



Tardigrades Finance White Paper

EXECUTIVE SUMMARY

The payment sector has always been deemed to be one of the most vital sectors for the economy to be able to function. Although there are various digital payment options, users still have to face hefty fees, security vulnerabilities, hacking of their assets, and third-party dependency. Cryptocurrencies were meant to replace the traditional financial system through the introduction of decentralization; however, when it comes to real-life usage consumers regularly face the same problems: their usability, complex transactions, and difficulties with conversion of the cryptocurrencies they hold into a fiat currency. Accepting, verifying, and processing cryptocurrency payments is still rocket science for many consumers.

Tardigrades Finance aims to resolve such issues and serve as the bridge between the cryptocurrency world and the real world. The goal is to satisfy consumer demands by providing them with a state-of-the-art payment processing token without compromising security, efficiency, or cost effectiveness.

Powered by a Binance Smart Chain Network, the native Token of TRDG ecosystem, i.e., \$TRDG Token serves as the next generation payment token that combines all aspects of a modern-age payment processing with added features such as: peer to peer exchange, storage of value, blockchain based security, decentralised ownership, proof of staking based consensus, a deflationary approach towards supply, and the provision of lucrative staking rewards.

INTRODUCTION

Tardigrades Finance, hereafter referred to as TRDG, is a modern-age blockchain project that aims to resolve problems associated with traditional payment processing by providing a decentralized crypto token i.e., \$TRDG, and providing Instant payment processing in a seamless, cost-effective, and efficient manner. Deployed on Binance Smart Chain Network, the \$TRDG Token will work as a multi-feature payment token that allows users to transact in a seamless, risk-free, and cost-effective way. It will create a new ecosystem where all of the problems associated with traditional payment processing are addressed profoundly. The user doesn't have to rely on central authorities whose actions may result in a system collapse.



VISION

Tardigrades Finance believes the underlying factor which will continue to define blockchain and defi products is the ability to give people and businesses more power and control over their finances. This is the driving force behind the creation of \$TRDG Token. We will provide a payment currency to the people where they can freely utilize their crypto assets in a fully secure, fast, and affordable online environment while providing them with lucrative earnings in the form of staking rewards in a seamless, risk-free environment.

BACKGROUND

The financial industry is evolving. Blockchain and defi technology have been and continues to revolutionize the way people interact with money and finance. The introduction of Bitcoin, the first-ever cryptocurrency by Satoshi Nakamoto in 2009, enabled people worldwide to transfer money, trade, and pay for shopping around the globe within a decentralized, peer-to-peer network. As per [coinmarketcap.com](https://www.coinmarketcap.com), cryptocurrency has become a 1.8 trillion dollar industry; however, despite the phenomenal growth of this market the dependence on third parties to undertake day-today financial-related activities continues to grow. The section below describes some of the major issues that are faced by consumers today.

PROBLEMS

PAYMENT PROCESSING IS SLOW

Traditional payment processing is slow. Despite all of the technological revolution in the digital sphere, it can still take days for a bank or a payment processor to complete a simple transaction. These payment delays cause unnecessary stress and frustrations while you wait for your fiat to reach your account.

SPENDING ISSUES WITH DIGITAL ASSETS

Despite Digital Assets being on the rise, they still lag when it comes to mass adoption and real world utility. In similar words, it is still a bit harder for its holders to find a place where they can spend their digital assets.

NO AUTHORITY REMAINS WITH COMMUNITY

Traditional centralized payment companies and digital assets don't grant any decision making capabilities to their user base or their community. This lack of communal agency results in simple centralization of authority with the company's founding team.



SECURITY ISSUES

Because of centralization there are multiple security issues associated with traditional payment processors and their digital assets, this makes them prone to hacking attacks and viruses which may result in investors and holders losing significant revenue in the case of a successful attack.

EXPENSIVE MICRO PAYMENTS

For micropayments such as tipping, the transactional fee charged by banks and payment processors is often higher than the amount being paid.

EXPENSIVE PLUGINS

Plugins provided for micro, small, and medium scale businesses are often expensive and as a result these startups are not able to afford them for long.

MONTHLY FEE, CARD LIMITS AND ACCOUNT MINIMUM AMOUNT LIMITS

Traditional banks and payment processors charge a user with a specific fee on monthly or a yearly basis; moreover, there are restrictions when it comes to debit/credit transactions and an account holder is required to maintain a minimum balance.

TIME TAKING KYC AND AML

Know Your Customer (KYC) and Anti Money Laundering (AML) are two important onboarding steps required under the Security Exchange Commission (SEC) and with financial regulators around the world. The pain point arises when these processes take weeks to complete (even when a user has submitted all of his/her credentials and required documents).

LACK OF TRANSPARENCY FOR THE INVESTOR

Traditionally an investor is barred from participating in the decision making process and doesn't have any input on important matters within the company like how and where funds are being allocated.

