

Whitepaper



# Hey Bitcoin

## The future of portfolio investment

Unprecedented system that analyses traders performance and compiles them in an individual portfolio according to a level of profitability and risk ratio set by you.

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# Presentation sheet

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Trading in individual markets is complicated and it can take years of hard work to build the experience which results in a successful career. But investors want to grow their assets here and now. Copy or mirror trading solves the problem in part but makes it harder to separate the true professionals from newbie traders, and raises security and responsibility concerns. In short, it's as hard to define traders' existent and potential performance as it is to trade yourself.

Hey Bitcoin is the solution. Based on the performance analysis of millions of traders around the world, it picks the most suitable and consistent traders and automatically creates an investment portfolio that fits every single private investor.

All the investor needs to do is select profit and risk levels. This done, the portfolio will be automatically created and the investor will start receiving benefits immediately.

Each trader's performance and results will be tracked, recorded and stored in blockchain and therefore it will be impossible to falsify, modify or delete them to mislead investors. Investors will receive a 100% guarantee that traders' performance data is genuine

The investor thus becomes independent from all the intermediaries that devour his profits by charging commissions - no investment funds or companies are a part of this process anymore.

# Introduction

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Since the beginning of human history trading has been a universal way of exchanging goods and services. In many ways trading made us who we are now - it's an essential part of our lives.

Every day billions of transactions take place around the world - we buy food, talk on the phone, get paid for our jobs. And yet at the same time we invest. We pay for our kids' schools, buy houses, all with the purpose of investing in our future and the future of our families.

Even though you might not notice it in your daily routine, the fact is clear: modern life is impossible without trading and investing.

Now the time has come to take trading to the next level. With Hey Bitcoin's unique innovative blockchain technology trading and investing are never going to be the same again.

With the Hey Bitcoin ICO you get an opportunity to be there at the beginning of this revolutionary blockchain-based decentralised portfolio investment technology and take advantage of profits from the initial offering.

## What is the problem we are solving?

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### From individual traders to social trading

Ever since the first stock exchanges appeared, it was all about trading. Regardless of the markets or trading instruments, it used to take years of learning to become a professional trader.

As traders accumulated knowledge it was quite difficult for investors, the other party involved in trading, to get in touch with professional traders around the world. Putting it simply, the demand exceeded the supply.

Investment funds and other types of companies hunted brilliant traders to employ them, and offered relatively low returns for investors while gaining billions within their boiler rooms.

Lack of transparency brought a lot of them to crisis. Apart from the obvious investment risks, investors now had to deal with fear of failure.

As a result, the market found a solution and it was social trading, sometimes also referred to as mirror trading. It created an opportunity to follow or copy someone else's trades without having to spend years learning how to trade in various markets. A number of successful social trading platforms appeared, and investors could choose for themselves who to follow, basing their decision on the trader's performance and results.

Unfortunately, as we all know, past performance does not guarantee future results. Another painful question immediately arose: how to distinguish an honest, skilled trader to follow from a one-hit wonder or pure luck? Bearing in mind that hard-earned money was quite often at stake, a wrong decision could result in a partial or full capital loss.

## The solution

With the introduction of blockchain technology Hey Bitcoin found a solution. It uses a sophisticated yet transparent algorithm to analyse a trader's performance and then automatically creates a portfolio of different traders around the globe for the investor.

From then on, all the investor has to do is to decide on the profitability and risk levels he or she is ready to accept. Based on the profitability/risk ratio, Hey Bitcoin will automatically pick the best and the most suitable traders and create an investment portfolio. After that the investor will start gaining profit immediately and automatically.

Hey Bitcoin does not depend on which markets, exchanges or even brokers the trader works with, it is absolutely independent and transparent for all participants.

# Key benefits

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## Blockchain

- Fast blockchain transactions
- Transactions are transparent due to technologies used

## Profitable

- An automatically generated portfolio from most profitable traders around the world
- No fees for either trader and investor

## Decentralised system

- Numerous resources for portfolio compilation: Any profitable trader around the globe can be followed regardless of the platform they trade on
- Vast pool of liquidity providers for better pricing
- The contract is non-binding so an investor can withdraw from using Hey Bitcoin at anytime

## HYBN Coin

- Unique deposit asset and internal system currency
- Coin rate grows with higher demand of the system's functionality

# What makes Hey Bitcoin a win-win

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Hey Bitcoin reinvents portfolio investment in a way that is a 100% beneficial for all market participants. Every party involved receives significant profits from using Hey Bitcoin.

