

Alight Pay

WHITEPAPER

DISCLAIMER

The Alightpay White Paper has been published and issued by Alightpay for informational purposes only and is required to be read alongside the Terms if the prospective purchaser plans to use any of the Alightpay products. This Whitepaper is a working document and is subject to changes and errors. Any purchase or use of services from Alightpay creates a binding arbitration agreement between Alightpay and the user/purchaser as the Terms are outlined. This Whitepaper does not constitute a prospectus for the purposes of [Directive 2003/71/EEC, and the amending directive 2010/73/EU] [Regulation (EU) 2017/1129], and is not intended to constitute an offer of securities or a solicitation for investments in securities in any jurisdiction. The purpose of this Whitepaper is to provide potential purchasers with the information on Alightpay ecosystem to allow the purchasers to make their own decision as to whether or not it wishes to proceed to purchase Alightpay Tokens and use any of the Alightpay ecosystem of Products .

This Whitepaper does not constitute an offer or invitation, or any other sale or purchase of shares, securities, or any of the assets. Any possession of ALPY shall not grant any rights in any form to the user, including but not limited to any rights of ownership, interest, profit, redemption, property or intellectual property, decision making, or any other such rights, such as any rights of financial or legal nature, in Alightpay the corporation or its affiliates. ALPY may be used for protocol and ecosystem governance which has no bearing to the corporation or its affiliates. Users from the following countries or regions will not be able to participate in the ALPY token sales: Australia, Belarus, Democratic Republic of Congo,Cuba, Iraq, Iran, North Korea, Sudan, Syria, United States of America and its territories (American Samoa, Guam, the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands),Zimbabwe.

RISKS

You acknowledge and agree that there are numerous risks associated with purchasing ALPY, holding ALPY, and using ALPY for participation in the Alightpay Platform. In the worst scenario, this could lead to the loss of all or part of the ALPY which had been purchased. IF YOU DECIDE TO PURCHASE ALPY, YOU EXPRESSLY ACKNOWLEDGE, ACCEPT AND ASSUME THE FOLLOWING RISKS:

1. Uncertain Regulations and Enforcement Actions The regulatory status of ALPY and distributed DEFI technology is unclear or unsettled in many jurisdictions. The regulation of virtual currencies has become a primary target of regulation in all major countries in the world. It is impossible to predict how, when or whether regulatory agencies may apply existing regulations or create new regulations with respect to such technology and its applications, including ALPY and/or the Alightpay Platform. Regulatory actions could negatively impact ALPY and/or the Alightpay Platform in various ways. The Foundation, the Distributor (or their respective affiliates) may cease operations in a jurisdiction in the event that regulatory actions, or changes to law or regulation, make it illegal to operate in such jurisdiction, or commercially undesirable to obtain the necessary regulatory approval(s) to operate in such jurisdiction. After consulting with a wide range of legal advisors and continuous analysis of the development and legal structure of virtual currencies, a cautious approach will be applied towards the sale of ALPY. Therefore, for the token sale, the sale strategy may be constantly adjusted in order to avoid relevant legal risks as much as possible.

RISKS

2. Inadequate disclosure of information As at the date hereof, the Alightpay Platform is still under development and its design concepts codes, and other technical details and parameters may be constantly and frequently updated and changed. Although this white paper contains the most current information relating to the Alightpay Platform, it is not absolutely complete and may still be adjusted and updated by the Alightpay team from time to time. The Alightpay team has no ability and obligation to keep holders of ALPY informed of every detail (including development progress and expected milestones) regarding the project to develop the Alightpay Platform, hence insufficient information disclosure is inevitable and reasonable.

3. Competitors Various types of crypto management platforms are emerging at a rapid rate, and the industry is increasingly competitive. It is possible that alternative parties could be established that utilize the same or similar code and protocol underlying the Alightpay decentralized Wallet Platform and attempt to re-create similar facilities. The alightpay Platform may be required to compete with these alternative parties, which could negatively impact ALPY and/or the ALPY Platform .

4. Loss of Talent The development of the Alightpay Platform greatly depends on the continued co-operation of the existing technical team and expert consultants, who are highly knowledgeable and experienced in their respective sectors. The loss of any member may adversely affect the Alightpay Platform or its future development. Further, stability and cohesion within the team is critical to the overall development of the Alightpay Platform. There is the possibility that conflict within the team and/or departure of core personnel may occur, resulting in negative influence on the project in the future.

