

White Paper



INPAY

FACE PAY. CRYPTO WAY.

BACKED BY REAL GOLD



Table of Contents



1. Abstract / Executive Summary

2. Introduction: The Problem with Modern Crypto & Digital Payments

3. The InPay Solution: A Visionary Ecosystem

4. The InPay Blockchain: The Technical Backbone

4.1. Identity-Based Blockchain

4.2. Hybrid Consensus: Proof of Identity (PoID) + Delegated Proof of Stake (DPoS)

4.3. Performance & Smart Contracts

5. The InPay Token (INP)

5.1. Token Utility & Vision

5.2. Detailed Tokenomics

5.3. Gold-Backed Tokenomics: The Trust Foundation

6. Technology & Security Deep Dive

6.1. Biometric Authentication

6.2. Comprehensive Security Framework

7. Ecosystem & Products

7.1. InPay Application & Digital Identity

7.2. Merchant Hardware: The ScanBox

7.3. Developer Tools: SDKs & APIs

8. Roadmap: A 5-Year Strategic Vision

9. Global Regulatory Compliance

10. 10-Year Vision & Conclusion

11. Appendix

1. Executive Summary

- The InPay Project introduces a next-generation digital payment ecosystem built on the INP token. This visionary platform merges blockchain, biometrics, AI, and merchant hardware to create the world's most secure, user-friendly, and trustworthy payment network.
- The InPay Project ecosystem directly solves the most significant challenges hindering cryptocurrency adoption today—complex wallets, irreversible transaction errors, lack of identity, poor merchant usability, and extreme volatility. By seamlessly integrating real-world payments with a verified Web3 identity, InPay's mission is to make digital currency accessible to the 95% of people for whom current solutions are too complex and risky.

2. Introduction:

The Problem with Modern Crypto & Digital Payments

Wallet Address Complexity: Cryptocurrency addresses (e.g., 0x1a2b...3c4d) are not human-readable, leading to frequent and irreversible errors.

No Real-World Merchant Adoption: A critical lack of easy, low-cost solutions prevents the use of crypto for everyday purchases in physical stores.

Extreme Volatility: Without backing from a real-world asset, the wild price swings of most cryptocurrencies make them unreliable for both users and merchants.

Lack of Identity & KYC: The anonymous nature of most blockchains creates immense challenges for regulation, fraud tracing, and financial compliance, with no global KYC standard.

Security Failures: Lost private keys, exchange hacks, and irreversible transactions have eroded user trust.



3. The InPay Solution:

A Visionary Ecosystem

The InPay Project solves these fundamental problems through a unified, human-centric ecosystem. Our vision is simple yet powerful.

- Identity = Wallet
- Face = Password
- Blink = Authorization
- Email/Phone = Global Wallet Address
- Gold = Trust Foundation
- ScanBox = Real-World Payments
- InPay Blockchain = Identity Web3 Network

The InPay Project provides an opportunity to invest in the INP token, a cryptocurrency designed to finance the development of this revolutionary decentralized payment ecosystem. The INP token is distinguished by its unique utility, gold-backed stability, and integrated wallet and blockchain product, which has been in development for over three years.

4. The InPay Blockchain:

The Technical Backbone

4.1. Identity-Based Blockchain

The InPay blockchain fundamentally diverges from traditional anonymous systems. It is built around "Real Human Wallets," where every wallet is intrinsically linked to a verified digital identity, ensuring accountability and trust.

4.2. Hybrid Consensus:

Proof of Identity (PoID) + Delegated Proof of Stake (DPoS) This hybrid model ensures optimal security, decentralization, and high performance.

- **Proof of Identity (PoID):** Validators must verify their identity to participate in the network, preventing Sybil attacks and building a foundation of trust.
- **Delegated Proof of Stake (DPoS):** INP token holders can vote for verified validators to process transactions, ensuring scalability and democratic efficiency.



Validator Categories:

- **Identity Validators:** Handle KYC/AML verification processes.
- **Biometric Validators:** Manage biometric data processing and authentication.
- **Treasury Validators:** Responsible for the management and auditing of gold reserves.
- **Merchant Validators:** Support merchant transactions and the ScanBox network.

Blockchain Structure:

- **Decentralized Validation:** The network is secured by a global set of validators with no single point of control.
- **Predictable Issuance:** The INP token has a fixed supply with no mint function.
- **Adaptive Throughput:** The system is designed for faster confirmations with a target block time of 2-3 seconds.
- **Security:** Features include slashing conditions for malicious validators and randomized block proposer selection.

4.3. Performance & Smart Contracts

- **20,000 TPS Goal:** The InPay blockchain targets performance on par with global payment networks like Visa.
- **Specialized Smart Contracts:** Optimized for specific functions like payments, identity management, and merchant loyalty programs.





