

VoltPay (VLT) — Whitepaper

Final Edition • November 2025

Fast • Secure • Borderless • Multi-Chain



1. Introduction

VoltPay (VLT) is a decentralized digital payment ecosystem built on the Binance Smart Chain (BEP-20) and Ethereum Mainnet (ERC-20). Designed for global adoption, VoltPay enables fast, low-fee, and borderless transactions for individuals and businesses. It bridges the gap between traditional and decentralized finance, offering a transparent, secure, and scalable financial system for the Web3 era.

2. Problem Statement

Traditional payment systems suffer from high fees, long settlement times, lack of financial inclusion, and dependence on intermediaries. VoltPay solves these issues using blockchain technology, ensuring transparency, inclusivity, and near-instant global transfers.

3. Our Solution

VoltPay introduces a fully decentralized, dual-chain architecture operating on Binance Smart Chain and Ethereum. Key features:

- Lightning-fast, low-cost transfers
- Cross-chain interoperability
- On-chain transparency
- Wallet compatibility (MetaMask, Rabby, TrustWallet)
- Merchant integration (VoltGateway)
- Scalability for multi-network expansion via VoltBridge.

VoltPay's vision is to become the global standard for crypto payments.

4. Technology & Architecture

VoltPay operates simultaneously on two networks:

****BNB Smart Chain (BEP-20)****

- Contract: 0x73Bb9eC961AfC372957D4e3Fcaace918f95BBC73
- Total Supply: 100,000,000 VLT
- Compiler: Solidity 0.8.19 (Optimization: 200 runs)

****Ethereum Network (ERC-20)****

- Contract: 0x811697523E2260439e544a520Cc4959ea20B26d2
- Total Supply: 100,000,000 VLT
- Compiler: Solidity 0.8.19 (Optimization: 200 runs)

Both contracts are verified on BscScan and Etherscan. VoltBridge will link both networks to ensure unified liquidity and price stability across chains.

5. Ecosystem Components

1. VoltPay Token (VLT): Native utility for payments, staking, and governance.
2. VoltWallet: Secure wallet for multi-chain storage and transfers.
3. VoltGateway: API layer for merchant integrations.
4. VoltStake: Staking and yield rewards.
5. VoltBridge: Cross-chain bridge between BNB, ETH, and future networks.
6. VoltCard: Virtual & physical debit cards for global payments.

6. Unified Tokenomics

Total Supply: 200,000,000 VLT (100M BEP-20 + 100M ERC-20)

Initial Price: \$0.0076

Combined FDV: \$1,520,000

Each network operates independently yet remains part of one unified ecosystem.

Unified Token Allocation

Category	% (per chain)	VLT (per chain)	Combined Total (VLT)	Description
Public Sale	15%	15,000,000	30,000,000	Community & supporter distribution
Liquidity & Market Making	20%	20,000,000	40,000,000	Liquidity on PancakeSwap & Uniswap
Ecosystem & Rewards	25%	25,000,000	50,000,000	Rewards, cashback & incentives
Staking & Yield	10%	10,000,000	20,000,000	Long-term staking rewards
Team	12%	12,000,000	24,000,000	Founders & core developers
Advisors	3%	3,000,000	6,000,000	Strategic

				advisors
Marketing & Partnerships	10%	10,000,000	20,000,000	Listings & campaigns
Treasury & Reserve	5%	5,000,000	10,000,000	Future integrations & reserve