## Investor benefits

- AI-generated portfolio
- Ease of use and setup
- Investor profits from token value growth
- Automatic payouts
- No-binding contract (no fixed investment terms, funds can be withdrawn at anytime)
- Transparency and security

## Trader benefits

- Immense choice of markets platforms and exchanges to trade with
- Regular trading with significant additional incentives paid to the trader
- Trader rewards paid out automatically in realtime
- No middlemen involved

## LP/Broker/Exchange benefits

- Significant increase in trading volumes
- Significant increase in capital investment
- Media coverage when integrating with Hey Bitcoin

# How will an investor benefit from Hey Bitcoin?

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Investors always seek opportunities to have their assets grow with as little risk as possible. Hey Bitcoin offers a revolutionary portfolio investment model to achieve that.

Let's look into an example:

An investor from Hong Kong named James has 1million USD in hard-earned capital that he is willing to invest. James is thinking about buying a new house for his family, but the real estate prices are a bit high, so he wants to postpone the purchase for a couple of years.

As James starts seeking opportunities to invest he will be immediately set upon by numerous funds or companies promising high interest rates and returns on his investment.

Yet James doesn't know who to trust his funds to. Everybody is showing performance charts, and a lot of data being presented to James, but he is experienced enough to know that none of that can actually guarantee him anything.

Eventually James ends up surrounded by flashy brochures and his phone keeps exploding with calls from sales managers, but he's still nowhere even close to meeting his actual need- that is, growing his capital.

With Hey Bitcoin, James joins the innovative portfolio investment model with just a few clicks. After that, he selects the profit/risk level he is willing to take. Let's say he is fine with a slightly conservative strategy of 10% profitability and 5% maximum risk.

Hey Bitcoin automatically selects a number of traders with the most suitable trading pattern and skills matching James's requirements. This investment portfolio will now work for James.



James purchases HYBN Coin worth his investment amount via our innovative platform, in no time at all. This done, James starts receiving regular payouts from his portfolio investment.

The benefits James receives are not subject to any commissions or fees. Since there is no middlemen between James and traders in his portfolio, both parties benefit by not paying any extras or transactional costs.

As time goes by, more and more people in the world start using Hey Bitcoin as their unique investment option. The HYBN Coin James bought grows in value, increasing James's wealth. When James feels it's the right time, he cashes his funds out at no cost and buys the house he always dreamt about.

## How will a trader benefit from Hey Bitcoin?

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After reaching a certain level of expertise traders are willing to sell their trading skills in the market. They either seek corporate employment or join one of numerous exchanges or brokers. Generally speaking, capital requirements define the trader's income. The more funds and volume they trade, the more profit they make.

Hey Bitcoin provides a unique solution for traders. Let's look at another example:

A trader named William from the UK is a skilled stock trader who is currently unemployed due to the economic turbulence of recent years. While being a strong and consistent trader, he can't afford to trade big volumes and amounts.

William used to be a member of several social trading platforms, and showed quite spectacular results, but always faced problems growing his follower database.

On top of that, every exchange or brokerage would charge him and his clients for each transaction. After all hidden fees and commissions applied there was not much left for him to take. Still, William has bills to pay and a family to feed. He is seeking employment or another stable income source. Given his qualifications as a stock market trader he definitely deserves one.

With Hey Bitcoin William can benefit from his professional trading by receiving rewards. He can trade within whatever technical environment, exchange or brokerage he is comfortable with. William can integrate his trading account via FIX, MT4/5 or another protocol, in seconds.

After that, his trading performance and results will immediately become visible to thousands of investors worldwide. Hey Bitcoin AI analyses William's trading style, strategy and patterns and assigns William's account to the portfolios of appropriate investors. As the number of investors that follow William grows, William will get more and more monetary incentives from Hey Bitcoin. The more William trades

- the more money he gets.

With much more capital at hand, William is now capable of trading much higher volumes and generating more profit. Alternatively, William is always free to cash out his Hey Bitcoin rewards.

William has finally found a stable income source, and as more investors follow him, he earns more day by day.