CONCLUSION

To eradicate these pain points and lift people out of the frustrations associated with the unfairness, inefficiency and disappointment caused by a lack of change in the current banking system, our forward thinking traders and brokers have found a solution in the shape of \$TRDG that will disintermediate and commoditize today's status quo.



\$TRDG SOLUTIONS

INSTANT PAYMENTS

\$TRDG Payments are instant, making it a fantastic alternative to fiat by eliminating unnecessarily long waiting times. All payments are executed and recorded on a transparent blockchain instantly so that users don't have to wait for hours until their crypto assets are received.

STATE OF THE ART PLUGINS

In order to enable startups, micro, small, and medium sized businesses to accept \$TRDG, we provide dedicated plugins that can be easily integrated into the websites of such businesses. This will enable website users to spend, receive, and tip \$TRDG Token easily - without any of the technical difficulties commonly associated with other cryptocurrencies.

COMMUNITY VOTING FEATURE

The community will be heard. The community will decide what we develop on the platform. In order to do so, each holder of the \$TRDG Token (as well as the merchants) will be able to vote through a percentage based, intelligent voting system embedded within the \$TRDG ecosystem on ideas proposed by us. \$TRDG will always add or remove services, markets, and initiatives as per the consensus of the community. We want to return power to the people and a decentralized platform will help us do so.

SOPHISTICATED TECHNOLOGY

\$TRDG is based on a sophisticated BINANCE SMART CHAIN (BSC) Network that works as a combination of proof of stake (PoS) and proof of working (PoW) Hybrid. This way, while at one end our users can enjoy staking benefits, they will also be able to earn returns on investment by securing the network through Proof of work.

DECENTRALIZATION

\$TRDG runs on a completely decentralized platform where the entirety of control lies with its users. Through the deployment of the platform on blockchain, central authority isn't held by anyone - not even the founding body or management team - and ultimate control is given to the community. Furthermore, blockchain technology ensures that the platform remains immutable (even by data uploaders) because it is nearly impossible to hack, alter or corrupt data on the blockchain.



SAFE AND SECURE PAYMENT PROCESSING

Our goal is to create a safe and trustworthy environment for the community to send, receive or transact their \$TRDG Tokens. Our decentralized blockchain ensures that no central authority has editing or manipulating access to our network and thus all transactions are executed in a safe and secure way.

LOWER OPERATIONAL AND TRANSACTIONAL COSTS

\$TRDG will significantly lower the service fees charged by payment processors. In the current market, cross border payment processing takes up to 5%-8% of the total payment amount. Furthermore, the buyers have to wait for days or sometimes weeks for payments to be processed. As a businessperson, this is not sustainable because it slows business operations to a crawl. We aim not only to lower costs but to provide a seamless and transparent payment process.

MERCHANTS GET A WIDER CLIENT BASE

By accepting cryptocurrencies as means of payment, merchants will be able to attract entirely new demographics of customers. Cryptocurrencies know no borders or limitations! This will enable businesses to expand their operations into new markets and to offer revolutionary goods and services.

LUCRATIVE STAKING REWARDS

Those taking part in the initial phases of the project will have an opportunity to fund something with real value, beyond mere speculation. Apart from being tradable on the \$TRDG crypto exchange, the \$TRDG Token will be used to lower the fees of virtually all \$TRDG services as well as to grant access to exclusive staking benefits (conditional). To gain access to these benefits, the customer needs to transfer the \$TRDG Token to \$TRDG, resulting in a smaller supply on the market. Holders of the \$TRDG Token will, therefore, see a gradual appreciation in value with time.

SEAMLESS KYC AND AML

The \$TRDG Platform will develop an Artificially Intelligent KYC and AML software which automatically confirms and executes thousands of applications within minutes. As a result, we will ensure that the \$TRDG Platform remains compliant to international regulations while enabling the timely processing of user applications.



TRANSPARENCY PROVIDED

All transactional activities are recorded on the \$TRDG blockchain and are available for public review any time through \$TRDG Blockchain explorer. Not even a single transaction can be altered, deleted or manipulated and the entire record remains immutable, forever.

TRUSTLESS PLATFORM/MIDDLE MAN ELIMINATED

By implementing smart contract based technology, mutually set agreements between users and merchants would be recorded in a decentralized blockchain that can never be altered or corrupted.

\$TRDG TOKEN

\$TRDG is a decentralized virtual currency based on the BINANCE SMART CHAIN (BSC) Network. It serves as a robust, multi-featured digital asset token based on a combination of proof of stake and proof of work consensus algorithm. It has significant potential in hand for its holders and community. \$TRDG performs a manifold of functions but perhaps the number one benefit it provides is as a utility within a payment processing platform that significantly reduces the conventional banking and transactional overheads while simultaneously eliminating the timeline inefficiencies and security issues that factually plague classical banking. The Token, backed by its community, would be used for daily transactional activities happening within the \$TRDG financial ecosystem. It will serve as a store and exchange value between users in an efficient environment at reduced costs.

