

DESSERT  
FINANCE



**HedgePay (HPAY)**

**BEP-20 Audit**

Performed at block **15253432**

PERFORMED BY DESSERT FINANCE  
FOR CONTRACT ADDRESS: **0xC75ad1Fa199EaC5adaBC832eA4522Cff6dFd521A**

## INITIAL DISCLAIMER

Dessert Finance provides due-diligence project audits for various projects. Dessert Finance in no way guarantees that a project will not remove liquidity, sell off team supply, or otherwise exit scam.

Dessert Finance does the legwork and provides public information about the project in an easy-to-understand format for the common person.

Agreeing to an audit in no way guarantees that a team will not remove *all* liquidity (“Rug Pull”), remove liquidity slowly, sell off tokens, quit the project, or completely exit scam. There is also no way to prevent private sale holders from selling off their tokens. It is ultimately your responsibility to read through all documentation, social media posts, and contract code of each individual project to draw your own conclusions and set your own risk tolerance.

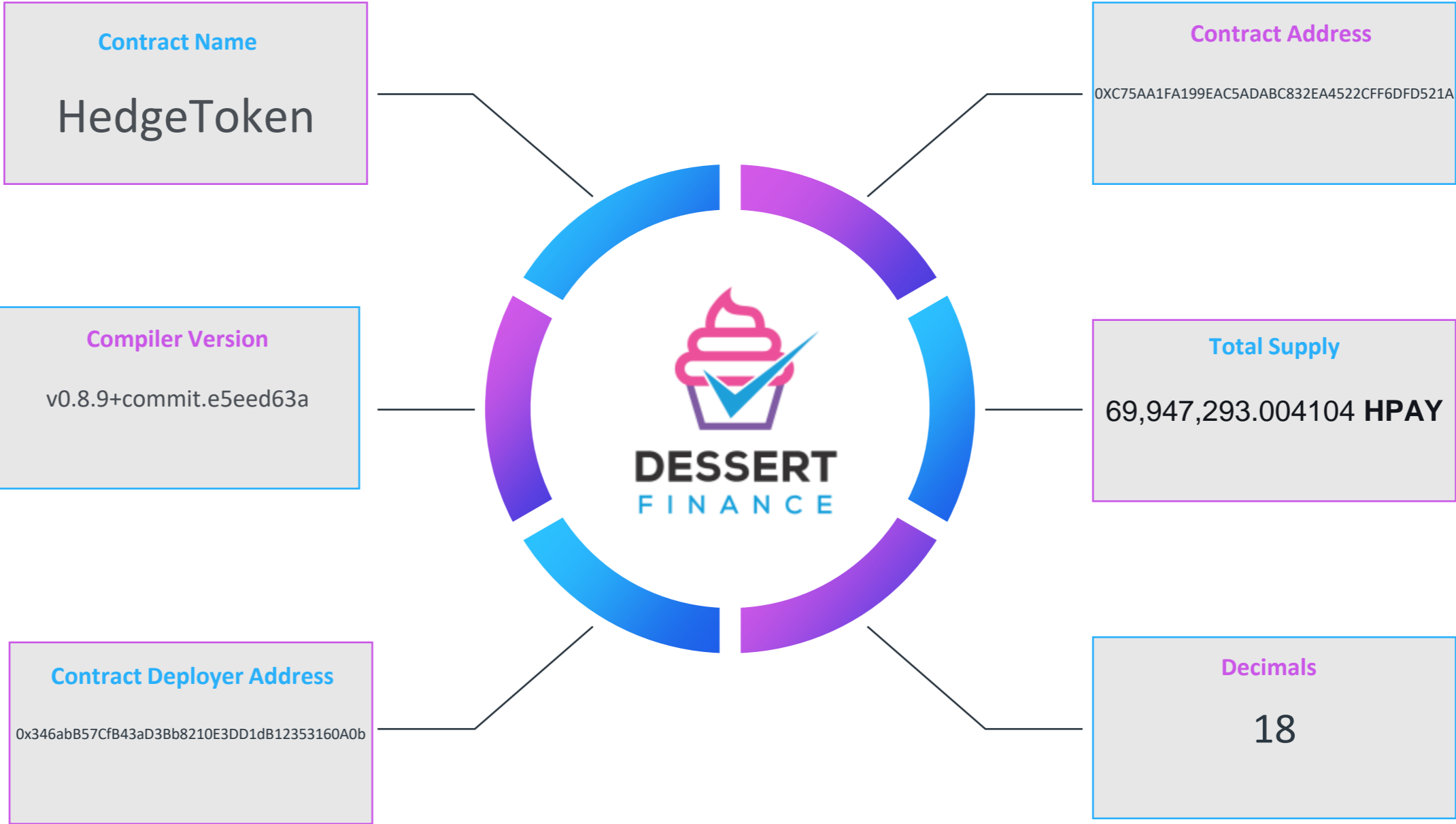
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# Table of Contents



1. Contract Code Audit – Token Overview
2. BEP-20 Contract Code Audit – Overview
3. BEP-20 Contract Code Audit – Vulnerabilities Checked
4. Contract Code Audit – Contract Ownership
5. Contract Code Audit – Owner Accessible Functions
6. Liquidity Ownership – Locked / Unlocked
7. Contract Code Audit – Mint Functions
8. Contract Transaction Fees
9. Website Overview
10. Social Media
11. Top Token Holders/Wallets
12. Location Audit
13. Review of Team
14. Roadmap
15. Disclaimers

