



 **ORPX**

Whitepaper

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EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

Rathepay is a global decentralized network of native token Rathepay Token (RPX), with a platform that has been designed to bridge the gap between Use of digital assets and Fiat. It's designed to increase the adoption of the use of Digital assets by the local populace of the unbanked, which currently totals to about 1.7 billion adults according to World Bank Index report of 2017 <https://globalfindex.worldbank.org/>. RPX allows people to use Digital assets in their day to day life like purchase of airtime, payment of utilities, send money to mobile or Bank and Tap to Pay at different vendor points.

To bridge this gap, Rathepay built a Utility token RPX on Binance Smart Chain and supported it with a well thought out ecosystem that increases the Utility, Value, adoption and continuity of its RPX globally that includes; a Utility Wallet, Payment gateway, Retunda Market Place, Rathex Exchange, SmartKid, Rance Finance, Rathe Community Industrial Zones and NFTs.

With advances in technology, we believe that blockchain-based payments will become an essential tool for the unbanked population. This coupled with the growth of the token economy we anticipate mass adoption across both emerging and developed economies.

The current traditional payment rails worldwide lack the ability to, remove central points of failure, prevent fraud losses and not being all inclusive, yet, widely accepted worldwide due to consumer adoption of the payment instruments such as credit cards or bank transfers.

The current traditional payment infrastructure and the existing blockchain powered payment network do not only lack the technology to eliminate fraud, lower transaction costs, and to enable acceptance of numerous cryptocurrencies with the ability to settle them to traditional fiat but also fail to provide a widespread, easy to integrate and fast settlement of digital assets in the real world.

Though we see effort from some Blockchain based payment systems towards eliminating payments bottlenecks they lack ability to make settlement and mainstream consumer adoption. Many companies that design solutions to these problems either focus on the legacy banking system to initiate seamless cross-border transfers or are limited to centralized cryptocurrency merchant systems with no settlement capabilities.

This has led to high transaction fees and long settlement periods putting significant pressure on individuals and business. These problems can be mitigated using RPX a Binance Smart Chain token powered by the Utility wallet to lower transaction costs and offer near-instantaneous settlements by providing an easy solution for users and their customers to accept and make payments in the form of digital assets. Rathipay is building a platform that enables cross-chain interoperability of multiple Blockchains to ensure our payment systems can accept fraud free instruments while maintain a secure, scalable, and decentralized platform.

GLOBAL TREND

Despite the future of payments being digital payments and the increase in Crypto adoption around the world in both emerging markets and developing markets, the majority of the unbanked are still left out of the global digital payment equation. Also the actual use cases for digital assets are still limited with many users turning to cryptocurrency as a means to preserve their savings in the face of currency devaluation, other than using crypto as their preferred method of transacting when doing remittances, Airtime Top up, Utility payments, Tap to Pay etc.

Though we see the adoption of use of P2P platforms and exchanges in several countries especially in emerging markets, like Kenya, Nigeria, Vietnam, and Venezuela with high transaction volumes on peer-to-peer (P2P) platforms when adjusted for PPP per capita and internet-using population. There is lack of

platforms that can power actual usage of digital assets and there is little adoption of the platforms to suite the local communities in various countries.

Rathepay has focused on bridging this gap by providing use cases for digital assets and enabling the local communities globally to adopt to the use of RPX token and the token economy at large. This has been achieved through Rathepay HD utility Blockchain multicurrency wallet that supports digital payments supported by a well-crafted ecosystem geared towards increase of adoption of its RPX.

As a first-mover and true innovator Rathepay has very low competition. In fact, there is no single company in the world that offers Rathepay's services on a global scale like we do, this coupled with a well-defined and tested approach to global expansion where compliance and regulation play a key role. Our typical approach is to obtain the required licenses, grow the team, localize the product (translate the app and add local payment options), grow the community, and grow the client base.

Currently, Rathepay has a good client base in USA, Africa and some parts of Europe and Asia with registered users and customer base that is expected to triple every year with significant marketing operations. We are targeting a global client base of Over 15 million in the next 5 years.

