



THE CRYPTOCURRENCY APP YOU CAN BANK ON

Disclaimer

The white paper you are currently reading is a draft and stands as a work in progress. The documentation below outlines our company, our vision, and the underlying technology currently in development. This document will be updated on a regular basis to reflect advancements and milestones through our development process.

Anyone considering participation in the HiWallet token distribution event should carefully read all of the following documentation and disclaimers to understand any potential risks.

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ABSTRACT

Mission: empower anyone, anywhere in the world to hold, track, transfer, and transact with any digital asset from their mobile device, privately and instantly. *We're not building a bank, we're reinventing banking.*

HiWallet simplifies decentralized finance and enables trustless interoperability across blockchains. The HiWallet token ("HiWallet" hereafter) is a license to transact and trade nearly instantly off-chain, serving users with a utility that provides liquidity for instant and automated coin consolidation.

The purpose is to facilitate true interoperable cross-chain transaction scaling and circumvent the barriers of siloed blockchains and traditional cryptocurrency exchanges. The HiWallet ecosystem ("HiWallet" hereafter) is a set of financial tools built to make cryptocurrency investing, trading, payments, and storage simple, accessible, and consumable by everyone.

"[HiWallet]: a stock or store of money or valued objects, typically one that is secret or carefully guarded."

HiWallet is the cryptocurrency app you can bank on. The first step in the extensive roadmap includes an open source mobile wallet that combines peer-to-peer transactions in crypto and cash. This will be followed by a second layer solution connected to decentralized exchanges and additional capabilities to reinforce both new and experienced investors. We are building bridges between traditional and decentralized economies, cash and crypto, and consumers and merchants (without the need for processing delays and high fees from intermediaries).

1. THE PROBLEM AND VISION TO CREATE A BETTER EXPERIENCE

Digital and financial services experiences are fragmented and challenging. What do we mean?

Consider this:

- Complex cryptocurrency apps stifle consumer adoption.
- Blockchain incompatibility makes cryptocurrency transactions complicated.
- Financial management through traditional banking is often slow and centralized, focusing on the processes rather than the customers and their experiences.

It's time for a people-focused solution. *HiWallet is the cryptocurrency app you can bank on.*

How will we solve these challenges for you?

- Eliminate reliance on multiple applications to manage your cryptocurrencies. Buy. Trade. Sell. Track. Spend. Store. *All in one integrated wallet.*
- Provide a trusted and secure bridge between the fiat money and cryptocurrency environments – FINRA/MSB regulated and KYC/AML compliant.
- Deliver capabilities and an interface that are built for the professional investor, but designed for the novice.
- Enable instant cross-chain transactions that address missed opportunities resulting from processing delays and lack of trust.
- Extend these blockchain-driven benefits to traditional financial services organizations to propel their digital transformation efforts and meet customer expectations.

The takeaway: HiWallet is developing a decentralized multi-currency wallet, intelligent fiat-based cryptocurrency exchange and second-layer cross-chain payments and exchange protocol for everyday use – serving as a valuable utility reinforced by our native currency.

2. BACKGROUND

We stand for simplicity, scalability, and integrity. In a world where everyone wants everything instantly, blockchain-based cryptocurrencies and their platforms come with limitations – not due to the inabilities of teams or technology but because this industry is still in its infancy.

Blockchains provide an immutable infrastructure for finance in addition to many other sectors. Blockchain technology is decentralized, trustless, and does not require a central authority. Instead, it requires community – individuals or entities willing to contribute to the networks they serve. In some cases they are financially incentivized, in others the motivation is moral.

This new technology, coupled with a growing financial sector, affords the freedom to anyone, anywhere, to take control of one's finances. However, this comes with responsibilities that most are not accustomed to. Consumer adoption is plagued by steep learning curves, complicated user experiences and complex interfaces. HiWallet is solving this by reengineering the consumer-facing connectivity points of cryptocurrency.

