



**\$TRDG WHITEPAPER**  
**TARDIGRADES FINANCE**

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## 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 decentralisation. However, when it comes to real-life usage, consumers regularly face the same problem: their usability, complicated use, and how can they easily convert 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 consumers' demand 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 and storage of value, blockchain based security, decentralised ownership, proof of staking based consensus, deflationary approach towards supply and 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 these problems associated with traditional payment processing are addressed profoundly. The user doesn't have to rely on central authorities whose action may result in the system collapsing.

## VISION

Tardigrades Finance believes that the underlying factor that 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, which envisions providing a payment currency to the people, where they can freely utilize their crypto assets in a fully secure, fast, and affordable online environment and also providing them with the opportunities in the form of staking rewards to earn lucrative earning in a seamless, risk-free environment.



## BACKGROUND

The financial industry is evolving. Blockchain and defi technology has 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, cryptocurrency has become a 1.8 trillion dollar industry. However, despite the phenomenal growth of this market, even in the world of cryptocurrencies, the dependence on third parties to undertake day-to-day 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 being so much revolution in the digital sphere, it still takes up to days for a bank or a payment processor to complete a simple transaction causing unnecessary delays that may result in unnecessary long waiting times until the fiat arrives in your account.

### **SPENDING ISSUES WITH DIGITAL ASSETS**

Digital Assets despite being so much on the rise still lags when it comes to mass adoption and real life 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 doesn't grant any decision making capabilities to its user base and community, which result in simple centralization of authority with the company's founding team.

### **SECURITY ISSUES**

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

### **EXPENSIVE MICRO PAYMENTS**

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



## **PROBLEMS**

### **EXPENSIVE PLUGINS**

Plugins provided for micro, small and medium scale businesses are often expensive and as a result these startups and small and medium businesses are not able to afford such expensive plugins in the longer run.

### **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 fee. Moreover, there are restrictions when it comes to debit and credit, and also an account holder has 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 Security Exchange Commission (SEC) and financial regulators across the world. The pain point arises when these processes takes up to weeks even when a user have submitted all of his/her credentials and required documents. Lack of transparency for the investor Traditionally, an investor is not only deprived of the decision making process but also doesn't have been given access to important matters of the company and how and where are the funds being utilized.

### **LOWER RETURNS ON LENDING PROVIDERS IS NOMINAL.**

To eradicate such pain points and out of danger towards the banking system for the collapse, unfairness, inefficiency and disappointment caused by a lack of change, 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 which makes it a good alternative to fiat, which means no unnecessary long waiting times until the fiat arrives in your account. All payments are executed and recorded on a transparent blockchain instantly and user don't have to wait for hours while waiting for their crypto assets to be received to their wallet.

### **STATE OF THE ART PLUGINS**

In order to enable startups, micro, small and medium size businesses and merchants, \$TRDG provides dedicated plugins that can be integrated to websites of such businesses. This will enable users of such business sites to spend, receive and tip \$TRDG Token easily—without any technical difficulties.

### **COMMUNITY VOTING FEATURE**

The community is getting "heard". The community will decide what we will develop on the platform. In order to do so, we integrate into our platform an intelligent voting system, where each holder of the \$TRDG Token and the merchants will be able to vote for one or another idea proposed by us in a percentage equivalent. \$TRDG will always add or remove services, markets and services as per the consensus of community. We want to return power to people and a decentralized platform will help us in this.

### **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.



## **\$TRDG SOLUTIONS**

### **DECENTRALIZATION**

A completely decentralized platform where complete control lies with users through deployment of the platform on blockchain. This way no central authority is reserved with anybody—whether the founding body or management team and ultimate control is given to the community. Furthermore, this would ensure that the platform remains immutable, as it is nearly impossible to hack, alter or corrupt data on the blockchain. Data once entered/added cannot be edited, even by the uploader.

### **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 will ensure that no central authority can have 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 fee charged by payment processors. In the current market, cross border payments processing takes up to 5%-8% of the total amount. Furthermore, the buyers have to wait for days, sometimes weeks for payments to be processed. As a businessperson, this is not sustainable because it slows business operations. We aim to not only offer low costs but 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 whole new groups of customers since cryptocurrencies know no borders or other limitations. This will enable them to expand their operations to new markets and offer additional goods and services.



## **\$TRDG SOLUTIONS**

### **LUCRATIVE STAKING REWARDS**

Those taking part in the initial phases of the project will have an opportunity to fund a project 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 and to access 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 would develop and Artificially Intelligent KYC and AML software that automatically confirms and execute thousands of applications within minutes. As a result, we would not only ensure that the TRDG Platform remains complaint to international regulations but also enable timely processing of user applications.

### **TRANSPARENCY PROVIDED**

All transactional activates 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 while at the same time all record remains immutable all of the time.