RISKS

5. Failure to develop There is the risk that the development of the Aightpay Platform will not be executed or implemented as planned, for a variety of reasons, including without limitation the event of a decline in the prices of any digital asset, virtual currency or ALPY, unforeseen technical difficulties, and shortage of development funds for activities

6. Security weaknesses Hackers or other malicious groups or organizations may attempt to interfere with ALPY and/or the Aightpay Platform in a variety of ways, including, but not limited to, malware attacks, phishing attacks, supply chain attacks, and brutal attacks. Furthermore, there is a risk that a third party or a member of the Foundation, the Distributor or their respective affiliates may intentionally or unintentionally introduce weaknesses into the core infrastructure of ALPY and/or the Aightpay Platform, which could negatively affect ALPY and/or the ALPY Platform. Further, the future of cryptography and security innovations are highly unpredictable and advances in cryptography, or technical advances (including without limitation development of quantum computing), could present unknown risks to ALPY and/or the Aightpay Platform by rendering ineffective the cryptographic consensus mechanism that underpins that blockchain protocol.

7. Other risks In addition, the potential risks briefly mentioned above are not exhaustive and there are other risks associated with your purchase, holding and use of ALPY , including those that the Foundation or the Distributor cannot anticipate. Such risks may further materialize as unanticipated variations or combinations of the aforementioned risks. You should conduct full due diligence on the Foundation, the Distributor, their respective affiliates, and the Aightpay team, as well as understand the overall framework, mission and vision for the Aightpay Platform prior to purchasing ALPY.



Alightpay
Next gen DEFI

www.Alightpay.io

Alightpay

Alightpay is dedicated to provide a secure and user-friendly crypto management platform for the masses to secure and grow their crypto assets safely and conveniently ..



About Alightpay

We are a Blockchain platform for people around the world to share and create interactive Decentralized experiences.

Founded in June-2021, Alightpay will serve users globally through its unique Software wallet with its DEX , all paired and managed by through Alightpay wallet , where users can easily secure , manage, swap, trade & grow their crypto wealth without compromising asset security .





Our VISION

Making crypto easy and safe for everyone.

Safe

Security is the fundamental user demand of asset management. Alightpay technology strives to protect users' assets from any malicious attacks.

[More info](#)

Easy

Usability is the key factor to drive crypto adoption. Alightpay aims to provide frictionless experiences to all kinds of users in the easiest way.

[More info](#)





Value proposition

Alightpay brings value to our users by focusing on:

SECURITY

Security is the fundamental user demand of asset management. Alightpay technology strives to protect users' assets from any malicious attacks.

User Experience

Usability is the key factor to drive crypto adoption. Alightpayl aims to provide frictionless experiences to all kinds of users in the easiest way.

Completeness

Users won't have to move their assets and key around in order to fulfill different tasks or join different DeFi projects. Alightpay provides one-stop platform for complete asset management.

Alightpay is powered by 4 core Components

Alightpay wallet

The key component that provides secure, diversified and userfriendly non-custodian wallet solutions for the masses.

Alightpay wealth

The powerful asset management platform that enables users to buy, swap, trade crypto and access Dapps frictionlessly.

ALPY Token

The core incentives that drive the growth of Alightpay products and services, and empower the governance of community.

Ecosystem

This includes the Alightpay partners, developers, and community who together build and form our ecosystem.



Alightpay Wallet



Decentralized

Create or import wallet via mnemonic phrase, private key, keystore or observation mode



Easy-to-use

Simple and intuitive UI design that is friendly to all types of users



Secure

Built-in with Passphrase, security password, fingerprint lock and pattern lock



Convenient

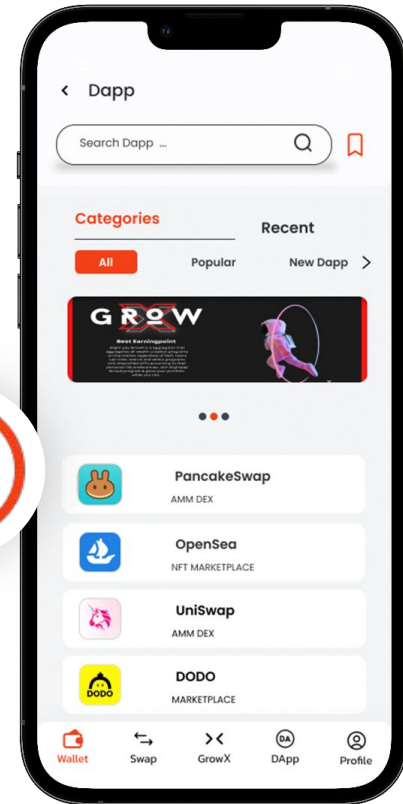
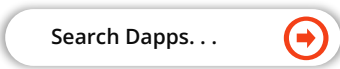
Create or import wallet via mnemonic phrase, private key, keystore or observation mode .