We're solving this with the **Smaug Protocol**, a trustless system for decentralized exchanges.

3. INTRODUCTION TO THE SMAUG PROTOCOL

The purpose of the Smaug protocol is to facilitate:

- A. Instant trustless transactions across any supported cryptocurrency.
- B. Atomically swap multiple holdings at transaction time versus manual coin consolidation.
- C. Decouple reliance on any specific chain, foundation or centralized exchange.

Once again, our mission is to fundamentally simplify and improve cryptocurrency commerce.

Everyone is familiar with the lackluster experience when a coffee shop chooses to accept bitcoin: while your coffee takes a few minutes to prepare, it can take over an hour for your

bitcoin transaction to be safely validated. Current solutions convert cryptocurrency to fiat through centralized services like Visa & Mastercard on the customer's behalf at the point of sale. Hoard's solution focuses solely on cryptocurrency. We remove the need for centralized parties to confirm transactions or rely on fiat currencies. By providing an instant and trustless mechanism for value exchange, the Smaug Protocol enables:

- A. instant trustless payments across any cryptocurrency or smart-contract-based blockchain so end users and businesses can transact with each other without waiting for block times of any one specific blockchain. Owning or mining HiWallet is the first step in the process. HiWallet is bonded to the network as a license and skin-in-the-game spam prevention mechanism for trustless peer-to-peer and merchant transactions. The transactions are instantaneously confirmed within the second layer ledger by the network of masternodes.
- B. Atomically swapping multiple holdings at transaction, as opposed to manual coin consolidation. This empowers end users to invest, hold, and interact with any cryptocurrency they prefer. This also enables a recipient to receive the cryptocurrency of their choice at the time of transaction. In simple terms: I can buy your car using cryptocurrencies like NEO and ETH and you receive the value as BTC or DASH. Otherwise, holders are forced to sell a coin or coins to purchase buying power on another blockchain to make the transaction.
- C. the ability to transact efficiently without relying on any specific chain, foundation, or centralized service. This is what cryptocurrency was founded on. The concept of blockchain-based borders are akin to fiat and national borders: while cryptocurrencies are free to cross any physical border, there are limitations as to what digital borders they cross. Also, the reliance on any one specific blockchain or organization to remain afloat is subject to failure. Building infrastructure capable of switching chains and contract infrastructure protects both HiWallet and the end users from potential chain collapse, or the insolvency of exchanges, future-proofing interoperability and scaling.

It's our position that future economies will be powered by cryptocurrency without the sole reliance on fiat currencies or centralized entities. HiWallet is building infrastructure that is usable now and for the future underway.

4. SMAUG NETWORK FEATURES

Masternodes

The Masternodes will require a specific amount of HiWallet tokens held in a specialized escrow contract. This is to ensure masternode administrations have "skin in the game" and to avoid bad actors flooding the masternode network without having to risk significant financial holdings. This will be the primary mechanism through which HiWallet tokens are distributed during block rewards.

Consensus on ledger data and transaction validity will be achieved by a checkpointed proof-of-service consensus process where masternodes are incentivized to follow the rules of the network, and other masternodes can challenge improper transactions to increase their chances of receiving block rewards. The escrowed HiWallet tokens required to run masternodes will be seized in cases where masternodes maliciously report inaccurate data. The determination of this seizure is based on the on-chain checkpoint verification hashes of the distributed Smaug network ledger.

Cross-chain Balance Verification

The HiWallet ecosystem will also work with non-HiWallet-affiliated products and services, such as wallets, exchanges, ICO platforms, and more. To this end, HiWallet will be providing smart contracts and wallets for supported platforms that will enable HiWallet masternodes to have accurate and timely information on the state of various blockchains, transactions, and user balances. These functions will at first be centralized, and in the future we have plans to decentralize these functions and incorporate them into the HiWallet masternode program. This will enable full transparency for our users, and allow seamless integration of the HiWallet platform with other products and services.