While our first-mover advantage has served us well, we understand it will not last forever. To maintain our leading position, we plan to do what we do best – innovate and incorporate new and exciting features for businesses that will help them unlock the potential of token economy and blockchain-based payments.

TRANSACTION BARRIERS

Traditional remittances using MTOs and methods like Wire, SWIFT, ACH, and CHIPS take 2 to 5 days to confirm a payment and rely on local agents to pay out in cash. Settlements between agents and MTOs are not in 'real-time'. Instead, the owed balances are settled periodically on a schedule through a commercial bank and incur costs of approximately 18 billion USD a day

Mobile money on the other hand though Pervasive i.e. covers everything including utility bills, school fees, taxes, and international transfers from family and friends, Cheap on charges and easily accessible than banks and instant it may not be accepted or compatible everywhere, not all businesses and online merchants accept digital wallet payments. Also there are limitations on the maximum amounts to be used in a day.

Rathepay through its native token RPX addresses the above gap by facilitating Utility and cross-border payments directly to a network of fully licensed fiat (traditional currency) acceptance and distribution partners that provide fiat on/off ramps services supported by a robust KYC/AML

OUTDATED INFRASTRUCTURE

Digital payments today are remitted in many forms around the world with a collective \$3 trillion USD per day. The majority of digital payments today are facilitated by using a method or combination of tradition methods like bank transfer, card payments or mobile wallets that are either layered at an insured financial institution such as a bank or credit union requiring reconciliation by a variety of domestic and international banks that rely on an outdated infrastructure that to this day remains vulnerable to fraud and inefficiencies yet consumers need a method that enables fraud-free payment processing while

enabling the acceptance of both fiat and cryptocurrencies seamlessly and instantly.

PAYMENT CARD

Payment cards such as credit or debit cards are highly relied upon instruments, due to massive global merchant adoption their usage involve, multiple steps that tend to run concurrently with the tendency of high fees and frameworks designed to guarantee funds for parties conducting the transaction.

In order to accept payment cards, merchants incur disproportionately high processing fees which are often one of their largest operational costs. However, realizing that payment cards are one of the most convenient used solutions, and will not disseminate, we have tailored our business model around a payment card that can carry 10 digital assets with low transaction charges and our own payment network to offer a full spectrum of services tailored to meet all needs.

MOBILE WALLETS

Though mobile wallet payments are expected to grow by 50.1 % by 2025 with forecasted mobile payment market size predicted to be over 3 trillion and an unstoppable rise with 26.93% of CAGR, and despite companies like Mpesa , AliPay, WeChat Pay, PayPal, Venmo, and Square cash creating a suite of services that bring great value to mobile payment, unlike banking infrastructures, there are present limitations regarding scalability of their services like lack of crypto to fiat off ramp solutions and lack of global service offering. Rathepay through its platform, seeks to address this gap by tapping into the unbanked using mobile wallets by, increasing their adoption to the token economy through its RPX token, offering global utility payment solutions and more crypto to fiat off ramp solutions

REWARD SYSTEMS

The current payment rails that include cards and wallets lack a lucrative cashback program to reward its users, this is majorly because of the limitations on the fees and legislation governing them.

Mobile wallets always offer points tagged on usage and only redeemable on particular services or products and non-transferable benefiting directly the user of that service and does not reward referrals but at the same time difficult to have something meaningful from the redeemed points.

Credit cards on the other hand, typically have desirable cash back percentages, but they typically are either doing this on a promotional basis or doing it until they can charge you a high interest rate ranging from 8-24% on your purchases.

Users globally are searching for a solution that offers users a comprehensive rewards program that not only benefits them but also impacts on the communities wellbeing. Rathepay offers that alternative that benefits both the direct user and their referral through an ecosystem that offers affordable services with high cashback earning potential that is hinged on one's referral ability up to 10 generations.

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RATHEPAY
TOKEN
(RPX)

RATHEPAY TOKEN (RPX)

Rathepay Token (RPX) is a Binance Smart Chain BEP20 utility token that powers the Rathepay platform, a global decentralized network with state-of-the-art blockchain technology which makes the future of digital payments a reality.