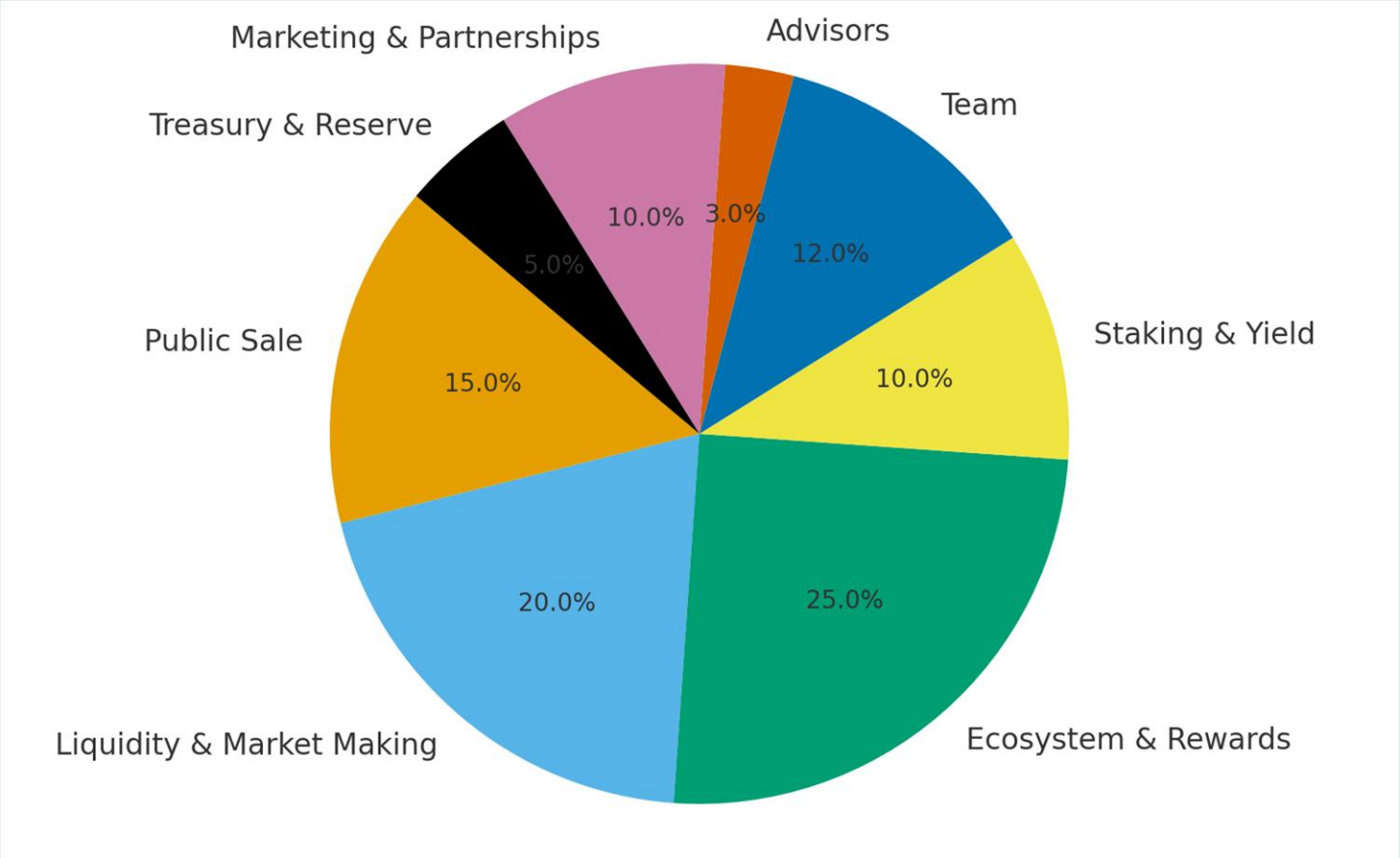


Figure: VoltPay Tokenomics Distribution

7. Vesting & Lockups

VoltPay implements transparent vesting to ensure long-term stability:

- Public Sale: 20% TGE, 80% over 4 months
- Liquidity: 50% TGE, 50% locked 6–12 months
- Ecosystem: 3-month cliff, 36-month linear
- Team: 12-month cliff, 36-month linear
- Advisors: 6-month cliff, 24-month linear
- Marketing: 10% TGE, 90% over 24 months
- Treasury: 24-month lock

8. Transaction Fee (Optional)

For the first 12 months, VoltPay may apply a 3% transaction fee to support liquidity and growth:

- 1% Marketing wallet
- 1% Auto-liquidity
- 1% Treasury reserve

After 12 months, the DAO may vote to reduce it to 0%.

9. Cross-Chain Ecosystem

VoltPay unites BNB and Ethereum advantages: BNB's speed and low fees with Ethereum's liquidity and visibility. Bridged smart contracts ensure seamless asset transfer, unified price tracking, and shared staking pools.