Utilizing private key signed messages, escrow smart contracts, and specialized multi-signature wallets, HiWallet masternodes will be able to verify and guarantee the existence of holdings on supported blockchains. This work will at first be done off-chain, and verified through consensus of the masternodes. As more mature smart contract platforms come to maturity, this work will be done on-chain, taking into consideration mining fees and available functionality.

The HiWallet Token

The HiWallet currency operates seamlessly within the Smaug network, and is the most straightforward way to transact instantly and securely off-chain. HiWallet can be deposited with masternodes to accelerate peer-to-peer transactions and enable microtransactions currently too expensive to create on-chain. HiWallet will be used to accelerate conversion of fiat-to-crypto when buying cryptocurrency and crypto-to-fiat when cashing out, or as a daily settlement mechanism for merchants. HiWallet enables holders to atomically transact - spend using (X) or (X + Y) currency while the recipient receives (Z) currency, instantly.

Token Economics

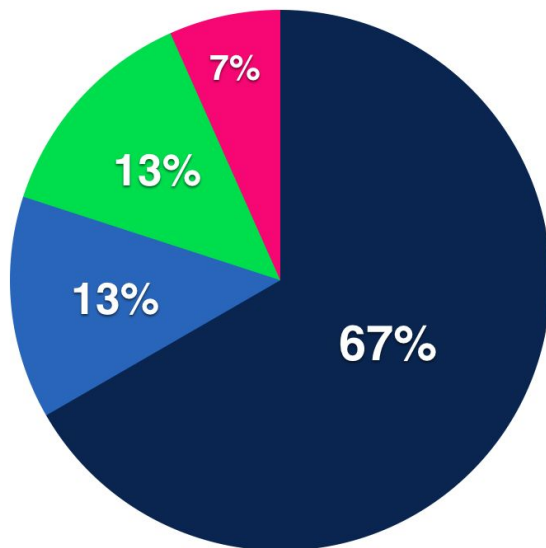
HiWallet is intrinsically beneficial to holders of any currency; thus the need to build out our own exchange and multi-currency wallet. HiWallet enables consumers within decentralized economies to invest, hold and use any currency they deem fit, circumventing any physical or digital borders. Economically, HiWallet holders are incentivized to "HiWallet" our currency so they may transact freely and instantly.

Crowdfunding the Project

HiWallet must be distributed to the HiWallet economy to power the Smaug network and guarantee protocol settlements. Through distribution and the raising of funds, the HiWallet team can execute on our strategy and build each piece of the roadmap faster and more effectively. The HiWallet solutions will empower individuals and businesses, both large and small, to accept cryptocurrency as a form of payment.

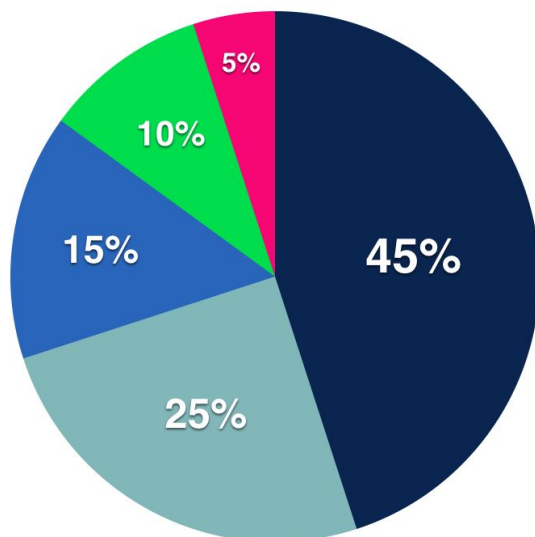
Token Sale Information

Currency symbol	HiWallet
Industry category	Blockchain and financial services
Platform	ERC20
Max supply	25,000,000,000
Smart Contract	0x67272a6bFaCDA1f8Dc91e8fFE11FdB8b4343231b
Public price	1 ETH = 50,000,000 Token
Soft cap	200 ETH
Hard Cap	1000 ETH