WHY BSC;

Speed of transactions

Binance Smart Chain achieves 3 second block times with a Proof-of-Stake consensus algorithm. Specifically, it uses Proof of Staked Authority (or PoSA), where participants stake BNB to become validators this speed of transaction is very important for any utility token as people transact it makes transactions instant.

Ethereum compatible

Binance Smart Chain is EVM (Ethereum Virtual Machine) compatible. As a result, a user can connect an Ethereum wallet within seconds to the Binance Smart Chain network which supports scalability of our applications

Near zero fees gas fee

Ethereum's transaction fee issues have become a major roadblock. In fact, a trade on Uniswap, the leading decentralized exchange built on Ethereum, costs close to \$40. On the contrary, the same trade costs somewhere around 0.0004 BNB on DEXs built on BSC. That is a major reason why the 24-hour trade volumes on Pancakeswap, the DEX built on BSC, is surpassing Uniswap's trade volumes. As a result, we chose to create RPX on BSC instead of Ethereum.

Fast confirmation times

As a proof-of-stake consensus-based blockchain, Binance Smart Chain achieves 3 second block time. Irrespective of the number of transactions, the block times on BSC remain unchanged.

TOKEN SPECIFICATION

A Binance Smart Chain based utility token to be widely used in the Rathepay Ecosystem as the native token. RPX will allow users to unlock benefits and utilize our features as efficiently as possible.

RPX TOKEN SALE

<i>Total token supply</i>	21,000,000,000
<i>Public sale supply</i>	4% (840,000,000)
<i>Total public sale allocation</i>	4% (840,000,000)
<i>Public sale vesting period</i>	No vesting period / no lockup
<i>Private sale allocation</i>	1,050,000,000 RPX (5% of total token supply)
<i>Private sale lockup period</i>	1-24 month lockups
<i>Token type</i>	BEP 20

Public Sale: up to 4% of the entire supply is to be sold during the IEO (Initial Exchange Offering) and on different exchanges.

Seed/Private Round: 5% a bulk pre-sale of Rathepay (RPX) tokens to a group of institutional investors and Rathepay verified users at the nominal value of \$0.1 per RPX. No discounts will apply. Lockup periods will apply as outlined.

Platform Reserve: At least 49% of the entire supply will be retained by the Platform Reserve to protect the Rathepay token (RPX) from speculative trading and to maintain flexibility during the early stages of the evolution of the system. In addition, the Platform Reserve will be used to compensate Rathepay users in case of any security breach that results in the loss of client funds (something that has never happened to date).