10. Roadmap

Q4 2025 — Website, Token Verification, Liquidity Launch

Q1 2026 — VoltWallet Alpha, VoltStake Beta

Q2 2026 — VoltBridge Launch, CEX Listings

Q3–Q4 2026 — VoltCard Development, Merchant Integrations, Mobile App Launch

Q1 2027 — VoltDAO Mainnet Governance Launch

11. Security & Audits — VoltPay (VLT)

VoltPay smart contracts are planned to undergo independent security audits by leading blockchain audit firms such as CertiK, SolidProof, and HashEx. All final audit reports will be published on the official website (voltpay.org) and in the VoltPay GitHub repository to ensure full transparency.

All VoltPay contracts are being developed in strict accordance with OpenZeppelin's security standards and compiled using Solidity v0.8.19 (Optimization Enabled, 200 runs). Each contract will be verified on BscScan and Etherscan after final testing and auditing to guarantee transparency and authenticity of the source code.

Planned Audit Scope

The planned audit will cover the following areas:

- • Smart contract logic and functionality
- • Ownership and access control
- • Reentrancy and overflow protection
- • Event emissions and gas optimization
- • Compliance with BEP-20 and ERC-20 standards

Multi- Signature Treasury Control

VoltPay's treasury, marketing, and liquidity wallets will be secured via a multi-signature (multi-sig) authentication mechanism. This ensures that no single party can access or transfer project funds unilaterally. All transactions will require approval from multiple trusted team members to maintain collective control and transparency.

Continuous Monitoring & Community Security

VoltPay utilizes automated blockchain security tools such as GoPlus API and TokenSniffer to identify and monitor potential risks in real time. In future phases, the project plans to implement:

- • On-chain Proof-of-Reserve verification
- • A Bug Bounty Program to reward community participation in security testing

These measures reinforce VoltPay's long-term commitment to security, transparency, and decentralized governance through VoltDAO.

12. Market Strategy

Target Segments: Retail users & global merchants.

Go-to-Market: Social media, influencer campaigns, partnerships, and exchange listings.

Long-Term Vision: 1,000,000 users and 10,000 merchants by 2027.

13. Governance (VoltDAO)

VoltDAO enables community-driven governance: one VLT = one vote. Members can propose and vote on staking rewards, token burns, or partnerships. All governance actions are recorded on-chain for transparency.

14. Team

VoltPay is built by a small, passionate startup of blockchain developers, marketers, and fintech enthusiasts.

- Elshad N. — Co-founder & CEO — Vision, strategy, operations.
- Rufat N. — Co-founder & Developer — Smart contracts & integrations.
- Emin N.E. — Blockchain Architect — Infrastructure & scalability.
- Emil N.R. — Marketing Lead — Partnerships & communications.

The VoltPay team works globally, combining innovation and transparency while remaining open to collaboration.

15. Legal Disclaimer

VoltPay (VLT) is a utility token, not an investment. This whitepaper is for informational purposes only. Users should perform due diligence before participating in the ecosystem.

16. Official Links

Website: <https://voltpay.org>

GitHub: <https://github.com/volt-pay>

Email: info@voltpay.org

BNB Smart Chain:

<https://bscscan.com/token/0x73Bb9eC961AfC372957D4e3Fcaace918f95BBC73>

Ethereum: <https://etherscan.io/token/0x811697523E2260439e544a520Cc4959ea20B26d2>

PancakeSwap:

<https://pancakeswap.finance/swap?outputCurrency=0x73Bb9eC961AfC372957D4e3Fcaace918f95BBC73>

Uniswap:

<https://app.uniswap.org/swap?outputCurrency=0x811697523E2260439e544a520Cc4959ea20B26d2>

DexScreener (BNB):

<https://dexscreener.com/bsc/0x73Bb9eC961AfC372957D4e3Fcaace918f95BBC73>

DexScreener (ETH):

<https://dexscreener.com/ethereum/0x811697523E2260439e544a520Cc4959ea20B26d2>

Community:

Twitter: <https://x.com/VoltPayInfo>

Telegram: <https://t.me/VoltPay>

Discord: <https://discord.com/invite/NYcPsXY4jG>