# Contract Code Audit – Token Overview



# BEP-20 Contract Code Audit – Overview

Dessert Finance was commissioned to perform an audit on HedgePay (HPAY)

```
pragma solidity 0.8.1;

import "@openzeppelin/contracts/token/ERC20/ERC20.sol";
import "@openzeppelin/contracts/access/Ownable.sol";
import "../interfaces/IFundProcessor.sol";
import "@openzeppelin/contracts/token/ERC20/utils/SafeERC20.sol";

contract PaymentSplitter is IFundProcessor, Ownable {
    using SafeERC20 for IERC20;
    address[] addresses;

    constructor(
        address _addr1,
        address _addr2,
        address _addr3
    ) {
        addresses[0] = _addr1;
        addresses[1] = _addr2;
        addresses[2] = _addr3;
    }

    function processFunds(IERC20 token, uint256 amount) override external {
        token.safeTransferFrom(msg.sender, address(this), amount);
        distribute(token);
    }

    function distribute(IERC20 token) public {
        uint256 splitAmount = token.balanceOf(address(this)) / 3;
        if (
            splitAmount == 0 ||
            addresses[0] == address(0) ||
            addresses[1] == address(0) ||
            addresses[2] == address(0)
        ) {
            return;
        }
        if (splitAmount > 0) {
            token.safeTransfer(addresses[0], splitAmount);
            token.safeTransfer(addresses[1], splitAmount);
            token.safeTransfer(addresses[2], token.balanceOf(address(this)));
        }
    }

    function setAddress(uint256 index, address newAddress) external onlyOwner {
        require(address(0) != newAddress, "Address cannot be 0");
        addresses[index] = newAddress;
    }

    function getAddress(uint256 index) external view onlyOwner returns(address) {
        return addresses[index];
    }

    function saveTokens(IERC20 token, address destination) external onlyOwner {
        token.safeTransfer(destination, token.balanceOf(address(this)));
    }
}
```

## Contract Address

0xC75aa1Fa199EaC5adaBC832eA4522Cff6dFd521A

## TokenTracker

HedgePay (HPAY)

## Contract Creator

0x346abB57CfB43aD3Bb8210E3DD1dB12353160A0b

## Source Code

Contract Source Code Verified

## Contract Name

HedgeToken

## Other Settings

default evmVersion, Un

## Compiler Version

v0.8.9+commit.e5eed63a

## Optimization Enabled

No with 200 runs

Code is truncated to fit the constraints of this document.

[The code in its entirety can be viewed here.](#)

# BEP-20 Contract Code Audit – Vulnerabilities Checked

Vulnerability Tested	AI Scan	Human Review	Result
Compiler Errors	Complete	Complete	✓ Low / No Risk
Outdated Compiler Version	Complete	Complete	✓ Low / No Risk
Integer Overflow	Complete	Complete	✓ Low / No Risk
Integer Underflow	Complete	Complete	✓ Low / No Risk
Correct Token Standards Implementation	Complete	Complete	✓ Low / No Risk
Timestamp Dependency for Crucial Functions	Complete	Complete	✓ Low / No Risk
Exposed _Transfer Function	Complete	Complete	✓ Low / No Risk
Transaction-Ordering Dependency	Complete	Complete	✓ Low / No Risk
Unchecked Call Return Variable	Complete	Complete	✓ Low / No Risk
Use of Deprecated Functions	Complete	Complete	✓ Low / No Risk
Unprotected SELFDESTRUCT Instruction	Complete	Complete	✓ Low / No Risk
State Variable Default Visibility	Complete	Complete	✓ Low / No Risk
Deployer Can Access User Funds	Complete	Complete	✓ Low / No Risk

The contract code is verified on BSCScan.

The vulnerabilities listed above were not found in the token's Smart Contract.

# Contract Code Audit – Contract Ownership

Contract roles have been found.



Contract roles have been found in this contract.

DEFAULT\_ADMIN\_ROLE,  
MINTER\_ROLE, and PAUSER\_ROLE  
were all found.

# Contract Code Audit – Admin Accessible Functions

Function Name	Parameters	Visibility
setName	string calldata _name	external
setSymbol	string calldata _symbol	external
setBuyFee	uint8 newFee	external
setSellFee	uint8 newFee	external
enableTransfers		external
setFeeDistributionMinAmount	uint256 minAmount	external
updateEssentialAddress	address account, bool status	external
excludeFromFee	address account, bool status	external
updateFeeManager	address newAddress	external
updateRewardManager	address newAddress	external
setAutomatedMarketMakerPair	address _address, bool status	external

The functions listed above can be called by the contract admin.



# Liquidity Ownership – Locked / Unlocked

No locked liquidity information has been found.



This page will contain links to locked liquidity for the project if we are able to locate that information. Locked liquidity information was not found on the project's website.

# Contract Code Audit – Mint Functions

This Contract Can Mint New HPAY Tokens.



