



**THE  
HMTOKEN  
WHITEPAPER**

**TOKEN SYMBOL  
HMT**

BEP20 Based Token

[www.hmtoken.online](http://www.hmtoken.online)

Smart Contract

[0xf3d6cf3f028032b8a82c0Fa5091f1E31aBa61116](https://www.etherbase.io/contract-address/0xf3d6cf3f028032b8a82c0Fa5091f1E31aBa61116)

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# 1. Cryptocurrencies vs. Traditional Markets

Since the turn of the 21st century, traditional markets are increasingly facing newer challenges. The overtly regulated and complicated nature of these markets is to be blamed for the growing unrest amongst investors across the globe. While these markets are nonflexible and archaic in their functioning, they have also been resistant to change and for a long time.

The serious nature of the finance industry puts forth a strong resistance to any new and unproven tools and technologies of commerce and transaction. Traditional investment markets continue to give our marginal returns and gains despite the innumerable risks involved in them.

As a result, the stubbornness of the markets made it difficult for better, more efficient and dynamic systems to make space. Having said that, what is more disappointing is the fact that neither of these traditional systems take care of the consumers' risks and gains, making them non-flexible and non-friendly.

Traditional markets are replete with middlemen and agencies adding to the cost of transaction. These corporations have been using the same operating principles for years. There are two reasons for this. On the one hand, the scale and scope of these operations means they are not easily changed. On the other hand, maintaining the same traditional business models is convenient for these players. Well-established financial corporations use their market dominance to ensure their expensive and ineffective operations continue unchallenged. And it's usually their customers who pick up the tab.

With cryptocurrencies and other blockchain based products the story is completely different. Critically important is the fact that there are usually no middlemen between the two parties making the transaction, just the blockchain itself.

This fact brings two major benefits:

- It takes seconds to perform the transaction, and this time is not affected by how far apart the parties are.
- The cost of the transaction is reduced to just a fraction of a percent of the amount being transferred.

## 2. What is so special about cryptocurrencies?

Cryptocurrency is exciting and unique due to the technology behind it and the liberating idea of being free from governmental control. But before you decide to jump into investing or trading Cryptocurrency, there are few more things you have to understand about its nature:

### **Its Global**

Cryptocurrency isn't a fiat currency, hence its price isn't directly related to the economy or policies of a single country. Cryptocurrency has a rough history of ups and downs, many of them related to worldwide events. For instance, the sudden price rise in 2013 was linked to the Cyprus' economic

crisis. Freezing citizens' funds caused a huge disruption and an increased interest in locating money elsewhere than a traditional bank. Cryptocurrency and Cryptocurrency were one of the ways to reinvest the money and avoid further loss. Which eventually led to a Cryptocurrency bubble. Nonetheless, there isn't a singular government or an individual who dictates the currency rate.

### **Trades 24/7**

There is no official Cryptocurrency exchange, hence there is no official Cryptocurrency price. Unlike stock markets, which have limited opening hours throughout a day or shut down for weekends, Cryptocurrency exchanges operate around the clock. Most of the exchanges stay within the same price range, but there are occasional arbitrage opportunities. On the other hand, Cryptocurrency will never disappoint when it comes to delivering exhilarating shivers down your spine. If you want to, you can spend an all day long tracking different exchanges and trading.

### **Volatility**

Cryptocurrency is well-known for its rapid and frequent price movements, sometimes even throughout a day. For buyers and investors, it's one of the major drawbacks. But for traders, it's yet another exciting opportunity to gather quick profits.

## **Investing vs Trading**

There is a major distinction between investing and trading Cryptocurrency – just like in reality – investing money differs a lot from trading them on a stock exchange. However, I would like to add another ingredient to the equation – buying Cryptocurrency's. Buying Cryptocurrency can be extremely simple – depending on various wallets and exchanges – but it's nothing like buying a foreign currency when you travel abroad. Though, it doesn't require much expertise. All one has to do is find a right wallet, exchange and pay for some crypto coins. Therefore, buying Cryptocurrency's is popular among people who either want to just try it out and invest a little or those who simply want to see what's the fuss about. Investing, on the other hand, is a long-term undertaking. Featuring a portfolio of different cryptocurrencies, fiat risk hedging and business objectives. In most cases, Cryptocurrency investors are indifferent to price volatility and unlikely to give up on the investment easily. By contrast, Cryptocurrency trading is more of a short-term endeavour. Getting on the market, staying in trade for a maximum of few months and moving on as soon as the price reaches its peak. Hence, Cryptocurrency traders are known to be price-sensitive and abandoning the market when it becomes unprofitable.