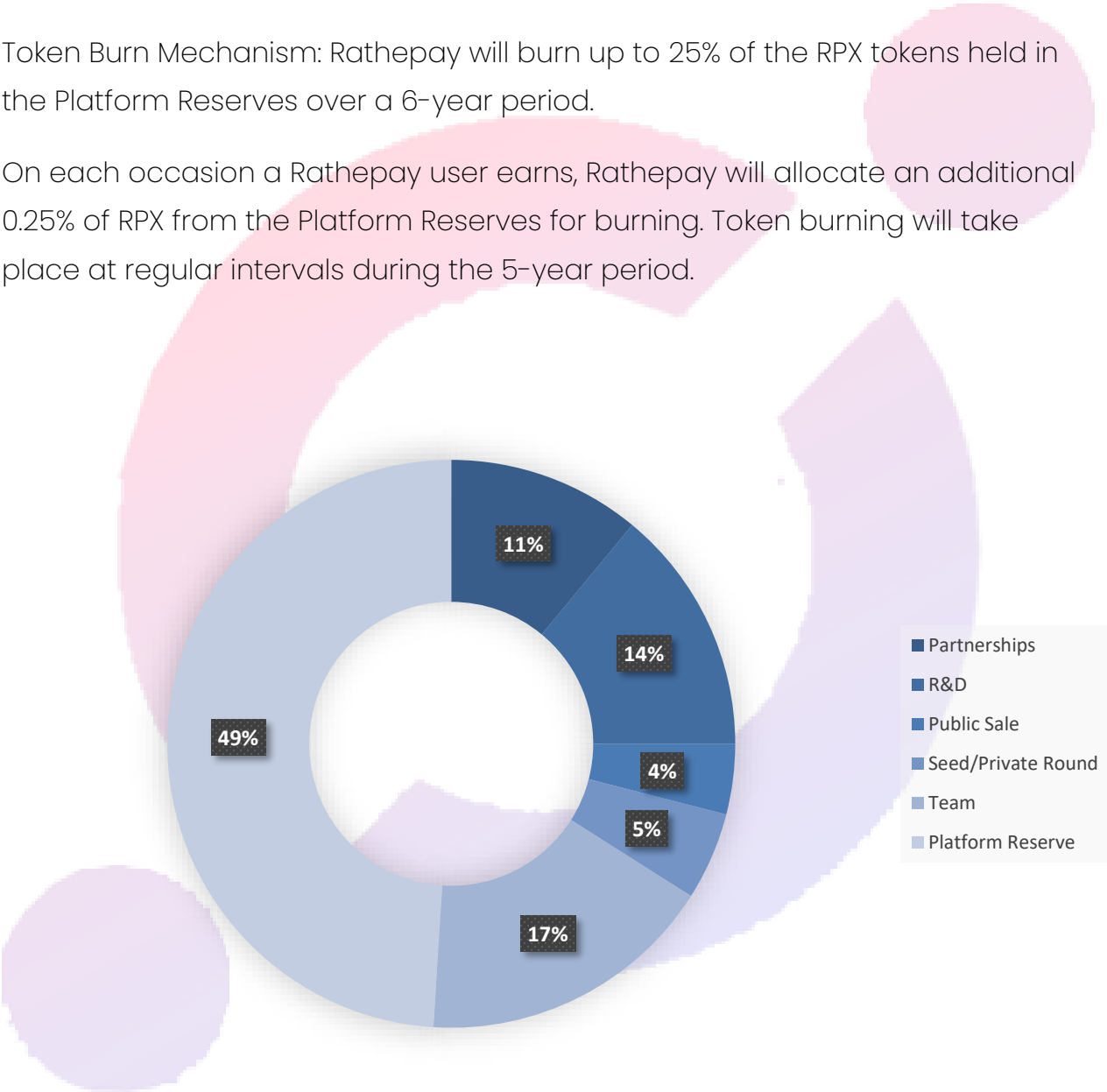
Team: 17% of the supply will be reserved for the management and development teams with 20-36 months' lockup periods. Team supply will be used to incentivize existing members and attract new talent to the Rathepay global team.

Partnerships: 11% of the supply will be used to incentivize merchants and partners to integrate / use RPX on their platforms.

R&D: 14% of tokens will be used for infrastructure, integrations and enterprise services for corporate clients and partners.

Token Burn Mechanism: Rathepay will burn up to 25% of the RPX tokens held in the Platform Reserves over a 6-year period.

On each occasion a Rathepay user earns, Rathepay will allocate an additional 0.25% of RPX from the Platform Reserves for burning. Token burning will take place at regular intervals during the 5-year period.



There is a lockup structure designed to ensure that no more than 1-2% of new tokens can be added to circulation in any given month during a 54-month period.

USE OF FUNDS

Funds received from the token sale will help Rathepay to scale its operations globally.

It will allow us to launch card products across Africa, Asia Pacific and North America and ensure the launch of card programs in other regions. We estimate that \$10 million in investment is required to develop and launch card products in five regions.

An R&D investment of \$5 million is required to design and develop a best in-class platform for merchants, to enable them to seamlessly accept stable coin-based payments with instant settlements worldwide.

Approximately \$10 million of available capital is needed to obtain a banking license in the European Union, in addition to our existing E-Money License. In addition, a further \$3 million will be allocated to becoming a principal member of Visa, MasterCard and Union Pay for self-acquiring and issuing purposes.

We plan to invest \$4 million to develop partnerships with a number of well-known merchants to put significant transaction volume through our stable coin infrastructure.

A marketing investment of \$5 million is required to support our global expansion. It will cover paid channels, PR activity and affiliate programs.