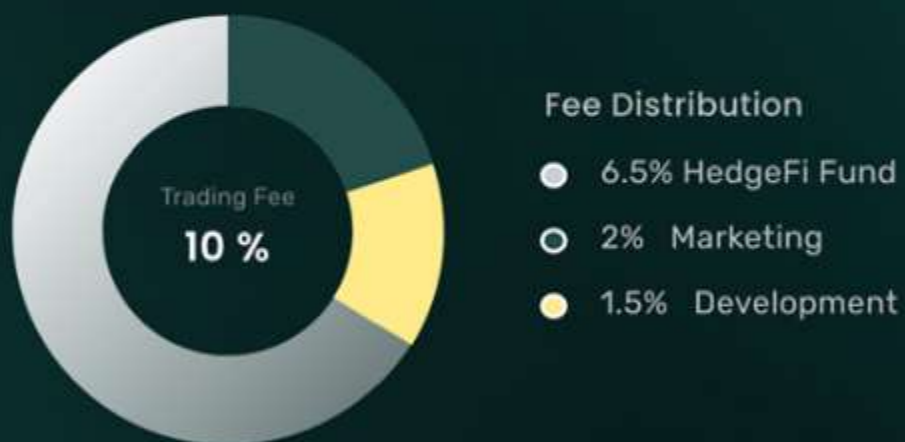
We do understand that sometimes mint functions are essential to the functionality of the project.

**A mint function was found in the contract code.**

# Contract Transaction Fees

At the time of Audit the transaction fees (“tax”) listed below are the fees associated with trading. These fees are taken from every buy and sell transaction unless otherwise stated.

HedgePay uses revenue generated from each transaction to increase the capital of the HedgeFi Fund. Every blockchain transaction that involves transferring tokens is subjected to an 18%\* fee. Transactions that involve interactions with HedgePay’s exchange will not incur this fee. The revenue generated will be allocated to the HedgeFi Fund to increase salaries of investors.

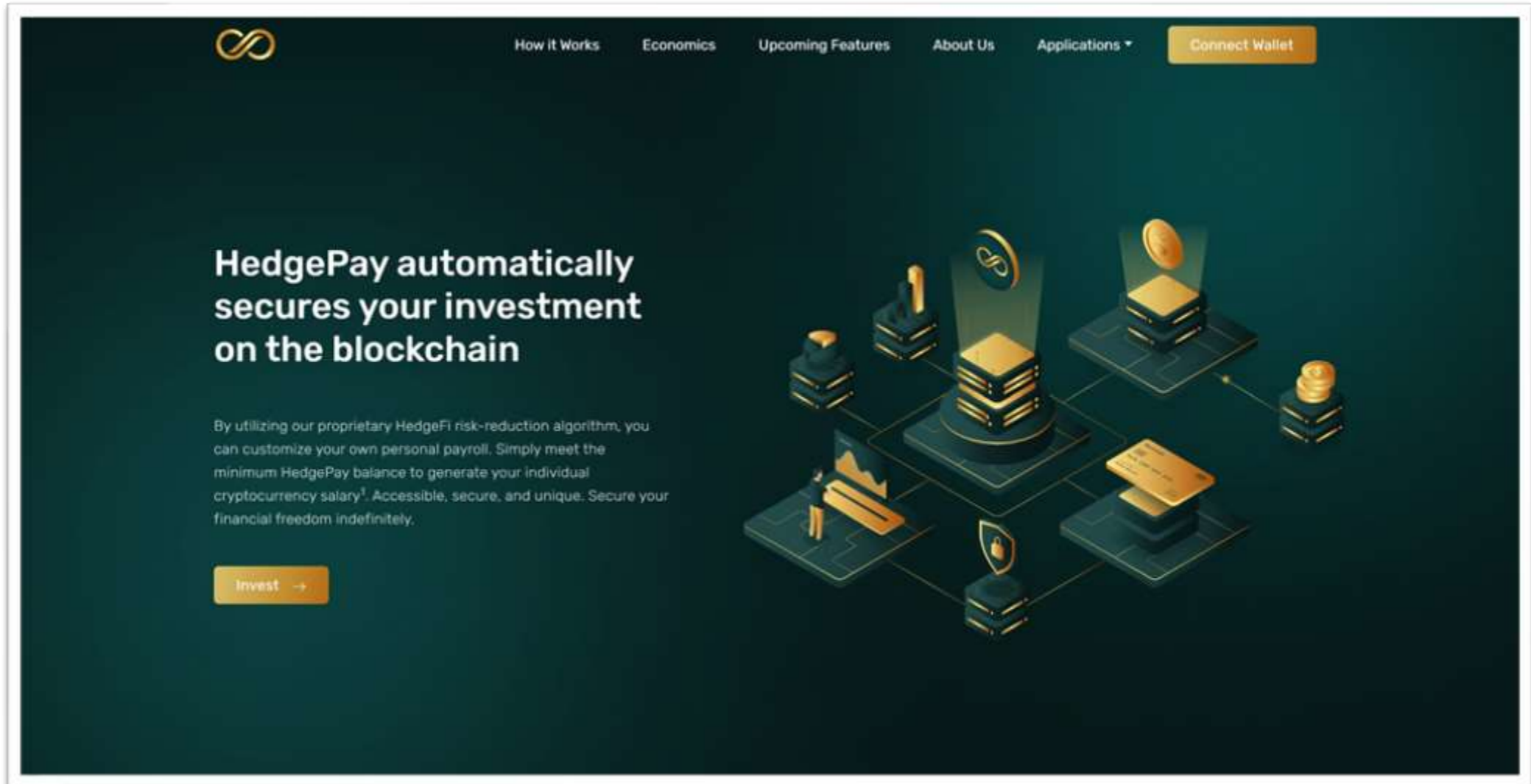


\* Sell transactions are subjected to a 12% fee.

