



Free Recurring Payment Protocol

Revolutionizing recurring payments with a 100% free, blockchain-based solution that eliminates middlemen and puts power back in the hands of merchants and consumers.

By Maurits Bos



The problem

The Hidden Tax of Recurring Payments



Excessive Margins

Traditional recurring payment providers extract an 18x margin on processing costs while providing minimal value.



Outdated Infrastructure

The current ecosystem relies on legacy banking systems and credit card networks that act as costly middlemen.



Limited Innovation

Despite offering automated payments, dispute resolution, and revenue dashboards, traditional providers have failed to pass efficiency gains to merchants.



VISA

The Card Cartel Uncovered

90%

**Controlled by
Visa & Mastercard**

Of ALL payment processing

20x

**Profit margin compared to
Retail**

V&M have 50% profit margin, compared
to 2.5% for retail

\$1000+

**Annual Cost per American
Family**

In payment processing cost passed
through as higher prices



Solution: The First Truly Free Recurring Payment Protocol



100% FREE

No Fixed % or flat fee
gas 100% subsidized



CHAIN AGNOSTIC

Fully Decentralized for all eco-
system



FLOAT WINDOW

Time where the funds will stay in
the vault to generate revenue and
p

The First Truly Free Recurring Payment Protocol

Core Features

- Transparent and trust-minimized architecture
- Chain-agnostic implementation
- Fully on-chain, permissionless, and accessible
- Complete Product Stack

Technical Foundation

- Smart contract ecosystem across multiple chains
- Decentralized infrastructure (on and off chain)
- Robust API ecosystem for developers
- User-friendly front-end interfaces



Innovative Revenue Model



Yield-Generating Vaults

Merchants can leave funds in protocol vaults to earn interest on stable assets and DAO treasuries, withdrawing whenever needed.



Indexed Data API

High-quality indexed on-chain payment data sold to enterprise clients, creating revenue without compromising merchant or consumer privacy.



Strategic Token Model (optional)

Fair and scalable token emissions with user cashbacks based on vault revenue, creating a sustainable economic flywheel.

Annual Volume in Recurring Payments 2027*:

\$15 T

Projected Monthly Interest Revenue

42.8K

Conservative

Market Share: 0.1%

Avg. float: 6 h.

0.86M

Base Case

Market share: 1%.

Avg. float: 12 h.

119.9M

Aggressive

Market share: 10%.

Avg. float: 7 days.

*Global recurring-payments volume 2023: US \$13 trn | Estimated for 2027: US \$15,4 T (Source: FinTech Global report 04/23)

Protocol Structure & Governance

DAO Token

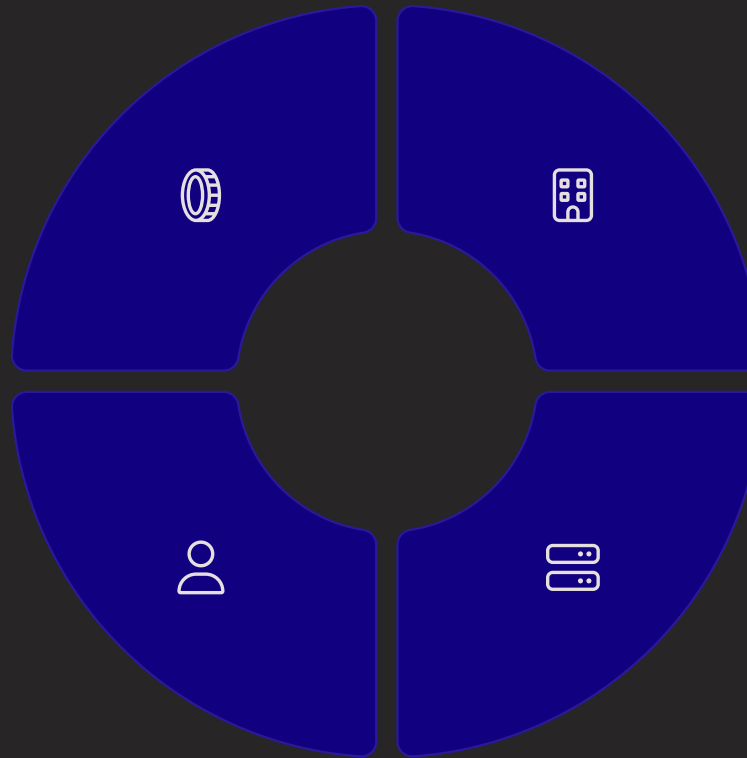
Governance & incentive token that determines the macroeconomic policies of the Foundation.

- Voting rights on protocol upgrades
- Economic parameter adjustments

End Users

Merchants and consumers benefiting from the free payment ecosystem.

- Zero-fee transactions
- Improved UX/UI
- Optional yield opportunities



Foundation

Operational entity managing day-to-day execution.

- Tech stack development
- Developer relationships
- Off-chain infrastructure

Infrastructure

On-chain and off-chain components working together.

- Cross-chain smart contracts
- Decentralized indexers
- AI-assisted operations

Why We'll Win Against TradFi & Fintech

Inherent Limitations of Incumbents

- Traditional financial systems are restricted by national regulations and borders
- Antitrust concerns (e.g., DOJ lawsuit against Visa) create vulnerability
- Legacy tech stacks make innovation costly and slow

Our Structural Advantages

- Borderless by design - no geographic limitations
- Truly decentralized - resistant to regulatory capture
- Zero marginal cost for transactions
- Composable with the entire web3 ecosystem

On-chain activity continues to grow exponentially as regulatory clarity improves, creating perfect timing for our solution.

Why Now? The Perfect Market Timing

1 — EIP-7702 Implementation

New Ethereum Improvement Proposal creates the technical foundation for more efficient recurring payments on Ethereum-based chains.

2 — Maturing Crypto Market

Institutional adoption and mainstream awareness reaching critical mass, with billions in daily on-chain transaction volume.

3 — Pro-Crypto Regulations

Emerging legal frameworks in key jurisdictions providing clarity and legitimacy for on-chain payment solutions.

4 — Growing Frustration with Payment Fees

Merchants increasingly aware of and dissatisfied with the high costs imposed by traditional recurring payment providers.

Join Our Mission

We are seeking:

- Grant funding from aligned blockchain ecosystems
- FAIR investment from strategic partners who share our vision
- Developer collaborators to build across multiple chains
- Early merchant adopters ready to eliminate payment processing fees

Help us build the payment infrastructure that will power the next generation of web3 business models and eliminate

unnecessary fees forever.

[Contact Us](#)[Read Whitepaper](#)

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