Token sale allocation

- Token distribution
- Masternode community
- Team & advisors
- Reserve



Token sale proceeds

- Engineering & Design
- Marketing & Operations
- Legal & Compliance
- Customer Support
- Community

5. PLATFORM TOOLS AND SERVICES

Cryptocurrency and Fiat Exchange

HiWallet exchange will be the liquidity engine for trading, investing, and transactions within the Smaug network. Our decentralized exchange will operate similarly to traditional exchanges, with many of the features users come to expect from an exchange, but will operate without insolvency risk due to its decentralized architecture and on-chain verification processes. The exchange offering is as follows:

1. The any-to-any decentralized cryptocurrency exchange enables traders to trade any cryptocurrency for another cryptocurrency. This disrupts the status quo of only trading limited pairs of BTC, ETH and USDT.
2. A fiat-to-any cryptocurrency exchange enables investors to invest in any cryptocurrency using fiat currency. We will begin with USD and open the exchange up to international currencies as we expand. This aspect of the exchange remains centralized, as well as fully compliant and licensed within the US.

3. Advanced cash-outs enable consumers and business with immediate fiat withdrawal to their connected bank accounts via ACH. Users can opt for same day, next day or standard deposit times.
4. FDIC-insured savings accounts: these accounts will hold fiat currency in a savings account for later use and are federally insured to \$250,000 USD. These accounts are provided by our banking integration partners but wholly owned by the end user. We do not have access to the funds.

Simple Rule-based Investing

HiWallet is offering a unique product in the form of a rule-based investing engine that makes cryptocurrency investing simplified, effortless and integrative. The purpose for development is twofold: 1) offer easy to understand and effortless investing opportunities for anyone with limited knowledge of cryptocurrency or investing and 2) add a secondary layer of investing tools for more advanced investors. Here are few examples of how our rule-based investing works on HiWallet.

1. Set it and forget it: the investor is focused on dollar cost averaging. The rule is activated, a coin or basket is selected and an account is linked. This is investing on autopilot for users who do not want to spend the time examining charts, social media sentiment, press releases, and ecosystem news.
2. Financial habits clue in on the nuances of the investor's daily life. From making purchases to getting paid, rules can be activated to accrue incremental amounts of USD based on percentages, roundups or benchmarks to invest in their preferred cryptocurrency. The Smaug network enables the microtransactions by allowing you to HiWallet BTC even one satoshi at a time.
3. Reaching financial goals like retirement, debt reduction or large purchase is simple with HiWallet. Investors define their goals, select coins or baskets, activate the rules and rebalance according to aggressiveness. Rebalancing happens instantly via trustless off-chain microtransactions.

4. Auto-rebalancing is a one-click service that provides an automated sell-off, buy-back and reset tool that simplifies modifications to the rule or basket; making a diversified portfolio easier to manage for beginners and faster for advanced investors.

Performance tracking is provided by sophisticated charting and tools to help investors understand positioning within any given timeframe. The data will be displayed as an overall metric or divisible into individual metrics for comparison across investment vehicles. We've laid out plans to develop a do-it-yourself tool that empower investors with the ability to make up any rules tailored to fit specific needs.

Coins, Baskets, and Hype

Our decentralized exchange will support a growing list of cryptocurrencies and work to maintain the highest of standards in offerings. We seek to support a variety of leading and emerging cryptocurrencies based on their technical merit, demand, and market activity.

1. In order to provide instant diversification, we will provide to our users customizable coin baskets. The baskets are specialized groupings of assets split by weight and grouped by use case. Investors can monitor basket performance similar to an ETF, but in reality fully own each coin individually, including control over their own private keys. Beyond one-click diversification, our goal is to protect investors from pegged asset tokens dependent on a centralized party who may become insolvent. The HiWallet multi-wallet will give users full access to their own assets, with private keys for each coin in the basket held by the user.
2. Hype is an investment signal geared toward crowd sourced sentiment. Through our proprietary AI algorithms we will collect, analyze, and weight crowd-sourced sentiment (hype) of various coins across hundreds of channels. This gives investors a peek at billions of data points aggregated into a single score matched to variable timeframes. The data we collect will be publically

3. Baskets lay the groundwork for future opportunities to trade regulated crypto asset ETFs. Pending SEC approval, HiWallet intends to extend these types of modern investment vehicles to investors in the future.