\* On-Chain transactions that do not interact with the HedgePay trading system are subjected to a 20% fee.

# Website Part 1 – Overview

<https://hedgepay.org>



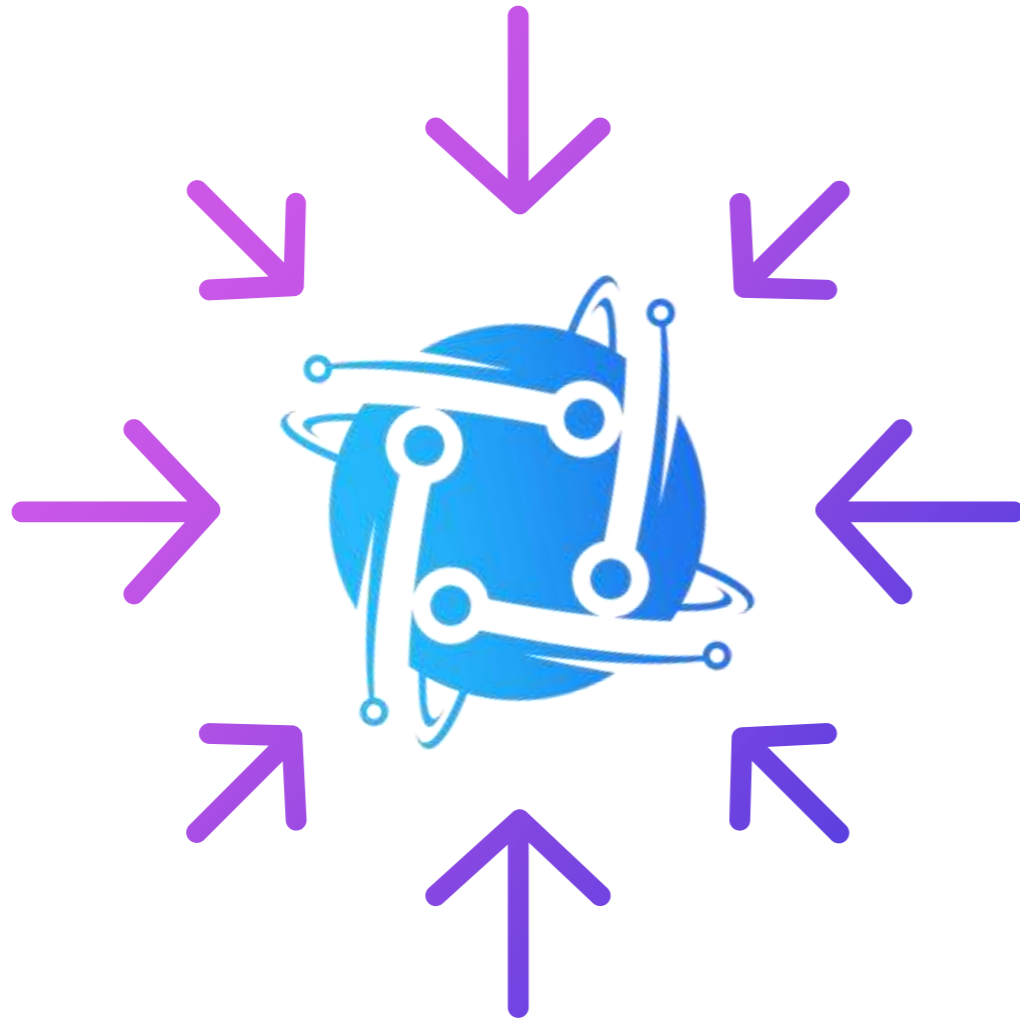
Above images are actual snapshots of the current live website of the project.

Website was registered on 10/28/2021, registration expires 10/28/2024.

✓ This meets the 3 year minimum we like to see on new projects.