## **The Risks**

While there are risks involved in both investment and trading, the latter is much more vulnerable to the dynamic spirit of Cryptocurrency. Investors can wait through the crash and have the resources to prolong the bad strike. Traders, however, are often compared to professional gamblers – they have to act quickly and know when is the right time to leave the game.

## **3. Hmtoken Information**

The Hmtoken is a decentralized cryptocurrency. This currency is like the Dollar, but it is only available in the digital world. The concept may sound like Bitcoin, and is actually not much different from bitcoin. hmtoken is an unique blockchain platform designed to increase internet privacy and protection. hmtoken is a peer-to- peer, community driven decentralized cryptocurrency that allow people to store and invest their wealth in a non-government controlled currency while having the ability to utilize the currency for their online privacy.

# TOKEN INFORMATION

TOKEN NAME	- HMTOKEN
SYMBOL	- HMT
INITIAL TOKEN PRICE	- \$ 0.00122
ELIGIBILITY	- Anyone

## 4. What is BEP 20?

The Web3 ecosystem flourishes with the emergence of blockchains such as Binance Smart Chain (BSC). While Ethereum was the first attempt at creating an internet computer running smart contracts with ERC20 as its native token, BSC with its BEP20 token standard is growing in popularity as developers have found advantages in creating a BEP20 token on BSC rather than ERC20 tokens on Ethereum. However, you might wonder, “what is BEP20?” or you might already know what BEP20 is and want to create your own BEP20 token right away. Whatever the case might be, in this full Binance Smart Chain token guide, we’ll answer the question “what is BEP20?” and we’ll provide you with a shortcut so you can create a BEP20 token effortlessly.

To build fast, efficient, and engaging projects, you need flexibility. Working with BSC and BEP20 expands the possibilities and enriches your builds with cross-chain or multi-token options. BSC development using Moralis enhances your projects even more, as Moralis makes the development process markedly quicker without compromising quality or security. Moralis’ ultimate Web3 development platform supports your BSC builds through Moralis Speedy Nodes, as well as Moralis’ Price and NFT API!

In this guide, you’ll learn about BEP20 and how it connects to BSC and Binance’s original chain, Binance Chain. Moreover, you’ll get an overview of how Moralis can help you get started on BSC and BEP20 token creation.

## BEP Basics – What is BEP20?

BEP20 is the standard for creating tokens on BSC, or using Binance Smart Chain development. Tokens are a valuable component of any blockchain-based system, dApp, platform, or economy. They facilitate the movement of value and help track every activity on the blockchain. In other words, they are key to conducting many kinds of transactions.

The abbreviation “BEP” is short for for “Binance Smart Chain Evolution Proposal”. BEP20 is the token standard created by Binance for Binance Smart Chain, the smart contract platform that runs parallel to the original Binance Chain. We’ll also go through the BEP2 token standard later in this article. Firstly, however, you should understand the background to Binance Smart Chain to fully appreciate it.

## What is Binance Smart Chain?

To get a sense of BEP20, let’s first look into Binance Smart Chain’s properties and why it was created. Simply put, Binance Smart Chain, or BSC, is a blockchain made to run smart contracts. It works together or in parallel with Binance Chain, Binance’s first blockchain used on its non-custodial exchange.