# Initial Coin Offering

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## HYBN Coin



Market Cap :  
11,55,500,000 HYBN

Total supply:  
2,311,000,000 HYBN

Technology:  
Ethereum ERC-20

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Hey Bitcoin (HYBN) coin will be the operating Hey Bitcoin currency that you will invest in your trades

## Token Allocation

ICO  
50 % – 11,55,500,000 HYBN

Reserve Fund  
10 % – 231,100,000 HYBN

Bounty  
15 % – 346,650,000 HYBN

Team & advisors  
10% – 231,100,000 HYBN

Marketing and Bounty  
15 % – 346,650,000 HYBN





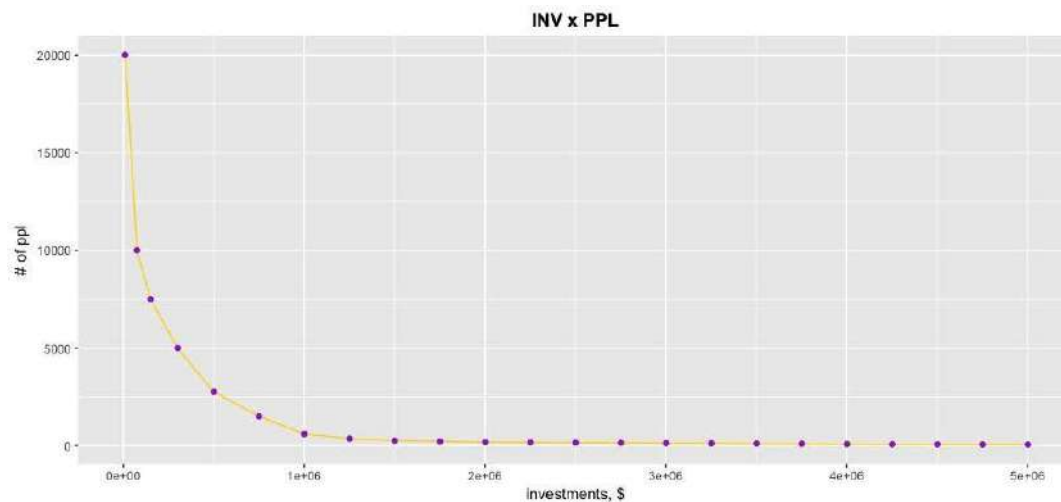
## What is your benefit from the Hey Bitcoin ICO

Here are the key points that make this ICO beneficial for prospective cryptoinvestors:

- Hey Bitcoin will use HYBN coin as an internal payments engine. With the growth of Hey Bitcoin popularity, the demand for HYBN Coin will rise, pushing its price higher and higher
- Our statistical research shows that once Hey Bitcoin attracts only 50,000 active investors the HYBN coin price will exceed 100 USD in value making it over a thousand times more expensive than to start with

Joining the Hey Bitcoin ICO right now is your unique chance to obtain an asset that will grow rapidly, at its lowest cost ever.

We expect to attract at least 50,000 investors to Hey Bitcoin. Obviously, the investment amount will vary from small investments of about 10,000 USD to several millions. Our regional managers are negotiating some quite significant investments from around the world, and from that we can see that people are showing interest in our portfolio investment offer. The expected distribution of the investment amounts will look like this:



Therefore, the expected investment amount is 10.7bn USD. The amount in question logically will be spread across the total of 64,000,000 HYBN Coin issued.

Due to the nature of the market, we'll also take into consideration that out of the 64 million HYBN Coin, a certain percentage will be purchased by cryptocurrency speculators, not intending to create portfolios, and a certain percentage will go to the team. We'll also consider the risk that not all the HYBN Coin will be sold during the ICO and some may be burnt (up to 15% as stated in the risk projections prepared by our risk/financial team).

With this in mind we expect about 53,000,000 HYBN Coin to be in the actual turnover. With 10.7bn USD in capital (investments made by Hey Bitcoin investors) the HYBN Coin price will be 201 USD.

It's also widely known that the actual price of a cryptocurrency is defined largely by the market (which in turn is affected by demand, rumours, so-called hype, speculations, etc). This means that we could very likely see the 100 USD benchmark reached much before the projected investment capital is introduced.

## Technical implementation

Hey Bitcoin is a decentralised blockchain-based portfolio investment platform that operates using smart contracts.

## Smart contracts and blockchain

We built Hey Bitcoin around blockchain and smart contracts working in the Ethereum environment. The following functionality is to be implemented using this technology:

- New trader joining and account integration
- New investor signup
- Investment portfolio design
- Profit distribution
- Operations in the market (i.e. trading)
- Integration with exchanges, liquidity providers and brokerages

Due to implementing smart contracts we have an automated and transparent investment platform and profit distribution model. Blockchain technology ensures that all the data is fully transparent, can't be falsified and protected from leaks or unauthorised third party access.