## Website Part 2 – Checklist



- ✓ Mobile Friendly
- ✓ No JavaScript Errors
- ✓ Spell Check
- ✓ SSL Certificate

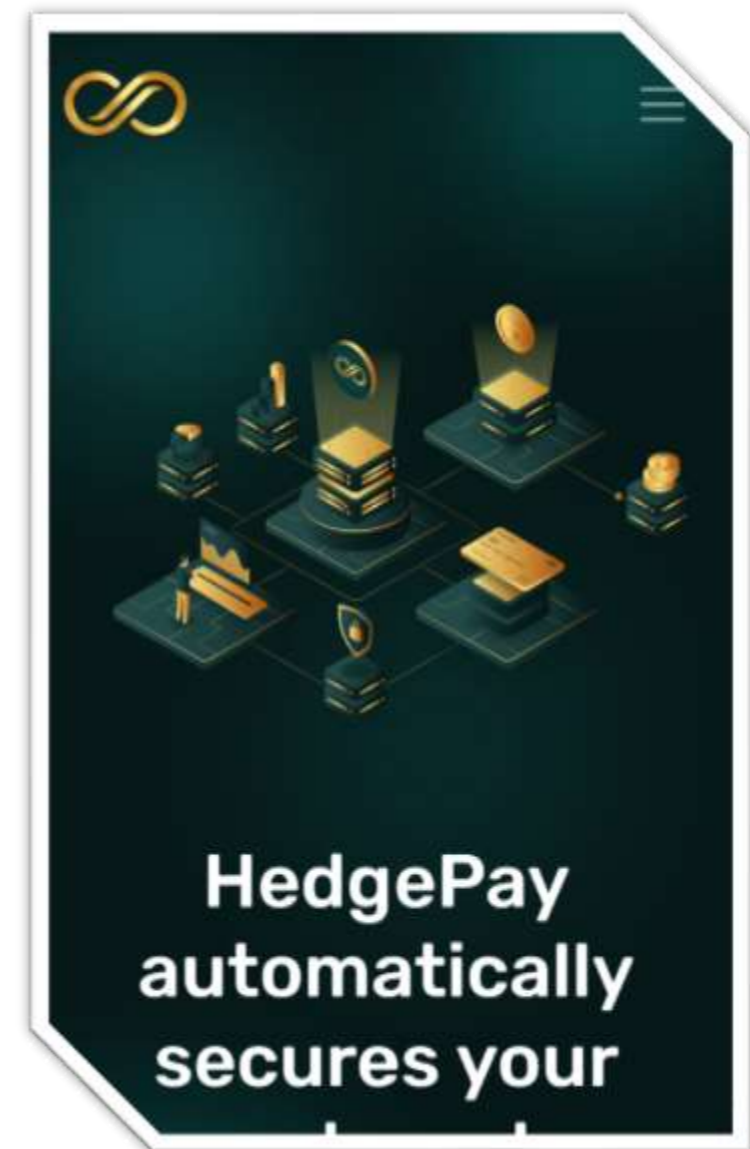
The website contained no JavaScript errors. No typos, or grammatical errors were present, and we found a valid SSL certificate allowing for access via https.

No additional issues were found on the website.

## Website Part 3 – Responsive HTML5 & CSS3

No issues were found on the Mobile Friendly check for the website. All elements loaded properly and browser resize was not an issue. The team has put a considerable amount of thought and effort into making sure their website looks great on all screens.

No severe JavaScript errors were found. No issues with loading elements, code, or stylesheets.



# Website Part 4 (GWS) – General Web Security



## SSL CERTIFICATE

A valid SSL certificate was found. Details are as follows:

Offered to: [www.hedgepay.org](http://www.hedgepay.org)

Issued by: Cloudflare

Valid Until: 11/20/2022



## CONTACT EMAIL

A valid contact email was found on the official website. Contact email is listed as shown below:

[Contact](mailto:dev@hedgepay.org)

**dev@hedgepay.org**



## SPAM / MALWARE / POPUPS

No malware found

No injected spam found

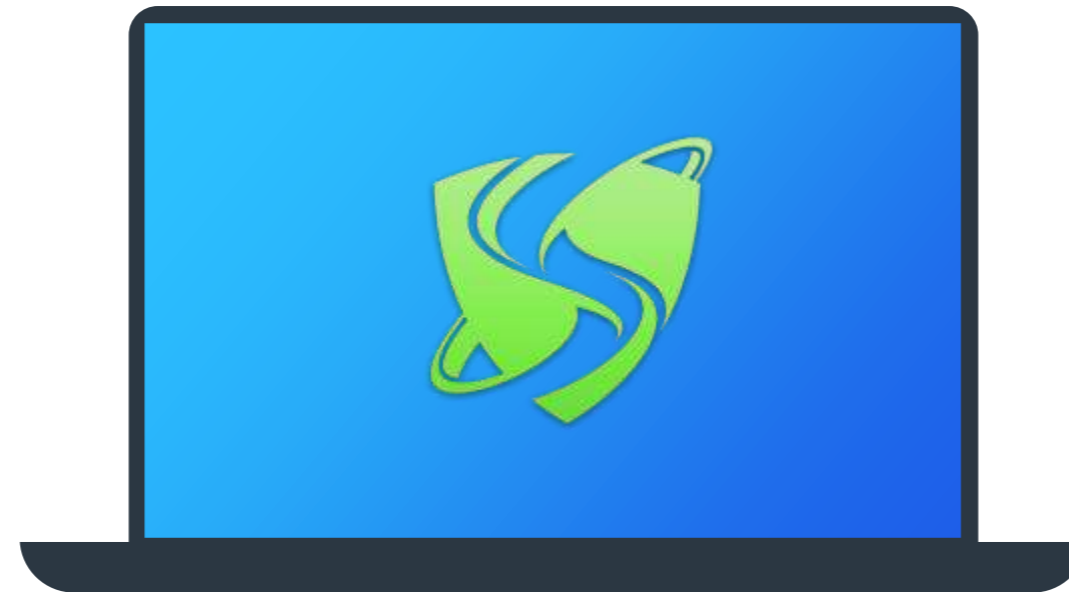
No internal server errors

No popups found

Domain is marked clean by Google, McAfee, Sucuri Labs, & ESET



# Social Media



We were able to locate a variety of Social Media networks for the project.