Access your favorite Dapps easily.

Integrated with the most popular Dapps on multiple Chains.

Fully functioning Web3 browser that can be used to interact with any decentralized application (DApp)

An incredibly well-designed tool that allows for a seamless, simple, and secure connection between you and any decentralized application (DApp).





ALIGHTPAY Wallet NFT Store

Store your collectibles

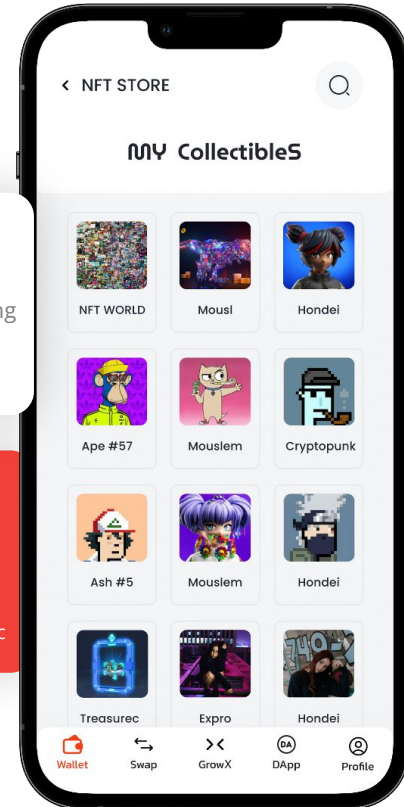
perfect place to store all your collectibles. Your unique NFTs and game assets are now in one place with Alightpay Wallet. Keep all your ERC721 and ERC1155 crypto NFTs and game asset in one place and be able to access them in one place. Love your crypto NFTs? We love them too. All your crypto NFTs in one Wallet with Alightpay.

ERC721

ERC721 is a standard for representing ownership of non-fungible tokens

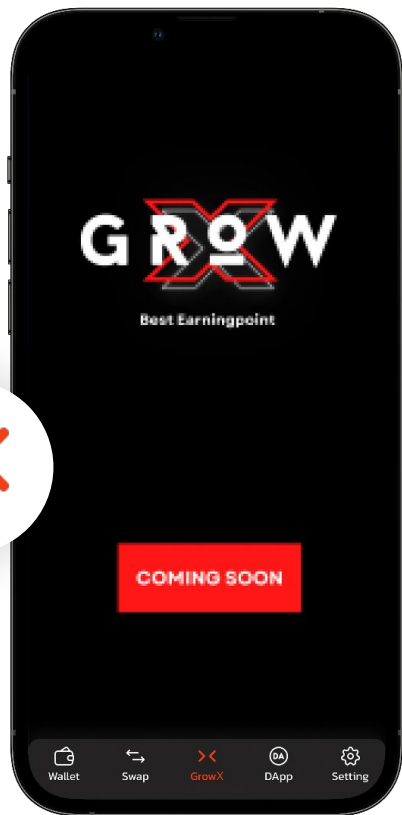
ERC1155

ERC1155 is a novel token standard that aims to take the best from previous standards to create a fungibility-agnostic



ALIGHTPAY GrowX can boost your portfolio.

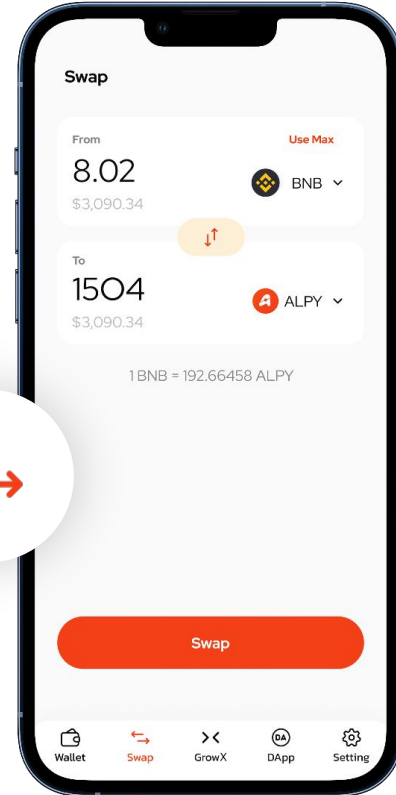
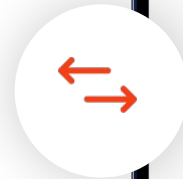
Alight pay GrowX is an aggregator that aggregates all wealth creation programs on the market regardless of Defi. Users can view, search and, select programs with diversified APYs according to their personal risk preferences. Owners of ALPY who stake ALPY and participate in GrowX programs, which are issued by Alightpay officials, will eventually enjoy extra yields with every program.