The rest of the funds will be added to our liquidity reserves in order to maintain regulatory capital, daily balances with exchanges, OTC trades and deposits with banking partners, Visa / MasterCard and other networks.

Rathepay has a Cashback based rewards program that offers up to 5% back on transactions to referral communities in-store purchase paid in Rathepay tokens (RPX). Our Cash back is an excellent instrument for increasing customer engagement, retention, P2P and cross-border payments. Rathepay users can instantly send or receive funds to or from their contacts at minimum fee.

API

API provides access to the entire functionality available in the Rathepay Business UI, which means businesses can integrate the Rathepay platform into their existing infrastructure



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RPX UTILITY

RPX UTILITY

As great believers in blockchain technology and a cashless society, we built RPX token to bridge the gap between digital assets and fiat and to facilitate payments in a day to day life. RPX through its platform and ecosystem has been enabled to do the following:

- International Airtime Top-up
- Send money to Mobile Money wallets
- Send money to Bank
- Pay Utilities
- Tap to pay with Card
- Make online payments
- Crypto to Fiat conversions and vice versa

RPX ECOSYSTEM

RPX has a well a well thought out ecosystem that increases the Utility, Value, Adoption and Continuity of its RPX globally that includes; a Utility Wallet, Payment gateway, Retunda Market Place, Rathex Exchange, SmartKid, Rance Finance, Rathe Community Industrial Zones and NFTs.

UTILITY WALLET

The Utility wallet was designed from scratch and 99% built in-house. This unique approach has enabled Ratheway to build systems free from legacy constraints using technology that transforms the payment experience – making transactions faster, more efficient and more secure for everyone.

The Utility wallet is a HD Blockchain multicurrency wallet utilizing cloud-based micro services with a specific responsibility and can be updated or replicated without a lengthy maintenance process. When we designed the wallet, we paid particular attention to security and safety, our wallet is PCI DSS Level 1-certified meeting the industry's highest security requirements.

BSC -based

Our wallet uses a decentralized issuance model anchored on Binance Smart chain that, allows anyone to use and add other digital assets backed by a local currency. The wallet offers high-speed transactions and can process 4,000 transactions per second, with each transaction taking between 3-5 seconds to confirm. The wallet is not only scalable but also extremely efficient as the cost-per-transaction is very low.

UTILITY WALLET FEATURES

Digital to fiat capabilities

The wallet combines cryptocurrency custody with multi-currency fiat accounts and supports multiple funds in/out options. The wallet will issue over 26 different fiat-backed digital assets backed one-to-one by a corresponding fiat currency. For example, Rathepay will hold £1 for every GBP, \$1 for every USD and so on. These funds are held in segregated bank accounts that are constantly monitored and audited. In addition, the Rathepay wallet offers the instant exchange of fiat-backed tokens at interbank rates.

Auto-tokenization for fiat balances

Digital assets are automatically available for retail and corporate customers. Once a customer deposits fiat currency, the wallet instantly tokenizes it by issuing the equivalent in the selected digital asset; clients can decide to use digital assets or traditional banking rails to pay their partners or suppliers.

Deep liquidity engine

The wallet liquidity engine is a network of liquidity providers capable of providing liquidity for more than 800 currency pairs, including cryptocurrency and fiat. In order to facilitate such currency coverage, Rathepay has integrated a number of external liquidity providers:

- 2Cryptocurrency and fiat exchanges to cover different currency pairs and find the best rates

- 3 OTC brokers to accommodate high-value orders and find the best price for particular currency combinations and order depth
- 3 FX brokers to provide interbank exchange rates for traditional currency pairs



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Risk, Monitoring & Analytics

RISK ENGINE

Rathepay deploys a combination of in-house built tools with the best solutions available on the market to combat:

- Fraudulent card transactions
- Unauthorized access and transactions

We employ AI and AML-based features to discover and prevent new fraud related patterns.