All links have been conveniently placed below.



[Twitter](#)



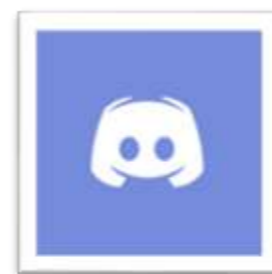
[Telegram](#)



[WeChat](#)



[Reddit](#)



[Discord](#)



[Facebook](#)



[Instagram](#)



[Medium](#)

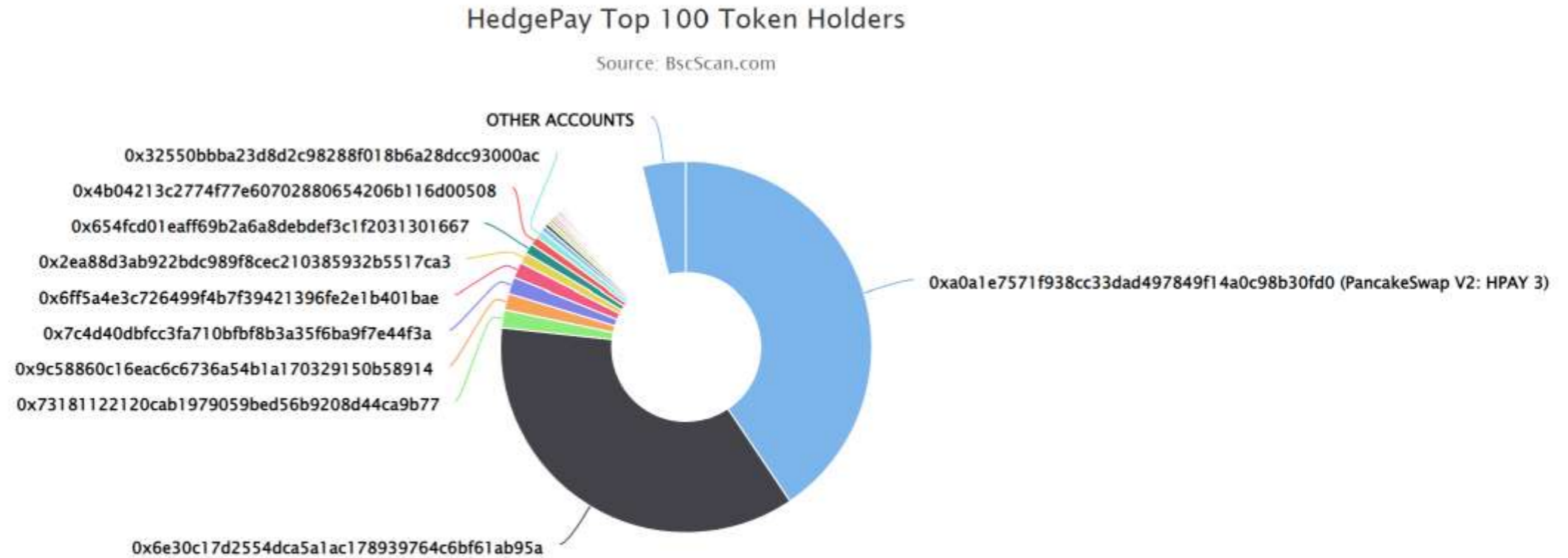
✓ **At least 3 social media networks were found.**



# Top Token Holders

The top token holders at the time of the audit are shown below.