Multi-asset Cryptocurrency Wallet

HiWallet wallet is a multi-asset storage application that will hold all premium cryptocurrencies. The wallet will be connected to our decentralized exchange via the Smaug Network so traders can keep funds off exchanges and inside wallets while having the liquidity needed for real time trades. This removes the laborious and often expensive process of asset transfers, confirmation times and miner fees associated with exchange deposits and withdrawals.

For maximum trustlessness, the users will be responsible for the sanctity of their private keys: these keys will not be stored by the HiWallet team. Users will be instructed to make backups of their keys and recovery phrases using the HiWallet app. For users who opt-in to our emergency backup service, HiWallet will store user-encrypted representations of their recovery phrases in tamper-proof physical representations. The retrieval of the recovery phrases is intended for use solely in emergencies, and will require a combination of identity verification, multi-factor authentication, time delays, fees, physical presence and other severe security measures. That said, our support staff is fully dedicated to getting HiWallet users back online with their funds as soon as possible.

The wallet will serve as the interface for instant transactions within the HiWallet platform. This removes the need to copy/paste addresses or use any third party swapping services. Holders can execute trades instantly from the wallet interface.

The wallet is designed for everyday use by our team of financial industry veterans. The interface is comparable to and competitive with modern digital wallets used for fiat today. Combined with the HiWallet token, the wallet serves as the facilitator of peer-to-peer instant payments, merchant payments, trades and cross-platform portfolio tracking.

Opt-in contact syncing will spread HiWallet across multiple verticals increasing user adoption while supplying wallet users with familiar faces to transact with, eliminating the need to copy

and paste complex addresses. If they aren't connected to you within HiWallet you can still send or request payment via cell phone SMS, email or social media channels.

Hacker-proof Cold Storage

We've developed a simple approach to consumer asset protections with a systematic process for moving crypto assets offline and storing in air-gapped cold storage vaults. The security protocols and authentication layers are strict, global and under 24 hour surveillance. Extracting funds requires multiple signatures and identity checks with a 48 hour maximum verification and withdrawal period. This offering will be provided as an option to users who want to protect their holdings long term.

Merchant Services

As expressed earlier, our goal is to build the necessary infrastructure for merchants to transact instantly and atomically with consumers within the HiWallet ecosystem using only cryptocurrency. Consider the premise wherein you hold (X, Y, and Z) coin yet the merchant only accepts (P) coin. Through HiWallet and the masternodes running validation and adjudication, you can send (pay) the merchant (X+Y+Z) and they will receive it as (P) instantly. It's a value-matching exchange protocol that aligns your holdings to the value of the pending purchase. Of course, holders can use a single currency (X) to transact but in cases where the value exceeds a singular holding, (X+Y+Z) are stacked to equal the value exchange. The process eliminates multiple pain points in cryptocurrency commerce:

1. Buyers do not need to consolidate holdings to match the vendor-preferred cryptocurrency.
2. Sellers aren't forced to accept one currency over another.
3. Buyers transact how they see fit.
4. Sellers receive funds instantly via the Smaug network.

In order to execute this plan HiWallet will be developing its cross-chain multi-asset masternode to provide the system of trustless and instant transactions while delivering business wallets with specialized access to banking integration systems, and settlement protocols for point-of-sale

(POS) vendors. It's the simplest way to quickly and cost effectively integrate value exchange with cryptocurrency.