Automated KYC/KYB

We work with industry leaders in automated KYC and KYB processes. As a regulated entity we perform all necessary checks, including:

- PEPs/sanctions on boarding and monitoring
- Facial recognition and ID
- Proof of address and residence
- Blockchain-based AML

Monitoring & Analytics

The wallet allows anyone to monitor the amount of fiat and issued tokens in real-time. We use big data and a bespoke set of AI tools to categorize transactional data by merchant, location and transaction category. Users can instantly see their breakdown, improve financial habits and stick to a planned budget

State of art security and role management

Customer security and safety is our top priority. We have integrated a number of industry-best solutions to ensure both customer data and funds are safe. Our entire wallet is checked and audited by independent auditors on a regular basis.

External Malicious Data Entry

Since the network works to support cross-chain interoperability, there remains the threat from external blockchains being maliciously attacked with double Rathepay or malicious data exports. To prevent and resolve these measures Validator Nodes are responsible for executing `block` commands which consensus of 2/3 of the Validators to ensure a block from external sources get removed from the network.

The network is also designed to prevent Eclipse Attacks when malicious peers attempt to connect to the network and broadcast external chains. `Block` commands will help resolve these issues and the deployment of peer selections in a random cycle will help with cycling through trusted nodes. Nodes on the network begin do act maliciously

If nodes on Rathepay begin to act maliciously without being attacked by an external force, such as performing malicious transactions, they will have all or part of their committed funds deposit and will be blacklisted from the network. This will help encourage Nodes to act with trust and stability.

Network drop

All Nodes on wallet are free to drop out of the network and stop performing their network duties. There should be a process though that ensures the network won't be impacted. To ensure this, committed deposit collateral has minimum lock-in vest periods before they may be unlocked. Thereafter, if there are any unsettled client transactions open while a node attempts to unlock, there will be a deduction made and distributed to the appropriate nodes to complete later.

Wallet spam attack

All Nodes on wallet are able to perform transactions. When a transaction occurs on the network it requires a fee to be paid (think of gas on blockchain). Any user performing an attack would be costly and would only give a temporary potential congestion of the network as the wallet will be designed to handle approximately 40,000 transactions per second. Therefore, not only does it become a costly attack for any attacker to flood the network but also requires committed funds to perform transactions. There will be options for nodes to also set up protective measures on their instances such as firewalls and access through DMZ-typed gateways to ensure network security from external spam attacks.

Privacy

We will take privacy seriously as we will perform financial transactions on that network. Encrypted Transaction Processing is enabled on secure enclaves running on TEEs that will secure the data contained that even Node operators cannot directly access or view these raw transaction data.

In the event these preventive measures fail, Rathepay will employ additional privacy enhancements. For example, Rathepay will utilize tree signatures for a threshold on multi-signatures which will provide a good balance between accountability and privacy. Rathepay will also look for future protocol improvements such as adding procedures of Confidential Transactions.

Financial Nodes

Financial Nodes handle the settlement of various payment instruments to the selected settlement currency for the Merchant Node. When a transaction is broadcasted using the `pay` feature, if the Merchant Node has a `Settle` flag as `true` then the transaction is broadcasted to the next Financial Node in que for settlement services.

Settlement Process

All financial nodes bear the responsibility to be available with near 100% uptime to process `settlement-request` transactions from client Nodes. Financial Nodes are an essential part of Rathepay to help bridge the gap between all supported currencies on the platform and enable fraud-free settlements for clients. These Financial Nodes have a pre-determined reserve of fiat, Bitcoin, and stable coins to perform these settlement requests from client Nodes.

Settlement-currency` as a fiat selection

The next available Financial Node will receive the broadcasted settlement request on a `pay` transaction. The Financial Node will receive the RPX value of the currency sent by the

Client Node and convert it to USD net settlement-fees. Thereafter, the Financial Node will send the USD to the client Node and a Validator will confirm the transaction.

Settlement Currencies

Any transaction that is performed on the `pay` function are using the native based Rathepay (RPX). When a Client Node performs a transaction, the client can facilitate any supported fiat or cryptocurrency that has a base asset of RPX. After a transaction is broadcasted to the network the Client Node will deduct the equivalent RPX amount in your selected payment instrument to settle with the

Client Nodes.

