

BillPay Coin (BPC) – Whitepaper

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A Web3 Utility Token for 0% Fee Bill Payments

1. Introduction

BillPay Coin (BPC) is a decentralized payment token built on the Binance Smart Chain (BEP-20). It empowers users to pay credit card bills, EMIs, and utility bills instantly, securely, and with 0% fees. BPC brings real-world utility to Web3 by integrating blockchain rewards with everyday financial transactions.

2. Problem Statement

Despite rapid digital payment adoption in countries like India, users still pay hidden fees for credit card bills and utilities. There is also a lack of incentive in traditional payment gateways. Furthermore, crypto adoption in daily life remains low due to limited use cases.

3. Market Opportunity

- 50+ crore UPI users in India
- 10 crore+ credit card holders
- \$1.5+ trillion global utility payment market
- \$600+ billion global remittance industry

4. Our Solution

BillPay Coin enables users to:

- Pay bills, EMIs, and utilities using BPC
- Earn instant BPC rewards on each transaction
- Stake BPC to unlock premium cashback tiers
- Merchants can accept BPC and offer discounts

5. Vision

To build the world's most trusted Web3 utility payment network — enabling global, fee-less, and instant payments through blockchain.

6. Mission

To eliminate unnecessary processing charges and delays in bill payments by merging real-world utility with blockchain transparency. We empower users to pay from any card to any card with 0% fees – securely and globally.

7. Token Details

Name: BillPay Coin

Symbol: BPC

Blockchain: Binance Smart Chain (BEP-20)

Total Supply: 100,000,000 BPC

Decimals: 18

Contract: 0xc790d30F8A19Db4dB2f64a98f8FA03E88820bbd2

Burnable: Yes | Mintable: No | Ownable: Yes | Fee: 0%

8. Use Cases

- Pay electricity, water, gas, internet, EMI bills
- Mobile & DTH recharge
- Credit card bill payments (launch phase)
- Cross-border remittances (future phase)
- Merchant POS payments
- Loyalty rewards + token staking

9. Tokenomics

Public Airdrop – 10%

Community Growth – 15%

Liquidity Pool – 20%

Partnerships – 10%

Development Team – 20% (locked)

Reserve Fund – 15%

Marketing – 10%

10. Revenue Model

- Partner platform commissions on successful transactions
- Premium features for merchants (dashboard insights, bulk payments)
- Cashback staking subscription (optional, value-added)
- Cross-border remittance spread (competitive, not fixed fees)
- API-as-a-Service for financial platforms.

11. Airdrop & Presale Plan

Phase 1 Airdrop: Invite-based reward distribution to early supporters.

Presale: A fixed % of tokens will be sold to community members with bonus rewards.

All participants must complete KYC and join Telegram community.

12. Roadmap

Q3 2025 – Token Launch, Community, Whitepaper

Q4 2025 – Website, DApp Alpha, Airdrop Campaign

Q1 2026 – Merchant Integration, Recharge App Beta

Q2 2026 – DEX Listings, Wallet Partners, NFT Rewards

Q3 2026 – Cross-border Payments, DAO Governance

13. Security & Audit

Smart contract is verified on BSCScan. External audit planned before exchange listing to ensure security and compliance.

14. Governance

BillPay Coin will transition to a DAO model by Q3 2026, where token holders vote on major proposals, upgrades, and treasury allocation.

15. Team & Founder

Founded by Nilesh Mishra from Surat, on a mission to bring financial freedom through blockchain.


Team roles: Blockchain Developer, Marketing Manager, Business Lead

16. Legal Disclaimer

This whitepaper is for informational purposes only. Crypto assets are volatile and may carry risk. Always consult a financial advisor before investing.

17. Contact & Links

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