Swap your cryptos easier than ever .

Alight pay Swap is an automated market making protocol that enables users to swap tokens/coins instantly across different blockchains including but not limited to Ethereum, Bitcoin, and Binance Smart Chain. Pricing will fluctuate based on the market situation. Alightpay swap will integrate with cross-chain bridge, that will allow swap user to transfer tokens across blockchain like KCC , ETH , Polygon & Binance smart chain at lower fees and higher speed transactions.





Roadmap 2021 – 2022

1st Phase

- The conception of the idea
- Design token economics
- Design Go-to-market strategy
- Creation of social Networks

2nd Phase

- OFFICIAL LAUNCH OF THE WEBSITE
- CREATION OF WHITEPAPER
- CREATION OF ROADMAP
- SMARTCONTRACT DEVELOPMENT
- FIRST PRIVATESALE
- COINMARKETCAP LISTING

3rd Phase



- CONTRACT AUDIT
- IDO OF THE TOKEN
- LIST OF THE TOKEN IN DEXs
- BETA RELEASE OF ALIGHTPAY WALLET
- INFLUENCER PARTNERSHIP
- CONDUCT AMA

4th Phase

- ALIGHTPAY WALLET V.1 LAUNCH
- WALLET LAUNCH GIVEAWAY
- LISTING \$ALPY ON TOP TIER EXCHANGES
- EXPANSION OF TEAM
- LARGE SCALE MARKETING !
- ALIGHTPAY ECOSYSTEM EXPANSION
- R & D ON ALIGHTPAY WALLET



Tokenomics

Allocation	Amount (ALPY)	Supply	Locking Schedule
Fundraising	3 000 000	30%	-
Challenge Fund & Strategic Fund	1 800 000	18%	3 months lock up and then released linearly for 12 months.
Marketing Rewards	700 000	7%	100% Unlocked to be distributed through entire project cycle
Team	2 200 000	22%	18 months locked 50%, remaining 50% for 36 months .
Private	900 000	9%	25% at the time of public released & 75% linearly over 24 months period .
Liquidity & Staking Rewards	1 400 000	14%	Liquidity Lockup for 2 year





ALPY TOKEN



Bonuses

ALPY Token holders have the privilege to

- Enjoy special rewards from Alightpay & its partners .
- Join exclusive Campaigns on Alightpay platform .
- Claim special Collectables from Alightpay and its partners.



Staking reward

Alightpay users can stake ALPY to yield extra interests from the Alightpay GrowX programs

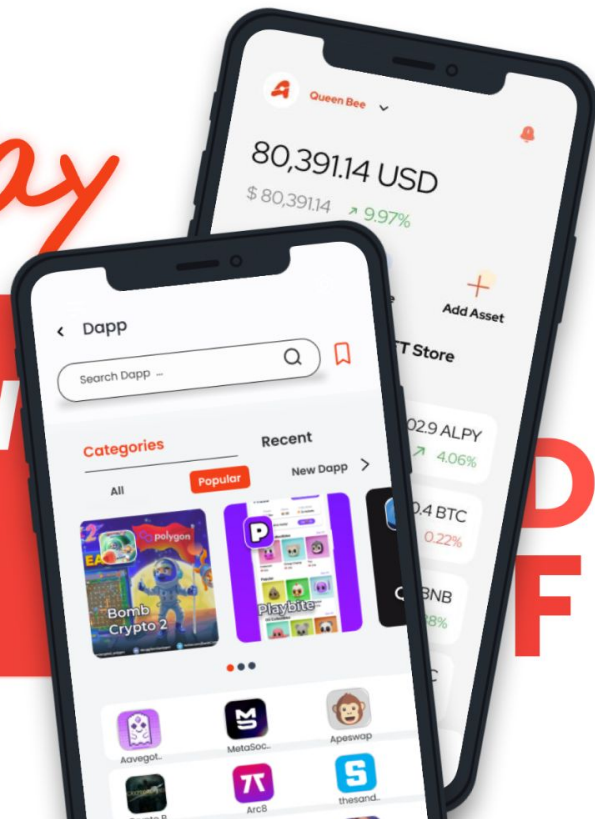


Usecase

- discounts on the swap and trading services within the App
- fees for publishing AD banners within the App
- fees for DApps ranking within the DApp store
- fees for future services such as the collectible marketplace



Next Gen #DEFI WALLET



DE
FI





Alightpay
Next gen DEFI

www.Alightpay.io



Join Our Journey



Team@Alightpay.io

Thank You.