Binance Chain was built with one thing in mind: to optimize for fast trading on Binance’s non-custodial platform. Learning from other Ethereum-based projects before it, Binance focused on preventing network congestion in its design. Thus, Binance Chain, by letting go of expanded capabilities, can handle a high transaction throughput without slowing down. Because of this optimization, Binance Chain is not flexible enough to support the launch of a full-fledged DEX (decentralized exchange). Binance realized that they needed to build a new chain specifically to accommodate smart contracts that automate transactions. Therefore, for this purpose, Binance created Binance Smart Chain (BSC). BSC now serves as the foundation for its decentralized exchange or DEX project.

BEP20 is not a code, technology or software. It is a tactical precision. It is a protocol that defines a set of commands on how a token should be functioning. The BEP20 protocol harbors basic functions that any token should carry out to enable the transaction. BEP20 makes the assets to be interchanged easier and ensure they work with Dapps holding on to the same standard. The ERCC20 token makes it feasible for all tokens that are compatible to be relatively supported by advancement in projects and services. The invention of this form of token enables the tokenization of other features. One of these features is the voting right. This voting right confers the investors with the franchise to contribute, make suggestions to how future project tokens are going to pan out.

BEP20 token holders are able to keep track of their assets. These assets can be used across many platforms. This novel token improves the versatility of tokens in performing transactions.

## 5. Why is Hmtoken Different?

hmtoken not only provides their users with the utmost privacy and protection while navigating the world wide web similar to other service providers in the same arena, but now offers a way to purchase additional privacy and protection using the hmtoken Token while having the added ability to store wealth in a non-government controlled crypto currency – hmtoken



## 6. Road Map

### **SEPTEMBER 2023**

WEBSITE AND PRESALE LAUNCH

- 1) Price – 0.01 September
- 2) Sale – 0.03 October
- 3) Sale – 0.05 November

### **DECEMBER 2023**

List on Pancake Swap

With Price AT – 0.1

### **JANUARY 2024**

Listing On CMC,CG

### **APRIL 2024**

Available on Numerous Exchange

### **JUNE 2024**

Hmtoken will Spread World Wide and Price will be up to \$5

## 6. Road Map

### **AUGUST 2024**

NFT and METAVERSE space launch

### **DECEMBER 2024**

Price will be up to \$20

### **FEBRUARY 2025**

Eco Reward Start top

Exchange Listing Gaming

### **DECEMBER 2025**

\$50 Develop Coin and Smart Contract HM Blockchain

### **YEAR 2030**

Up to 1000x

## 7. Hmtoken Supply

Hmtoken will have a total of 60 million minted and this will be a fixed supply BEP20 token

For the initial 6 months after launch hmtoken will make available to existing customers tokens to thank for their commitment and support up to a maximum of 40% coins of total supply.

Hmtoken customers will also receive bonus tokens for purchases of coins.

The remaining coins will be available for purchase / swap on DEX exchanges

The total distribution will be as followed

<b>TOTAL SUPPLY</b>	<b>100,000,000</b>
AIRDROP	20%
PRESALE	20%
HARD CAP	20%
CHARITY	2%
RESEARCH	2%
DEVELOPMENT	3%
PROMOTION	3%

## 8. Hmtoken Use Cases

### Online Privacy and Protection

Identity Theft is a major problem on the internet, any online account using your real phone numbers is open to abuse and theft. hmtoken gives the ability to use all online services without exposing your own phone numbers.

### Wealth Storage

Storing wealth in some countries around the world has become not only expensive but high risk. hmtoken gives the ability to store wealth in non-government controlled crypto currency using its own token –

### Currency Transfer

Transferring currency or wealth to family members or colleagues in remote locations and countries using traditional banking methods can be very expensive, slow and restrictive. hmtoken give the ability to transfer tokens any where in the world, to anyone instantly and virtually free of charge

## 9. How we work on Farming, Real Estate, E-Commerce and Blockchain

hmtoken is a Fractional Farming, Real Estate, Trading Investment Platform that allows Investors around the world to Invest. In the worldwide through Farming, Real Estate, Trading through full complaint coin based blockchain network. The platform allows Investors to buy into coinized properties (Farming, Real Estate, Trading) with permissionless hmtoken and Maintain access to cash flows low maintenance ownership via hmtoken , allowing owners to access rent payment through US dollars and other fiat currencies.