USER INTERFACE ENGINEERING AND ADOPTION METHODS

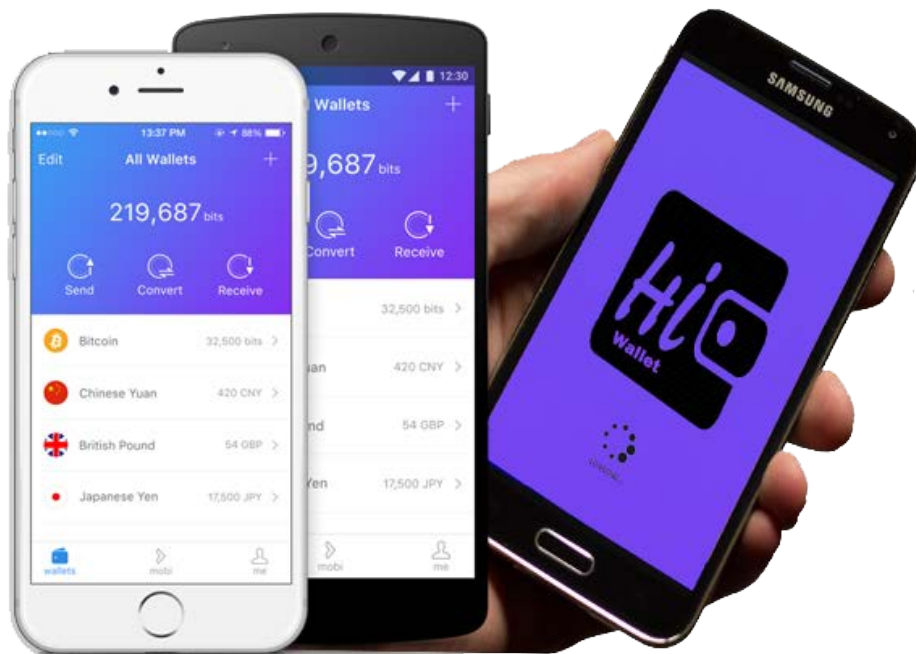
The team at HiWallet has deep experience with human factoring, user interface, and user experience engineering, as well as semantic information architecture in the consumer finance and fintech sectors at institutional levels. We've worked for the largest consumer, wholesale, and investment banking companies in the world on strategic initiative and conceptual mobile-based banking products. Our insight and subject matter expertise are intrinsic to building a forward-thinking, future-proof product; adoptable by everyday consumers and able to compete with traditional and non-traditional banking and fintech companies.

Shortlist of experience upgrades

1. Mobile-first native app wallet design
2. Tabbed views between cash, cryptocurrency, and security assets
3. Simpler send/receive flows
4. Hot tasks and intuitive interaction patterns
5. Toggles between simplified and complex trading dashboard views
6. Create and/or sync contacts lists. Faces, not addresses.
7. Human language transaction lists
8. Single tap buys/sells

9. Human readable AI signaling and pattern recognition
10. Simplified investor UI with seamless automated investing tools
11. Swap interaction patterns to make trading easier and faster.
12. One-touch API integration for seamless cross-platform asset tracking
13. One-touch investment diversification

Available Soon



In addition, the HiWallet team is comprised of well-known and experienced growth and channel sales experts hired to formulate and implement the necessary funnels for maximum user growth to scale the ecosystem and product usage.

The biggest advantage is giving cryptocurrency to anyone, even if they have never bought or held cryptocurrency. It will jumpstart their entrance into cryptocurrency without the need to buy crypto assets or navigate complex identity verification procedures. Invitations can be distributed via SMS, email, messaging, and social media platforms.

The same underlying technology will be used to send cryptocurrency payments to non-hoarders and non-holders. The same mediums stated above to distribute HiWallet will be available to send payments. Recipients verify their identity and accept the payment once registered with HiWallet. It's akin to sending a Bitcoin payment to someone without a Bitcoin wallet: a major milestone in cryptocurrency adoption methods.