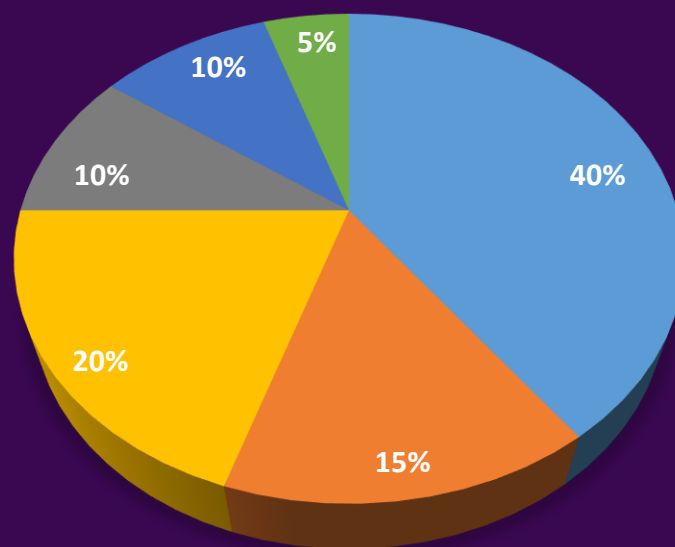
5. The InPay Token (INP)

5.1. Token Utility & Vision The INP token is the lifeblood of the ecosystem. Its core use cases include:

- **Wallet:** Seamless integration for secure storage and management of digital assets.
- **Payments:** Facilitating fast, low-cost transactions for everyday use.
- **Governance:** INP token holders can vote on key ecosystem decisions.
- **Merchant Payments:** Backed by gold, the INP token is designed to function as a stable and reliable medium of exchange.

5.2. INP Detailed Tokenomics

Total Supply: 1,000,000,000 INP (1 Billion) - Fixed supply with no minting or burning functions.



ICO

Gold Reserve

Marketing & Community Growth

Product & Development

Team

Security & Audit

■ Public sale and strategic partnerships.

■ Initial treasury to back the token with physical gold.

■ For global marketing, community programs, and exchange listings.

■ Funding for core team, developers, future projects, and technology R&D. Subject to long-term vesting.

■ Team Allocation (10%): 4-year vesting, 12-month cliff, and linear monthly unlock.

■ For smart contract audits, bug bounty programs, and continuous security enhancements.

5.3. Gold-Backed Tokenomics: The Trust Foundation

Gold is the foundation of the INP token's value and stability.

- **20% Gold Reserve:** 20% of the total token supply will be initially backed by physical gold reserves.
- **Strengthened Treasury:** Unsold Tokens 50% will be permanently locked in the Gold Reserve, and 50% will be allocated to the Product & Ecosystem Development Treasury.
- **ICO Safety Net:** If the global gold price reaches \$6000 per ounce, the ICO will automatically conclude, as this indicates the treasury value has already reached a significant level.
- **Price Protection:** The gold treasury is designed to help maintain a minimum floor price for the INP token, protecting it from extreme volatility.
- **Gold Reserve:** (20% total supply + 50% unsold tokens) will remain permanently locked and will never enter circulation
- **XAUUSD:** If XAUUSD reaches \$6000 per ounce during the ICO, the INPAY ICO will instantly close and shift to listing preparation

5.4. ICO Phase Structure

The INPAY Token Sale will occur in multiple structured phases. Phase-wise supply, vesting, and sale details will be announced on the official ICO dashboard

5.5. Liquidity + Treasury

A portion of ICO funds and token reserves will be used for liquidity.

All liquidity and treasury wallets will be secured with multi-signature authorization and predefined lock periods



5.6. Multi-Sign Treasury Activation

The Multi-Signature Treasury will be activated when ICO Phase 3 begins, and all treasury wallets will migrate to the multi-sig system



5.7. Gold Audit + Transparency

Gold reserves will undergo quarterly independent audits, and real-time gold holdings will be displayed on a public transparency dashboard

6. Technology & Security Deep Dive

6.1. Biometric Authentication

Gold is the foundation of the INP token's value and stability.

- **Face = Password:** A user's facial recognition is the primary method to unlock their wallet, eliminating the need for complex passwords or seed phrases.
- **Blink = Authorization:** To finalize a transaction, the user simply blinks. This provides active liveness detection, ensuring that a photograph or mask cannot be used, making the INP token wallet highly secure.

6.2. Comprehensive Security Framework

- **Smart Contract Multi-Sig:** Treasury and core ecosystem funds are secured by multi-signature smart contracts.
- **Anti-Fraud Machine Learning:** An AI-powered system will detect and block suspicious transaction patterns in real-time.
- **Behavioral Verification:** Login patterns and transaction behaviors are continuously monitored for an additional security layer.
- **Regular Audits:** Regular code and smart contract audits will be conducted by top-tier, third-party security firms.
- **GDPR Encryption:** All user data, especially biometric data, will be end-to-end encrypted and compliant with strict data protection laws like GDPR.

