

PERFI Whitepaper

Version 1.0 | July 2026

Executive Summary

PERFI is the native utility token of Perfipay, a mobile-first DeFi platform on BNB Smart Chain (BEP-20). It combines wallet, swap, staking, earning, mining rewards, P2P payments, and Web3 services in one app.

Vision

To build a trusted global digital finance ecosystem powered by blockchain.

Mission

- Make crypto accessible
- Reward participation
- Enable secure P2P payments
- Support transparency and inclusion

About Perfipay

Perfipay is an all-in-one crypto app offering:

- Secure Wallet
- PERFI Token
- Token Swap
- Daily Mining
- Staking
- PERFI Earn
- Marketplace
- Web3 Integration
- Rewards
- Referral Program
- KYC

PERFI Token

Token Name: PERFI

Symbol: PERFI

Blockchain: BNB Smart Chain (BEP-20)

Total Supply: 100,000,000 PERFI

Token Utility

PERFI can be used to:

- Pay fees
- Stake
- Earn rewards
- Receive referrals
- Trade and swap assets
- Access premium features
- Make merchant payments
- Support future governance

Mining Model

PERFI uses Proof-of-Activity mining. Users earn rewards by using the app.

Daily Rewards

Base Reward: 1 PERFI

Maximum Daily Reward: 3 PERFI

Rewards decrease every four years for sustainability.

KYC Levels

Basic

- Email verification

Verified

- Name
- Country
- Date of Birth
- P2P access

Premium

- Government ID
- Unlimited withdrawals
- Fiat services
- Debit card access

Tokenomics

Total Supply: 100,000,000 PERFI

- Mining: 30%
- Ecosystem Rewards: 20%
- Presale: 20%
- Liquidity: 10%
- Team: 10%
- Reserve: 10%

Roadmap

Phase 1

- Wallet
- Mining
- Marketplace
- Referral System
- Reward Engine

Phase 2

- KYC
- Security
- Anti-Fraud
- Higher Limits

Phase 3

- Presale
- Liquidity
- DEX Listing
- Staking
- Yield Rewards

Phase 4

- CEX Listings
- Cross-Chain Bridge
- Merchant Payments
- Fiat Integration
- Debit Card
- Global P2P Trading

Phase 5

- DAO Governance

- Developer API
- SDK
- DeFi Lending
- Borrowing
- Yield Farming
- Grants
- Partnerships

Security

PERFI smart contracts are built for security, transparency, and decentralization, with independent audits planned.

Governance

PERFI will move toward decentralized governance, allowing holders to vote on upgrades and treasury use.

Disclaimer

This whitepaper is for informational purposes only and is not financial, legal, or investment advice. Cryptocurrency investments involve risk.

Official Ecosystem

Website: <https://perfi-coin-flow.base44.app>

Blockchain: BNB Smart Chain (BEP-20)

Token: PERFI

Platform: Perfipay

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