Client Nodes, per the protocol, have a default `payment-receive` method of RPX. Client Nodes however have the ability to change their `Settlement` flag to `true` and then select the `payment-receive` to any supported currency that Financial Nodes support. These settlement currencies have been approved by Validator Nodes and made acceptable to the network which will consist of fiat, Bitcoin, or stable coins. Financial Nodes will then perform the conversion for

client Nodes and hedge the risk of the transaction. The settlement time for the transaction is expected to be around T for crypto conversion, T+2 for fiat conversion.

Redundancies

It is important to create a scalable global system that ensures low latency and high performance. To maximize this effect, we will be working on spreading Validator Nodes originally across the world in various regions to match all peer connections to be efficient.

Protocol Upgrades

Rathepay Ventures Ltd will be working on the development of the project till its completion. Thereafter, we hope to begin engaging the community to help make changes and upgrades to the software. Validator Nodes are responsible for platform upgrade approvals upon the launch of the protocol. Validators may also propose protocol upgrades to build new features into Rathepay.

Software Development Kits (SDK)

Rathepay will consist of various SDK's to operate it in numerous languages that developers are comfortable with. We will be including widgets and simple button-based SDK's to integrate into any payment system for platforms looking to utilize Rathepay. The Rathepay Wallet application will natively support these protocols as well. As Rathepay Venture Ltd decides which ones to add, we will update this Whitepaper respectfully.

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Ecosystem

RETUNDA MARKET PLACE

Retunda is part of the RPX that enables both rural and urban consumers enjoy the same selection of goods and services at affordable rates facilitating purchases using fiat and Digital assets.

Despite many of the building blocks required for the growth of e-commerce, including the spread of mobile telephony and mobile money services, increased use of credit cards and increased access to bank accounts, have shown remarkable growth in recent years. Africa continues to account for a small share of global e-commerce. This position has been augmented by poor internet connectivity, lack of information, Lack of control of cybercrime, defects in the legal framework and inadequate consumer protection.

Retunda market place ltd seeks to solve this puzzle through its ecommerce marketplace and its Retunda village Hub initiative that aims to promote a two-way trade between rural and urban regions by removing bottlenecks in logistics and information flow and introducing communities to the token economy. This will be done by building rural e-commerce infrastructure at the county and village levels, cultivating rural e-commerce talent, organizing ecosystem players and training rural communities on how to leverage the use of digital assets to sell their products globally.

Retunda will work with local governments to establish and operate Retunda Village Hub, providing the necessary internet, hardware, e-commerce training, technical support, and information about promotional offers on its online marketplaces.

Retunda village Hubs therefore is not intended to facilitate buying and selling of physical products only, but also to be conduits for rural villagers to conduct a range of everyday activities, such as learning, paying utility bills, topping up mobile phones, making travel bookings, and more.

In each identified county, Retunda will set up a county level center to oversee all the village-level centers in the region. The county-level center, which is operated by Retunda employees, will provide regular training to managers of the village-level centers and also serve as a sorting facility for inbound packages generated from the local villagers' e-commerce orders.(retunda.com)

Each village-level service center will be operated by a manager recruited from the local community, who is referred to as the "Retunda partners" or simply "partners". They are not Retunda employees but work closely with Retunda employees responsible for their respective counties. They will generate income primarily by charging service fees for facilitating e-commerce orders, helping villagers sell online, and providing related services.

Retunda through the Rathe Industrial community zones Initiative will help farmers sell agricultural products directly to urban consumers, eliminating the inefficient supply chain.

RATHEX EXCHANGE

RPX is the native token on Rathex exchange that helps communities to be part of the digital payment revolution. Rathex has a widespread global digital community powered by our Utility wallet users, who do payments in their day-to-day life using digital currencies.

Rathepay Agent Program

Rathepay Agents Program creates our most pivotal support system for the communities transacting with digital assets globally this makes our exchange the first crypto exchange that enables people to make digital payments a reality. We have Agents globally who are very hands on to ensure that communities are trained on the use of crypto currencies.

SMARTKID

This is part of an innovative cryptocurrency RPX that is committed to providing children with the opportunity to invest and learn about the emerging world of digital currency, in the most entertaining and enjoyable way possible!