7. Ecosystem & Products

7.1. InPay Application & Digital Identity

A user-friendly mobile app that creates a user's verified digital identity and linked wallet. After a one-time KYC process, users can send and receive INP tokens using only their phone number or email address.

7.2. Merchant Hardware: The ScanBox

A low-cost, secure hardware device provided to merchants. Customers can simply scan a QR code or use biometric authentication via the InPay app to complete a payment in seconds.



7.3. Developer Tools: SDKs & APIs

- **SDK/APIs:** Allow third-party developers to integrate InPay's payment system and identity verification into their own apps and websites.
- **ScanBox Integration Kit:** A toolkit for customizing and integrating the hardware into existing merchant systems.
- **Merchant Plugins:** Ready-to-use plugins for popular e-commerce platforms like Woo Commerce and Shopify.
- **Future Ecosystem:** Potential for expansion into decentralized applications (dApps) and an identity-verified NFT marketplace on the InPay blockchain.

8. INPAY Roadmap

Year 1

ICO Execution & Gold Trust Layer

- Multi-phase ICO
- Unsold tokens split: 50% Gold Reserve (locked), 50% Development
- XAUUSD \$6000 rule: ICO instantly closes
- Gold Reserve permanent lock
- Wallet MVP launch
- Proof-of-Gold dashboard
- Initial gold audits
- Treasury transparency dashboards
- Global community expansion



Year 2

Wallet V2, Merchant Network & Exchanges

- InPAY Wallet V2 (QR Pay, Merchant APIs, Fiat ramps)
- Multi-vault gold storage
- Quarterly gold audits
- Tier-2 exchange listings
- Strengthening liquidity
- Market-maker setup
- UAE + India merchant pilots
- Developer SDK & API suite

Year 3

Multi-Sig Treasury + INPAY Testnet

- Multi-Sign Treasury activation at ICO Phase 3 (executed in Year 1)
- All treasury wallets migrate to multi-sig
- INPAY Testnet launch
- Gold-backed settlement logic
- Validator onboarding
- Identity Layer 2.0 (risk scoring + fraud detection)
- Governance & Staking
- Institutional pilots



Year 4

INPAY Mainnet & Global Payment Rails

- INPAY Mainnet launch
- Validator network activation
- Gold-backed verification layer
- Global cross-border settlement
- Merchant expansion
- Banking & fintech partnerships
- Higher-tier exchange expansion

Year 5

Hypergrowth, Institutional Adoption & Tier-1 Exchange Readiness

- Global gold-backed settlement network
- Institutional liquidity engine
- Corporate treasury tools
- Government-level pilot programs
- 10M+ ecosystem target
- 100+ country merchant acceptance
- Cross-chain interoperability
- Tier-1 exchange pathway (Binance-ready standards)
- INPAY positioned as a global payment standard



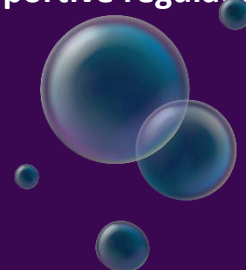
Utility:

- Wallet
- Payments
- Gold Reserve
- Identity Layer
- Governance
- Staking
- Merchant Tools

9. Global Regulatory Compliance

The InPay Project will proactively operate in jurisdictions with clear and supportive regulatory frameworks. Our initial focus will be on:

- **UAE:** For its pro-innovation regulations.
- **Singapore:** For its clear and supportive digital asset framework.
- **India:** For its large market and growing digital payment adoption.
- **Europe:** With a focus on full GDPR compliance for data privacy.
- **USA:** Focusing on states with favorable regulations.



10. 10-Year Vision & Conclusion

By 2036, the InPay Project aims to achieve:

- 50 Million Verified Users.
- 1 Million Active Merchants globally.
- To become the world's first and leading Identity Blockchain.
- To set the global standard for gold-backed crypto stability.



Conclusion:

The InPay Project is a future-ready biometric financial network that combines identity, blockchain, gold-backed trust, and hardware-level merchant payments. It directly solves the most significant problems in crypto and paves the way for mass adoption. With a unified, secure, and human-centric ecosystem centered on the INP token, the InPay Project is poised to redefine the future of digital payments.

11. Appendix

- [Technical Whitepaper](#)
- [Smart Contract Audit Reports](#)
- [Glossary of Terms](#)

LEGAL DISCLAIMER: This whitepaper is for informational purposes only and may be subject to change. The INP token is not intended to constitute securities or any other financial instrument in any jurisdiction. This document does not constitute an offer or solicitation to sell shares or securities. Participants should carefully consider the risks and seek advice from their legal, financial, and tax advisors before participating in the INP token sale.