## Scalability and transaction costs

Hey Bitcoin will utilise Ethereum with off-chain Raiden Network implementation to guarantee stability and scalability of the entire network as well as rapid (within a sub-second) and flawless transactions.

As stated on their official page:

“The Raiden Network is an off-chain scaling solution, enabling near-instant, low-fee and scalable payments. Its complementary to the Ethereum blockchain and works with any ERC20 compatible token.”

### The Raiden Network advantages:

- Scales linearly with the number of participants
- Works with any token that follows Ethereum's standardized token API (ERC20)
- Transfers can be confirmed within a subsecond
- Individual transfers don't show up in the global shared ledger
- Transfer fees can be orders of magnitude lower than on the blockchain
- Low transaction fees allow to efficiently transfer tiny values

Hey Bitcoin will send a query to Raiden Network, where it will be converted into a valid transaction and sent back to the recipient.

The Raiden Network will remain the underlying blockchain fabric for Hey Bitcoin during the development stage. However, we are constantly monitoring the market for new ventures and remain open to implementing a different solution, in case it proves to be more efficient. Both Ethereum and Raiden are working on speeding up transactions and lowering costs, so Hey Bitcoin will be sure to implement the best solution available.

### Functionality – how it works

Hey Bitcoin will consist of the following essential building blocks:

#### Client apps

Mobile apps and browser-based versions of the Hey Bitcoin investment platform with complete out-of-the-box functionality and easy-to-use intuitive interface design.

#### Data storage and integration

A highly scalable environment will be built on standard web technologies and decentralised distributed IPFS/SWARM and BigchainDB/IPDB technologies. It will include the following parts:

- Trader and investor apps/platform functionality
- AI algorithm for individual investment portfolio design
- Integration with exchanges, cryptoexchanges, FIX API, MT4/5, and other platforms
- API for liquidity providers integration

## Blockchain

Hey Bitcoin uses blockchain Ethereum smart contract-based technology to store data related to traders, investors, trading operations, investment portfolios, profit distribution, balances, and financial transactions.

## Security

After thoroughly studying the world's most up-to-date security technologies, the Hey Bitcoin team came up with a unique customer data security solution that integrates the most reliable technologies available at the moment:

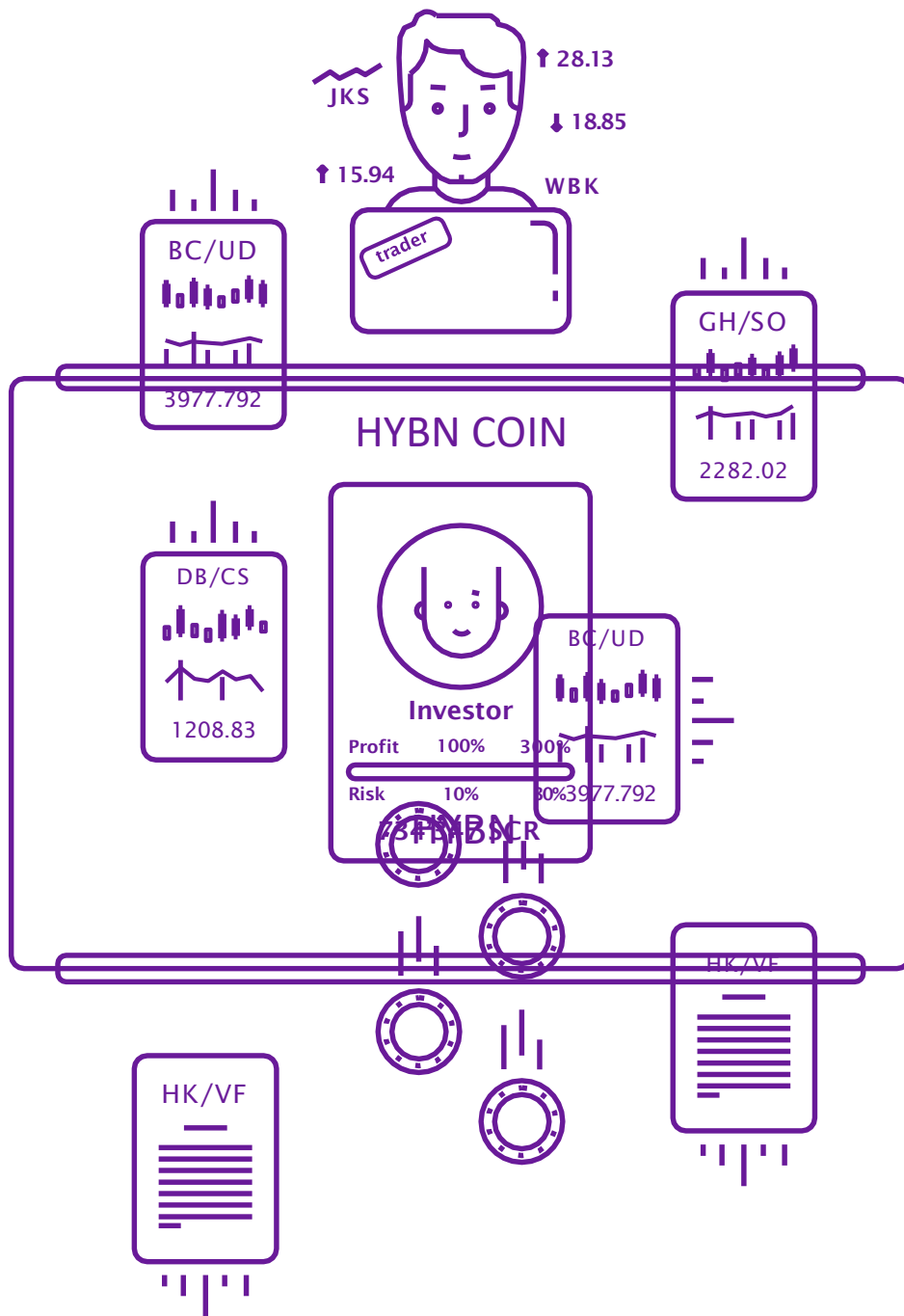
- Face recognition
- Biometric verification
- Default two-factor verification
- Decentralized transaction history/performance data storage
- AML/KYC procedures compliant with upcoming MiFID II standards
- 2048-bit signatures with 256 bit encryption
- Upcoming PCI DSS Level 1 certification

Knowing that security is the essential part of any financial service, our team keeps researching other security technologies to implement within the Hey Bitcoin platform later on.

## Step-by-step

1. An investor would open an account and select suitable options for his portfolio generation.
2. A trader would connect his new or existing trading account to Hey Bitcoin via API.
3. The trader would then carry on trading in their usual manner, while Hey Bitcoin would record the trades, analyse them and suggest inclusion into different investor portfolios depending on trading performance and consistency.
4. At the same time Hey Bitcoin would send exact copies of the trader's orders to the investor's account in one or several liquidity providers from a liquidity pool.
5. Once a trade is closed with positive results, Hey Bitcoin assigns profit to the investor immediately and pays out the trader's reward.