As part of RPX ecosystem and continuity project we know that while many experts agree that the path to financial literacy begins at home, many parents may not be able to teach their own kids everything they need to know about money and investment in crypto assets.

We know that it is important that we invest in the future generations when it comes to teaching them about money and investment. They will be the future leaders, business owners, politicians, and change-makers. We need to equip them with the knowledge and resources necessary to be successful with money, so that not only will they contribute to society, but they will lead better lives for themselves and their future families.

This will help children to achieve their Financial fitness by helping them establish good finance habits by learning the principles of finance through cryptocurrency, savings and play. Financial literacy will be an important 21st – century skill, and finding ways to introduce earning, saving and managing money principles at a young age will help children begin to develop these necessary skills.

RANCE

This is part of the RPX ecosystem that finances SMEs and Individuals so as to increase their survival by eliminating barriers to financial services through our digital platform whose strengths are in community engagement on digital platforms, especially the mobile phone through:

Access: Closing the gap that exists between SMEs and financial service providers by increasing access to the financial services through our ecosystem.

Cost: Reduce finance system cost by making transaction cost negligible.

Digital collateral. Providing RPX as collateral to secure a loan from our ecosystem. The borrowers will also be able to increase their value in the market by building a history of loan repayments. This will boost their ability to secure additional loans in the future, and will also determine their ability to earn larger repayment rewards

RATHE INDUSTRIAL COMMUNITY ZONES

Rathe Industrial Community zones are a community centered decentralized projects for Africa, whose major goal is to make goods and services accessible and affordable to all in the urban and Rural areas in Africa by rallying communities to add value to their products and selling them to the Retunda marketplace that will have both online and physical stores all over Africa.

- It involves Equipping communities
- Financing
- Access to market
- Digitalizing of Business

RATHEPAY INNOVATIONS

Spend card

The prepaid card linked to 10 cryptocurrency wallets will be issued by Rathepay. By issuing a card product like this, we attempt to solve one of the major problems in cryptocurrencies, namely their poor adoption and acceptance. Instead of convincing all merchants in the world to start accepting cryptocurrencies.

Crypto-backed reward program

Crypto back reward program was created by Rathepay and offers up to 5% back in cryptocurrency on every transaction on the Rathepay wallet from generation 1 up to Generation 10. We expect a tremendous success from the very beginning as tens of thousands of people pay using RPX on the different platforms. The Crypto back program will neatly eliminate the major problem of legacy loyalty point schemes, such as the inability to Rathepay, exchange or transfer collected points. Because Crypto back is paid in cryptocurrency, it is instantly redeemable and Rathepay able.

As blockchain comes into its eleventh year of existence, consumers can enjoy myriad options for managing their cryptocurrency, whether on exchanges, payment platforms or private offline wallets. There are also growing numbers of fintech start-ups that offer services in the digital payment space to help open the market to more mainstream adoption.

RPX loans

Rathepay through its Rance program will offer eligible customers loans using their RPX as collateral for crypto-backed loans. Based on currency and terms, Rathepay will provide the best possible offer via our ecosystem. RPX loans will be a fast and tax-efficient way to unlock cryptocurrency savings.

Cryptokid

Rathepay will use its resources to train children in blockchain technology and trading through its Cryptokid program. The ages considered will be from 6yrs to 18 yrs. This program will include a reward program and incentives that help children to be Tech savvy and financially literate.

ROADMAP

2018

- Concept conceptualization & Team formulization
- Prototype. System development & RPX smart contract deployment

2020

- Pilot program for Rathepay Utility wallet & Agent Wallet

2022

- Return On Investment (ROI) to investors
- Launch of Agent wallet, Utility wallet, Crypto Exchange, Ecommerce & SmartKid pilot.

2019

- Initial Coin Offering

2021

- System development for
 - Agent Wallet
 - Utility Wallet
 - Crypto Exchange Platform
 - Ecommerce platform

2023

- NFT market Place
- Global Expansion
- Block Chain Academy launch
- Rathepay Crypto card launch