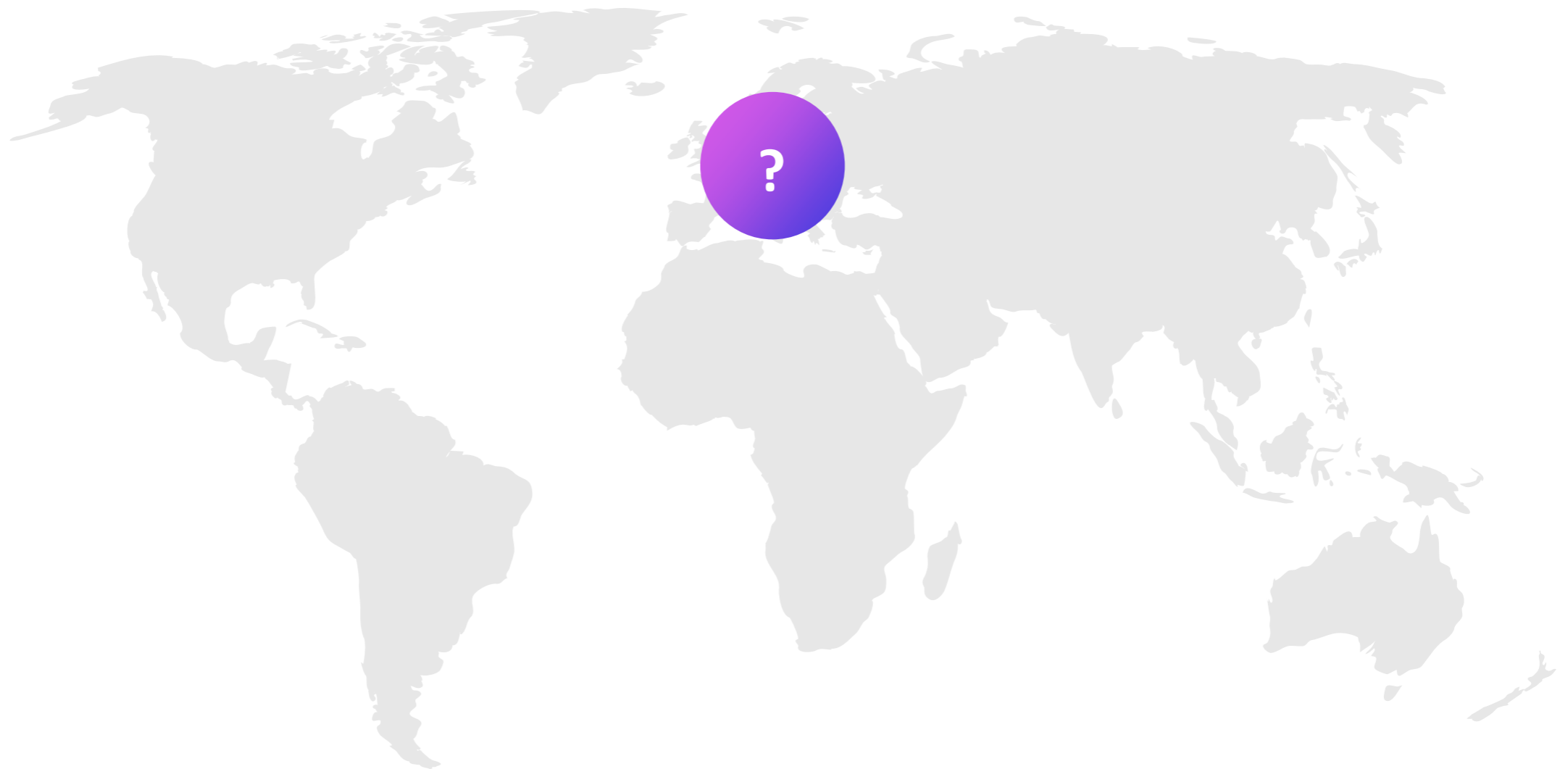
[Click here to view the most up-to-date list of holders](#)



Rank	Address	Quantity (Token)	Percentage
1	<a href="#">PancakeSwap V2: HPAY 3</a>	28,389,900.305424262337025724	40.5876%
2	<a href="#">0x6e30c17d2554dca5a1ac178939764c6bf61ab95a</a>	25,256,774.49379126	36.1083%
3	<a href="#">0x73181122120cab1979059bed56b9208d44ca9b77</a>	1,085,536.537795742626066771	1.5519%
4	<a href="#">0x9c58860c16eac6c6736a54b1a170329150b58914</a>	1,005,253.291988709135475614	1.4372%
5	<a href="#">0x7c4d40dbfcc3fa710bfbf8b3a35f6ba9f7e44f3a</a>	1,002,252	1.4329%