7. SECURITY AND SUPPORT PROTOCOLS

For HiWallet, security is a paramount consideration. Each release candidate will be open sourced and available for peer review prior to release.

The mobile application will put emphasis on non-credentialed accounts where applicable. This puts reliance on native security and combines authentication methods like PIN codes, fingerprint identification, facial recognition with 2FA or 3FA protocols. HiWallet has no plans to release SMS based 2FA due to its vulnerabilities.

Support has been lacking with cryptocurrency companies. We feel that to win, we must be able to support all users through direct communication. HiWallet plans to open up immediate response teams via phone, email, and chat on the first day of our public release. When it comes to investing, buying and selling, trading or wallet usage, HiWallet will have someone available to help you 24 hours per day.

8. PARTNERS AND INTEGRATIONS

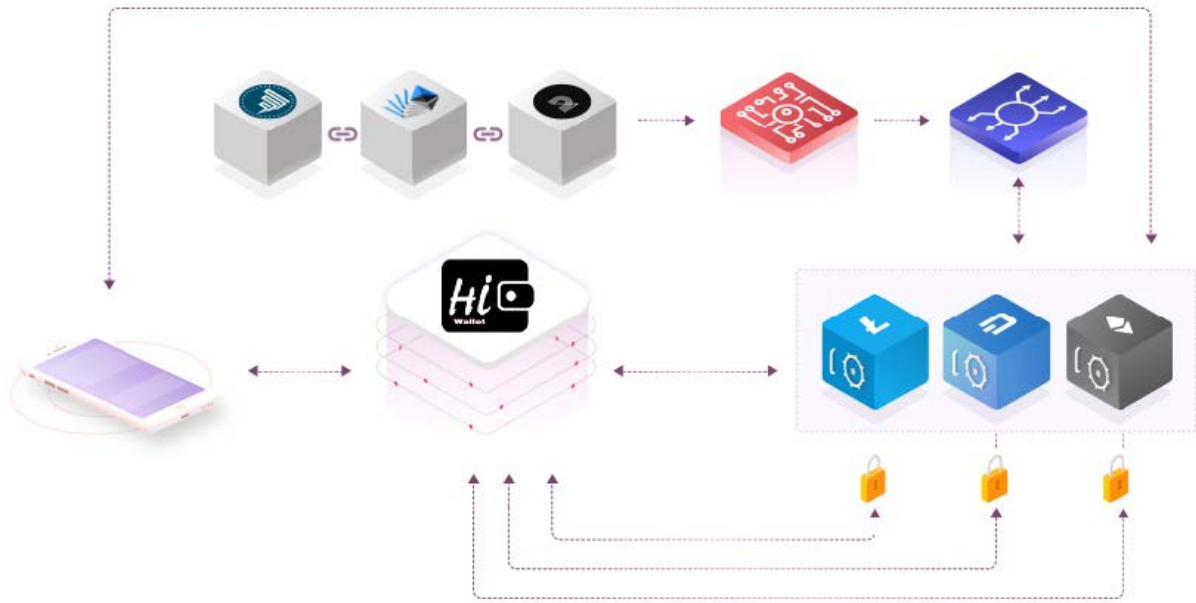
To explore banking relationships with traditional enterprise financial institutions, HiWallet is partnering with INV Fintech. This accelerator is affiliated with technology providers, banks, and venture capital organizations.

As an offshoot of the Bank Innovation blog, INV FinTech helps financial industry segment startups from around the world. With support from Fiserv, their dedicated technology partner, and a selection of top financial institutions as both members and mentors, INV FinTech propels ideas and innovation.

Launched in 2015, INV FinTech relies on its strong global network – they maintain operations in New York, Europe, Israel and Silicon Valley, and leverage Bank Innovation’s more than 75,000 readers worldwide—with the understanding of financial services that comes from industry experience stretching back to 1993.