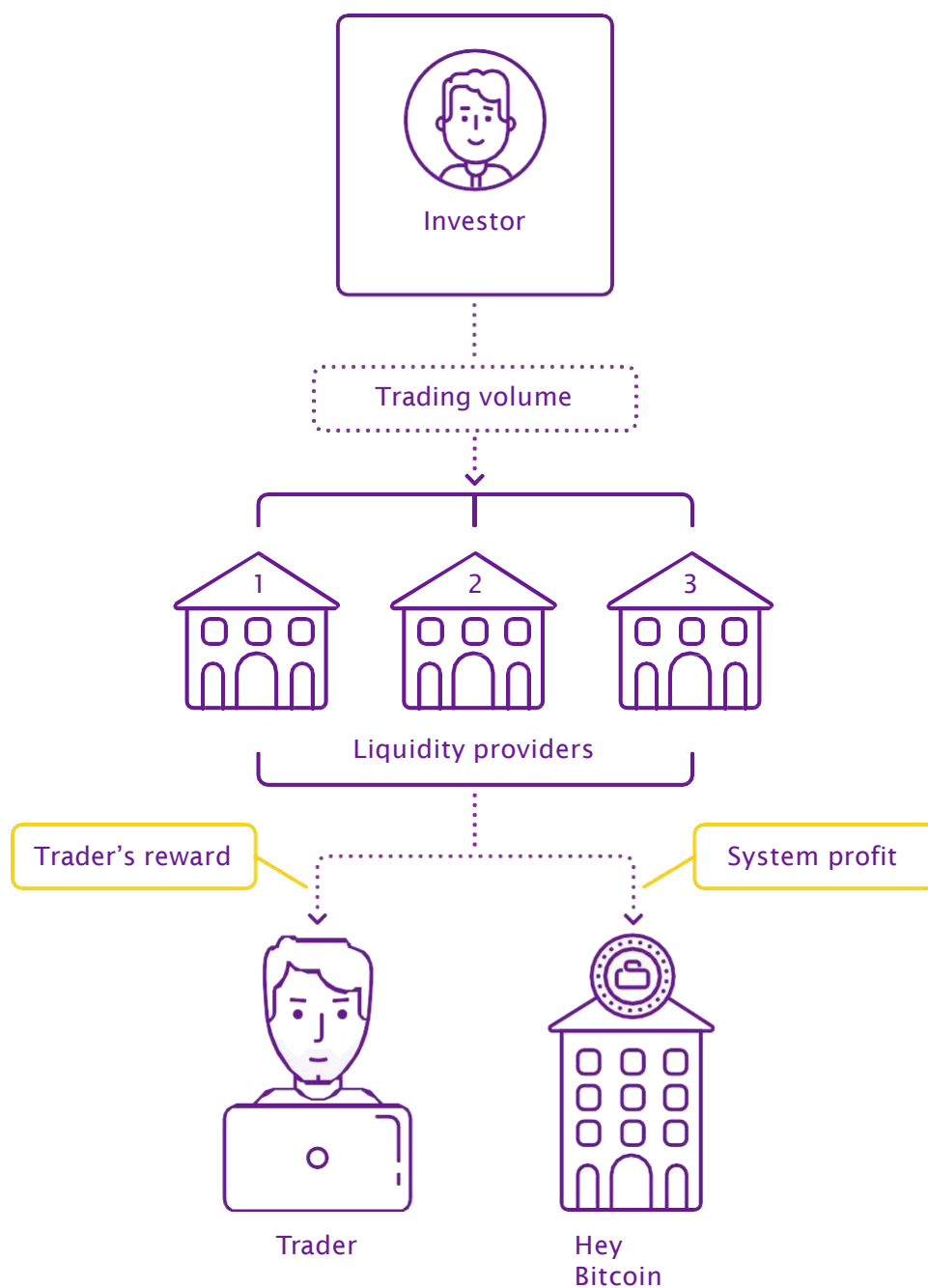


Each of the steps will utilise smart-contracts and blockchain technology. Smart contracts allow Hey Bitcoin to build an automated and open trading environment and portfolio management system. Blockchain technology makes all the data and transactions transparent and protected from any third party interference.

## How do we generate profit?

Liquidity providers pay us commission for traded volume coming from the Hey Bitcoin platform, which is a classic scheme for financial services. We split this payment into the system profit and traders rewards for successful trades.

If you are an investor, there is no fee for creating an account and we don't deduct anything from profitable transactions.



## Our goal

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### Why are we going for ICO?

We have been dreaming of the innovative portfolio investment for a long time, seeing the demand and people's needs. We believe this is the perfect time for a new start with such a state-of-the-art product as Hey Bitcoin. We have the resources, team and skills to make it happen but with additional funding from the ICO we can develop and launch it much faster, allowing more people to benefit from it.

We also want to grant early investors the opportunity to multiply their profit from Hey Bitcoin by taking advantage of HYBN Coin price growth. We seek partners to share our vision on the future of portfolio investment around the world.

## How can you join and participate?

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### Investor

Buy coins, support our mission and profit on a daily basis

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### Trader

Apply for a portfolio review by our AI system

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### Liquidity providers and brokers

Become an early adopter or our liquidity partner

## FAQ

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The documentation does not say anything about the lock-up period for the team. Is there no lock-up period?

There won't be any lock-up period for the team members.

Does the project have a soft cap? Are the funds returned to investors if the soft cap is not reached?

The project doesn't have a soft cap, because the development and release of the platform will happen regardless of whether the planned amount will be collected or not.

What are you going to spend the money on? What is the time-frame?

First of all, the contribution will be used in recruitment of more specialists to join the development team. The funds will also be allocated on the integration of the platform and marketing in order to attract participants.

Which assets will be available: stocks, bonds, currency pairs, CFD, derivatives, cryptocurrencies?

All of the above.

Where will the assets of your customers be stored? How will their security be ensured?

Everything will be recorded and stored in the blockchain – the most secure system today, that hasn't encountered any fraudulent cases so far.