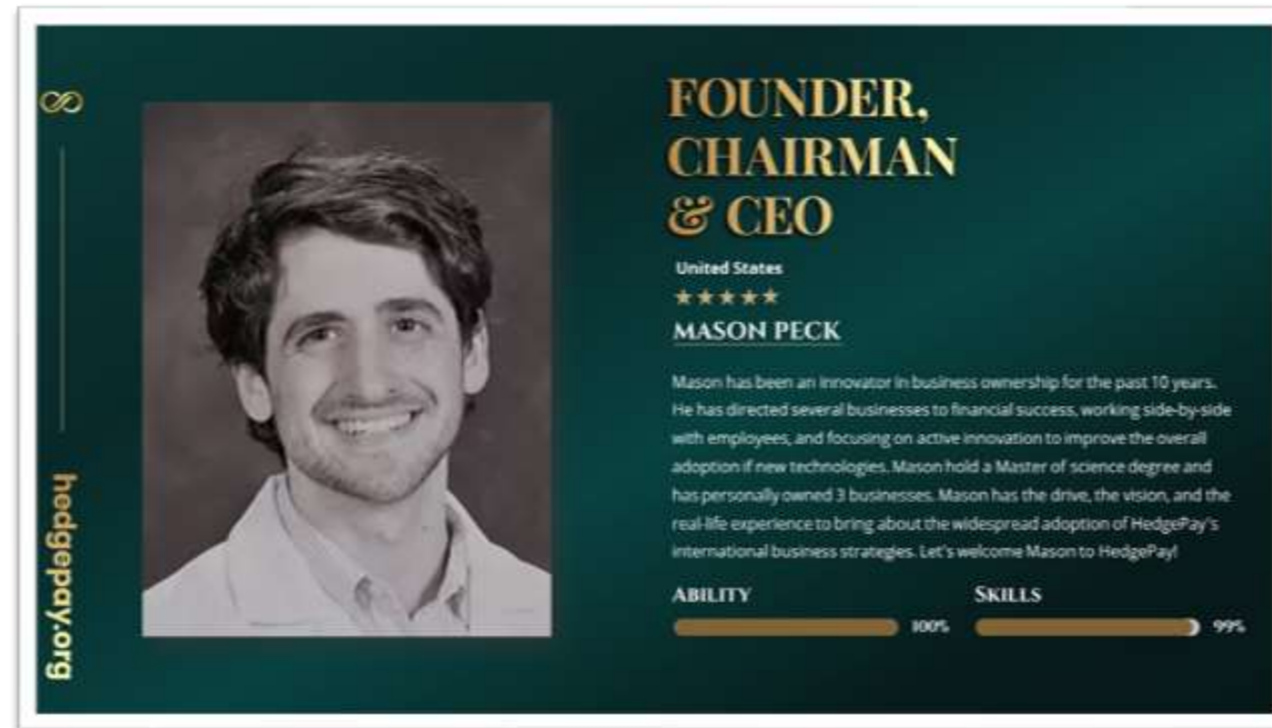
# Location Audit

We were unable to identify a primary location for the project at this time or a location has not been declared.



# Team Overview

We were able to locate the following information about the team



**hedgepay.org**

**FOUNDER,  
CHAIRMAN  
& CEO**

United States  
★★★★★  
**MASON PECK**

Mason has been an innovator in business ownership for the past 10 years. He has directed several businesses to financial success, working side-by-side with employees, and focusing on active innovation to improve the overall adoption of new technologies. Mason holds a Master of science degree and has personally owned 3 businesses. Mason has the drive, the vision, and the real-life experience to bring about the widespread adoption of HedgePay's international business strategies. Let's welcome Mason to HedgePay!

**ABILITY** 100% **SKILLS** 99%



**hedgepay.org**

**FOUNDER,  
CHAIRMAN  
AND DIRECTOR  
OF OPERATION**

**EDWIN HO**

Malaysia  
★★★★★

For the last 17 years, Edwin has spent his time collaborating with all hierarchies of the digital industry. From startups to multinational corporations, Edwin has constructed innovative marketing strategies that transcend geographical barriers. His outreach has established prosperous and immutable relationships between clients and consumers. Always looking forward, Edwin sees a new age of marketing coming, that will interlace cryptocurrencies with purchases in our daily lives. HedgePay welcomes Edwin to become one of the pioneers that will establish this new economy.

**SKILLS** 99%  
**ABILITY** 99%

**DEVELOPMENT TEAM**

United States  
★★★★★  
Team of 3

HedgePay's development team is currently under a Non-Disclosure Agreement (NDA), and we have chosen not to disclose the names of those involved due to security purposes. HedgePay always places security as a core tenant, and we keep our developments in-house. This works to protect our investors and developers from compromise.

# Roadmap

*A roadmap was found on the official website, we have conveniently placed it on this page for your viewing.*



# Disclaimer



The opinions expressed in this document are for general informational purposes only and are **not intended to provide specific advice or recommendations for any individual or on any specific investment**. It is only intended to provide education and public knowledge regarding projects. This audit is only applied to the type of auditing specified in this report and the scope of given in the results. Other unknown security vulnerabilities are beyond responsibility. Dessert Finance only issues this report based on the attacks or vulnerabilities that already existed or occurred before the issuance of this report. For the emergence of new attacks or vulnerabilities that exist or occur in the future, Dessert Finance lacks the capability to judge its possible impact on the security status of smart contracts, thus taking no responsibility for them. The smart contract analysis and other contents of this report are based solely on the documents and materials that the contract provider has provided to Dessert Finance or was publicly available before the issuance of this report (issuance of report recorded via block number on cover page), if the documents and materials provided by the contract provider are missing, tampered, deleted, concealed or reflected in a situation that is inconsistent with the actual situation, or if the documents and materials provided are changed after the issuance of this report, Dessert Finance assumes no responsibility for the resulting loss or adverse effects. Due to the technical limitations of any organization, this report conducted by Dessert Finance still has the possibility that the entire risk cannot be completely detected. Dessert Finance disclaims any liability for the resulting losses.

Dessert Finance provides no guarantees against the sale of team tokens or the removal of liquidity by the project audited in this document. Even projects with a low risk score have been known to pull liquidity, sell all team tokens, or exit-scam. Please exercise caution when dealing with any cryptocurrency related platforms.

The final interpretation of this statement belongs to Dessert Finance.

Dessert Finance highly advises against using cryptocurrencies as speculative investments and they should be used solely for the utility they aim to provide.



# Thank You

DESSERT FINANCE PROJECT AUDIT HAS BEEN COMPLETED FOR HPAY 1 DSRT HAS BEEN SENT TO AUDITED PROJECT'S CONTRACT ADDRESS FOR VERIFICATION OF THIS AUDIT AT BLOCK NUMBER: **15253432**

**THIS AUDIT IS ONLY VALID IF VIEWED ON [HTTPS://WWW.DSSERTSWAP.FINANCE](https://www.dessertswap.finance)**

[www.dessertswap.finance](https://www.dessertswap.finance)  
<https://t.me/dessertswap>