9. A CLOSER LOOK AT THE SMAUG NETWORK

The Smaug Network is an off-chain, 2nd layer solution for instant payments and microtransactions, enabled by the HiWallet token. In this section, we’ll explain the details of how this network operates, the roles of users, masternodes, and the HiWallet team, as well as our inspirations and goals that led us to propose our solution.



With traditional cryptocurrency exchanges, much of the activity is performed off-chain. For example, some exchanges offer free user-to-user transfers of the most popular cryptocurrencies. They accomplish this by having an internal ledger, backed by on-chain deposits, that record the balances of their users. These balances are not recorded on-chain until users decide to withdraw their assets outside of their networks.

There is inherent risk in these types of transactions; the user who has been sent these funds intra-network does not have access to the private keys that store this balance (and in fact, neither does the user who sent this funds intra-network). In the case of an exchange becoming insolvent, there is little one can do to claim these funds.

The only safe way to exchange these funds is to make these transactions on-chain, commonly referred to as a withdrawal.

Withdrawals from traditional exchanges are plagued with issues: long confirmation times, complicated and user-unfriendly interfaces, high fees, and more. Services utilizing the Smaug Network have a better proposition.

To begin, users who want to utilize the Smaug Network will first escrow an amount of HiWallet tokens greater than or equal to the amount of funds they would like to transact instantly across the network. These users deposit HiWallet tokens in a specialized smart contract, and these escrow operation is verified by the network of HiWallet masternodes.

Once this has been accomplished, the user can begin trustlessly and instantly transacting funds using the Smaug Network for peer-to-peer transactions, exchange deposits, microtransactions, etc. This off-chain ledger is recorded in a database, similar to those used by traditional exchanges. However, with the Smaug Network, this database is distributed among the HiWallet masternodes, adding decentralization and lowering insolvency risks. This off-chain transaction is backed by the escrowed HiWallet tokens to guarantee future settlement.

At some point, the user receiving the funds (Bob) may want to spend their funds on-chain, outside of the Smaug Network. However, Bob has no on-chain funds. The Masternode network will be responsible for transferring the funds initially escrowed on-chain to the correct recipient, in this case: Bob.

To ensure the integrity of the off-chain ledger, during each block a verification hash is written to the HiWallet ERC20 smart contract. This verification is a representation of the current status of the off-chain ledger, which is available publicly. To use this verification, anyone can download the off-chain ledger and similarly order and process the data in this ledger to verify that the state of the off-chain ledger within the masternode network matches the publicly available ledger.

In addition to verification, this allows other masternodes to remain in sync with the network, and continue to process transactions in the case that other masternodes become unavailable.

Currently, HiWallet plans to run the first version of the Smaug Network masternode server, codenamed "Seiryu", independently, comprising 100% of the nodes powering the Smaug Network. Soon after HiWallet tokens are distributed, we will allow HiWallet token holders to run their own masternodes to add decentralization and robustness to the network as part of our "Fafnir" network upgrade. Beyond Fafnir there are multiple upgrades currently planned to add many additional capabilities to the Smaug Network. Please visit our website at <https://www.hoardinvest.com> for more information, including the Smaug Network masternode roadmap.

This concludes the detailed look at the Smaug Network. In this document we've provided a protocol for the HiWallet token that accelerates transactions without fees within our network. Many additional features will be coming to the Smaug Network including a decentralized exchange layer that supports many top currencies. These features will be documented separately in a whitepaper to be forthcoming.

Our goals in presenting this protocol are to bolster the safety of exchange users everywhere, and increase the fungibility of all cryptocurrencies. We see HiWallet not as a competitor to other blockchains and assets, but rather a supporting force that places user concerns first and foremost. We are striving for a cryptocurrency ecosystem where insolvency is no longer a concern, and where users maintain full control of their assets at all times. We believe the Smaug Protocol is a massive improvement to the way exchanges currently operate.

We welcome feedback from the community. Contact us with questions, ideas and collaboration opportunities about the Smaug Network or HiWallet. Together, we can improve our ecosystem and make it safer, faster, and easier for the next generation of participants.