### **TRUSTLESS PLATFORM/MIDDLE MAN ELIMINATED**

By implementing smart contracts 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 got a significant potential in hand for its holders and community. Being a decentralized crypto asset with simultaneous use functions as a peer-to-peer digital currency, community backing, a utility within a payment processing platform significantly reduces the conventional banking and transactional overheads and timeline inefficiencies well as security issues that factually plague classical banking. The Token would be used for daily transactional activities happening within the \$TRDG financial ecosystem. It would serve as a store and exchange value between users in a secure, efficient manner 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 only you can access.

### **DECENTRALIZED BLOCKCHAIN**

\$TRDG Token blockchain is capable of handling any amount of transactional volume— all the time— without having the chances of the network getting down or showing any sign of sluggishness. Unlike traditional payment methods, there is not a single point of failure and all the transaction activities are open and transparent to the whole community.



## **\$TRDG TOKEN**

### **EASY TRANSACTIONS**

Users can transfer \$TRDG Token to anyone—anywhere in the world— as long as the recipient is connected to the internet.

### **TRANSPARENCY**

Blockchain technology provides open access to information at all times, thereby, ensuring fully transparent process, accurate data records and equal terms for everyone.

### **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 fee than any other major online payment system or bank -- enabling users to send, receive or perform any crypto transaction at minimal costs



## **\$TRDG TOKEN**

### **PORTABLE**

With the current major currencies, it is difficult to carry around large amounts of money. Cash amounting to millions is risky to carry for several reasons, which is why Crypto currency investors prefer it to other currencies. With \$TRDG Token, you can easily carry around a million dollars' worth of \$TRDG Token in a few megabyte of memory.

### **TAX & REWARDS**

Tax is 5%, half of it is being burned and the other half sent back and shared between all holders.

The rewards for \$TRDG are set to 2,5%. This allows holders to earn more units at each transaction made. The main advantage compared to other coins is that \$TRDG allows to do so without having to stake. Rewards are fixed and being shared between holder at each transaction made ; sell, buy, 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. It is therefore that the \$TRDG Token has been launched on several trading exchanges. We focused it to be sensitive to their needs and be relevant to their cultural heritage and background.

With already being 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. We also intend to conduct seminars, use TV Campaigns, Forums, Blogs and use our social media platform to further enhance and get trust of our valuable investors.

### **WORD OF MOUTH MARKETING**

It means when you are notified by someone you trust directly. Having already offered one million \$TRDG Tokens, our investors are committed to the cause and as it says there is no marketing better than the Word of Mouth, we are at a huge advantage because of our already developed network.

### **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.

### **CRYPTO EXPOS**

We also keep on partnering with key merchandisers around the Globe that is beneficial for both of the parties and helps in enhancing acceptability of the Coin.



## **MARKETING STRATEGIES**

### **CELEBRITY ENDORSEMENTS**

For ensuring maximum outreach to the public, we conduct events and advertisements where our \$TRDG Token is endorsed by famous celebrities from 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 they were not able to follow through and the project would fail.

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 longer run. We take care of the development end in terms of bug fixing and ensuring the promise made at launch but consider it a duty to educate people of the risks and give them what they need to secure their wealth.

### **GETTING MINERS ONBOARD**

We tend to raises 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, who have the hardware you need, and getting them on board with the opportunity ahead.

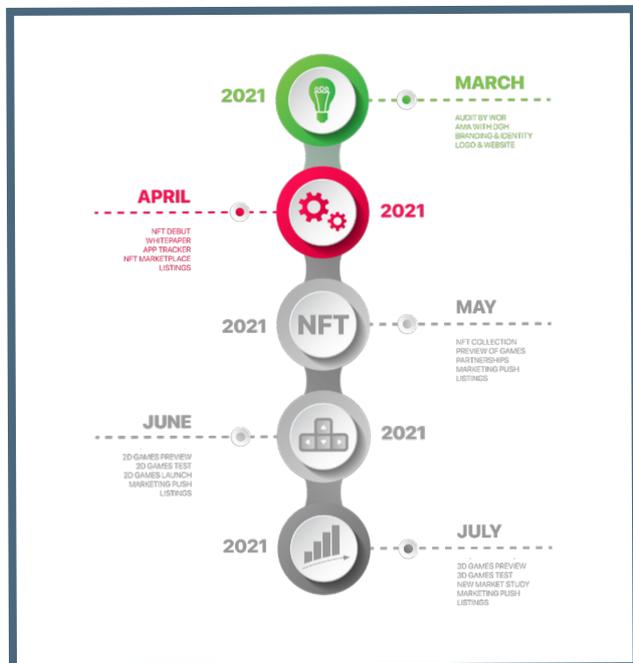
Having already offered one million \$TRDG Tokens, we have developed a group of loyal miners committed to the cause who will process our payments even during slumps in price because they believe in the eventual outcome.



## TOKEN DETAILS

- Token Name: TRDG
- Symbol: \$TRDG
- Contract: 0x92a42db88ed0f02c71d439e55962ca7cab0168b5
- Decimals: 9

## ROADMAP



## LINKS



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