SECURITY

\$TRDG Token is based on the latest innovative contract technology of the ethereum blockchain making it one of the most secure cryptocurrencies. It allows a peer-to-peer mode of payment, so you won't have to worry about a third party getting any information or your data. All of your data is encrypted and your digital assets are reserved in a wallet that only you can access.

DECENTRALIZED BLOCKCHAIN

\$TRDG Token blockchain is capable of handling any amount of transactional volume all of the time without the chance of the network going down or suffering sluggishness. Unlike traditional payment methods, there is not a single point of failure and all transactional activities are open and transparent to the whole community. In three words, \$TRDG is reliable, transparent, and secure.



PRIVACY

With \$TRDG Token, users can enjoy the advantages of using a public blockchain while still being sure that their private information is protected.

DEDICATED WALLET

\$TRDG Token is supported by its dedicated encryption-enabled \$TRDG wallet. The encrypted technology of these wallet would allow you to secure your \$TRDG Tokens so that you can view transactions, send or receive your coins, and check your account balance anytime.

LOWEST FEES

\$TRDG Token will offer significantly lower fees than any other major online payment system or bank enabling users to send, receive, or perform any crypto transaction at minimal costs.

PORTABLE

It is unadvisable to carry large amounts of any current major currency. Cash amounting to millions is obviously risky to carry for several reasons which is why Cryptocurrency investors prefer it to its physical counterpart. With \$TRDG Token, you can easily carry millions of dollars with only a few megabytes of memory.

TAX & REWARDS

Tax is 5%. Half of that is burned and the other half is sent back and shared between all holders. The rewards for \$TRDG are set at 2.5%. This allows holders to earn more units at each transaction made. The main advantage when compared to other coins is that \$TRDG allows you to do so without having to stake. Rewards are fixed and shared between holders at each transaction made: sell, buy, or trade.

MARKETING STRATEGIES

USE COMMUNITY TO NURTURE CURRENCY

To make \$TRDG more and more marketable, the first step we follow is to find a community and build a platform around them rather than building a currency and expecting everyone to show up. This is why the \$TRDG Token has been launched on several trading exchanges. We focused on making \$TRDG sensitive to the needs of the community while keeping it relevant to their cultural heritage and background. Having already been listed across some of the leading crypto exchanges (with no indication of stopping here), our community is ever



increasing. Being community driven, we want our investors to be excited and to feel good about joining the \$TRDG family.

WORD OF MOUTH MARKETING

Word of Mouth happens when you are notified about a product or service by someone that you trust. Having already been listed across some of the leading crypto exchanges our community is ever increasing and, as they say, “Word of a Mouth is the best marketing”. The number of holders and merchants is growing immensely because our investors trust us and they spread the word about the opportunity that \$TRDG provides. We also intend to conduct seminars, use TV Campaigns, Forums, Blogs and our social media platform to further enhance and gain the trust of our valuable investors.

CRYPTO EXPOS

To spread our message to potential investors, we create awareness campaigns throughout the globe and always participate in Crypto expos. We sponsor mega events and our highly professional marketing team actively participates in these Expos ensuring maximum conversion of \$TRDG Tokens.

MERCHANDISER PARTNERSHIPS

We continue to partner with key merchandisers around the Globe to create mutually beneficial channels and aid in the acceptance of the coin.

CELEBRITY ENDORSEMENTS

In order to ensure maximum outreach to the public, we conduct events and advertisements where our \$TRDG Token is endorsed by famous celebrities from the music and film industry.

INTENSE DEEP CODING AND EDUCATING PEOPLE OF THE RISKS

Research suggest that some of the cryptocurrencies didn't last very long because they included a novel feature set which would gain short-term speculative hype but in the long term the project would fail due to lack of follow-through. Our approach in this regard is completely different. Our highly experience team of developers have ensured that the \$TRDG Token is here to stay for the long haul (tardigrades survive). We take care of the development end through bug fixing to ensure that the promise made at launch is honored.

Why is education a part of our marketing strategy? Because we want every investor and buyer to be an informed consumer. This is an ethical bar which we have set for ourselves because we believe that if our coin is going to be transparent, we should too. We consider it a duty to



educate people of the risks and then give them the tools that they need to secure their wealth. An educated consumer will always make the right decision for themselves and we want to be a part of that decision making process without having authority over it.

GETTING MINERS ONBOARD

We tend to raise awareness about \$TRDG Token among people of all walks of life and gain value in the eyes of its miners and users. We believe in building trust and maintaining that trust, expressing our vision and intentions to miners and getting them on board with the opportunity ahead. Having already offered one million \$TRDG Tokens, we have developed a group of loyal miners committed to the cause who will process our payments even during slumps in price because they believe in the eventual outcome.