



# HashbonPass

**NFT Passport** is the up-to-date, innovative solution to the KYC problem in DeFi for both individuals and services (B2C & B2B)

## Hashbon Pass' key feature is an anonymous KYC procedure

This means that DeFi-protocols do not actually have access to the user's personal data, but they can filter out individuals from sanction lists, as well as calculate the user's credit scoring and social rating. It is legal and fully consistent with the requirements of regulators



## What is it?

**Hashbon Pass**, or NFT Passport by Hashbon FiRe, is a non-fungible token and a decentralized protocol for reusable identity verification on such blockchains as Ethereum, BNB Chain, Polygon and other EVM-compatible networks

► **Hashbon Pass** works in both the DeFi and CeFi sectors



Hashbon's NFT Passport is a Tokenized real web3 ID

## How does it work?

Hashbon Pass protocol involves the participation of three parties: Verifiers, Users & DeFi protocols that require user identification

The user pays the verifier's commission once and gets a multiuse NFT Passport from the service



## Key differences of Hashbon Pass

- ▶ Use of the non-fungible token utility, support for all - without exception - crypto wallets which provide the storage capability of NFTs
- ▶ Hashbon Pass protocol is easily integrated into all popular DeFi protocols as it is released on a number of popular blockchains such as Ethereum, BNB Chain, Polygon, and other EVM-compatible blockchains

## Possibilities

### For Users

- ▶ Convenience provided by Hashbon Pass. Users can pass 18+ verification as well as CAPTCHA via Hashbon Pass
- ▶ Hashbon Pass provides additional options to secure your accounts via two-factor authentication
- ▶ Social Rating for user interaction on Web 3.0
- ▶ Loan security

### For Services / Verifiers

- ▶ SSI system, personal data can now be transferred to services, but strictly with the user's permission
- ▶ Embeddability to marketplaces

Unique criteria and calculation formula of Verifier Rating

$$Q = \frac{\pi}{4} \int_0^l d^2 dl.$$

$$\frac{P_0}{1+n_0r} = \sum_{k=1}^m \frac{P_k}{1+n_kr}$$

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