinsights.com/research/industries-disrupted-blockchain/>
2. <https://www.pwc.com/us/en/industries/financial-services/fintech/bitcoin-blockchain-cryptocurrency.html>
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# Hippo Wallet

<https://hippowallet.io/>

To know more:

