

HobaWallet Whitepaper

Non-Custodial Multi-Chain Wallet with Stablecoin Gas Payments

Executive Highlights

Token Metrics:

- Token Supply: 1,000,000,000 HOBA (fixed)
- Staking Rewards: 200M HOBA over 5 years
- IDO: Q4 2025
- Governance: DAO transition in Q4 2027

Roadmap Milestones:

- Q4 2025 → Beta Launch + IDO
- Q1 2026 → Staking + Audits
- Q2 2026 → SDKs + Mobile Beta
- Q3 2026 → Full Governance + Premium Services
- Q4 2026 → Wallet V2 (Swap + Multi-token Staking)

Unique Features:

- Pay gas with stablecoins (USDC, USDT, DAI)
- Multi-chain (EVM, expanding to non-EVM)
- Non-custodial security
- Built-in swap & staking dashboards
- DAO-driven governance

1. Executive Summary

HobaWallet is a non-custodial, multi-chain wallet that enables users to pay gas fees directly in stablecoins using account abstraction (EIP-4337). It removes onboarding friction, reduces failed transactions, and provides a predictable user experience.

With strong tokenomics, staking incentives, and a governance-driven roadmap, HobaWallet is positioned to become the default wallet for mainstream Web3 adoption.

2. Market Analysis

Wallet Market Overview:

- MetaMask: 30M+ monthly active users
- TrustWallet: 70M+ installs
- Coinbase Wallet, Rabby, Frame growing

Market Size:

- Global crypto wallet market > \$10B by 2030
- 400M users today → 1B by 2030
- DeFi TVL > \$50B, NFTs > \$10B annually

TAM, SAM, SOM:

- TAM: All global crypto wallet users (~1B by 2030)
- SAM: EVM-compatible DeFi users (~200M)
- SOM: Early adopters of stablecoin gas wallets (~50k in Year 1, scaling to 500k+ by Year 2)

Competitor Comparison: Wallet Features

Wallet	Users (MAU)	Chains Supported	Stablecoin Gas?	Native Staking?	Governance?
MetaMask	30M+	EVM + L2	No	Limited	No
TrustWallet	70M installs	Multi-chain (EVM + non-EVM)	No	Yes	No
Coinbase Wallet	Unknown (millions)	Multi-chain	No	Yes	No
Rabby	Growing niche	EVM focused	No	No	No
HobaWallet	Planned 50k → 500k+	EVM (exp.) → non-EVM	Yes	Yes (HOBA + others)	Yes (DAO 2027)

3. Stablecoin Market Analysis

- Market Size: Stablecoins represent a market cap of \$150B+ in 2025, with daily volumes often exceeding \$50B.

- Key Players:

- USDT (Tether): Largest, ~\$100B+ supply, dominant in CEX/DEX trading.

- USDC: Widely used in DeFi, ~\$30B+ supply, transparent reserves.

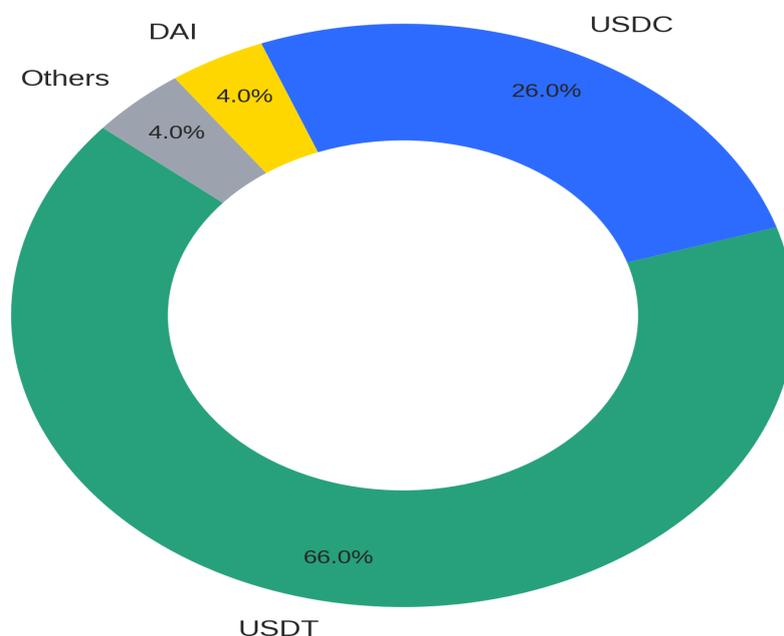
- DAI: Decentralized stablecoin (~\$5B) backed by crypto collateral.

- Trends: Increasing adoption on L2s and non-EVM chains, growing use for cross-border payments and on/off-ramping.

- Relevance to HobaWallet: Stablecoins are already the unit of account for most crypto users.

Paying gas in stables means predictable, user-friendly fees and reduces the need to juggle volatile native tokens.

Stablecoin Market Share (2025 est.)



4. Problem Statement

- Users must preload ETH, POL, or other tokens just to move stablecoins
- Complex bridging/wrapping is required
- Wallet UX inconsistent → failed transactions and churn

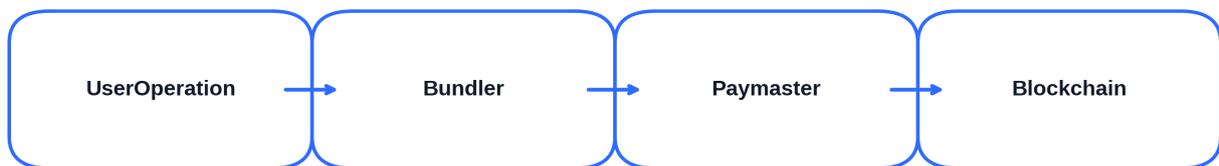
5. Solution & Technology

How it works:

- User selects stablecoin (USDC/USDT/DAI)
- Wallet quotes exact stablecoin cost
- Paymaster accepts stablecoin, converts to native gas
- Bundler submits transaction

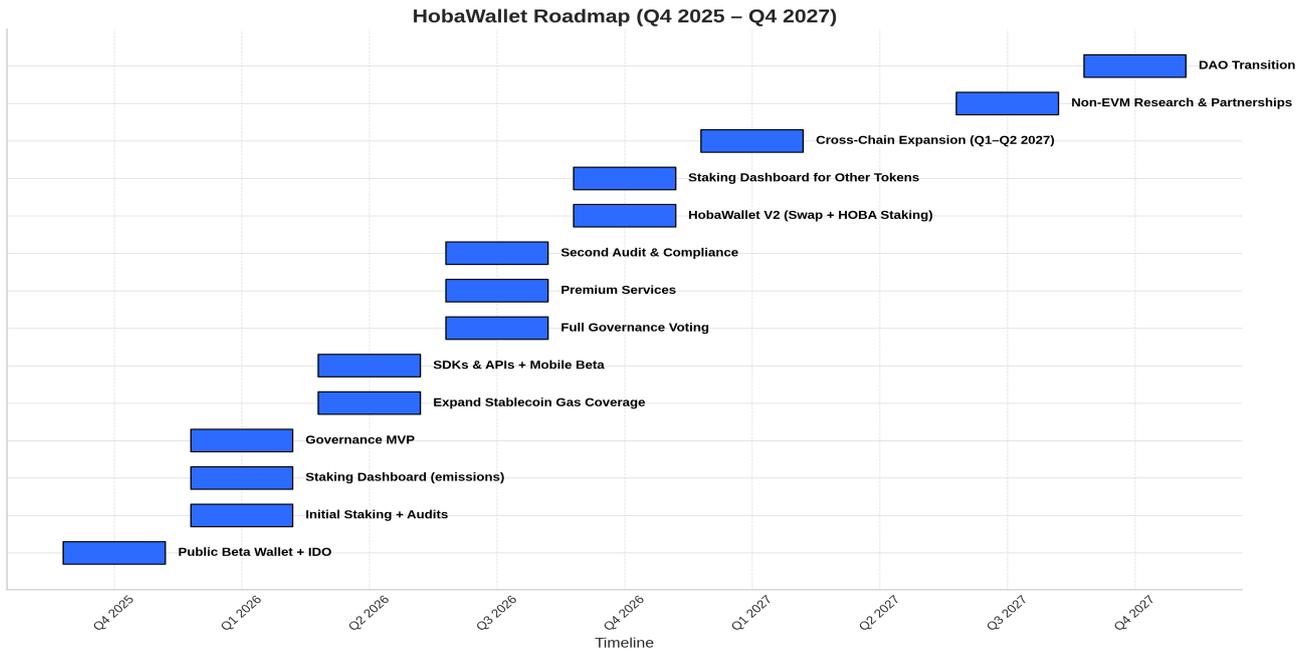
ERC-4337 Workflow:

ERC-4337 Workflow



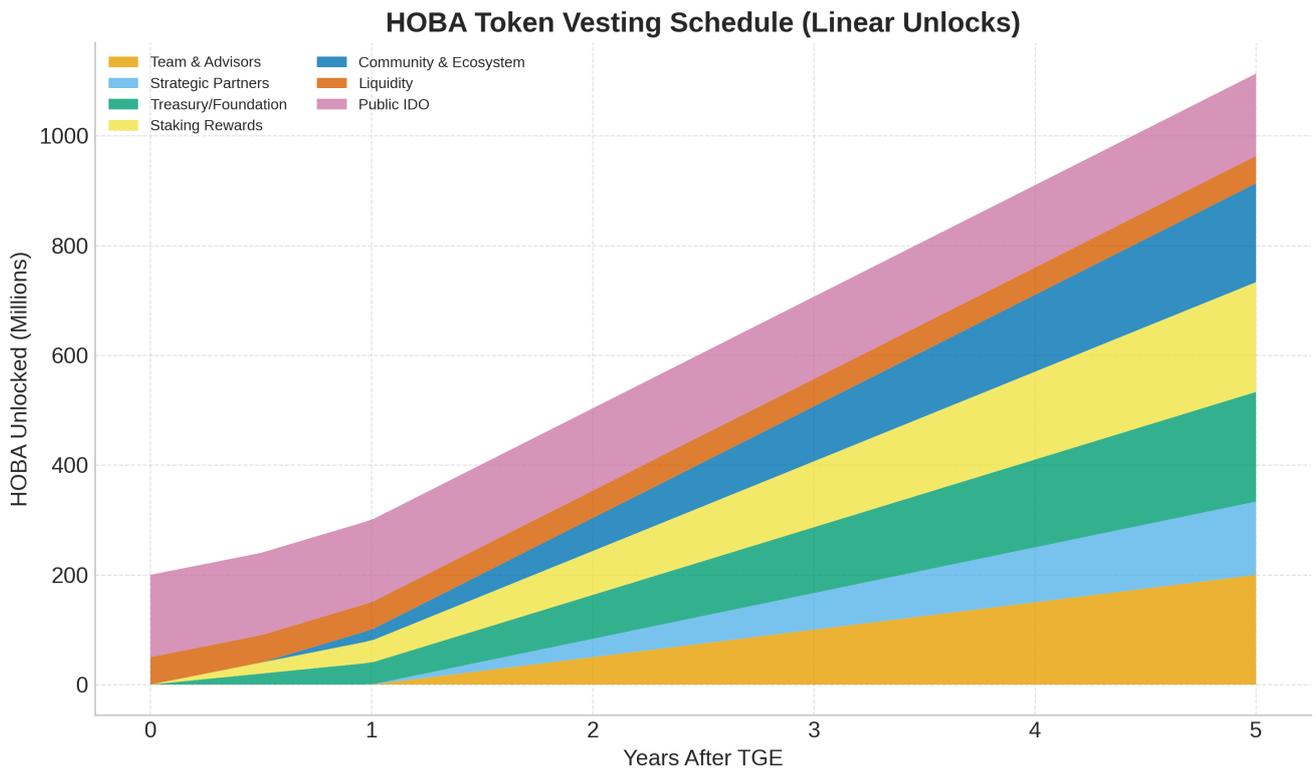
6. Roadmap (Q4 2025 – Q4 2027)

- Q4 2025: Public Beta + IDO
- Q1 2026: Initial staking, dashboard, audits, governance MVP
- Q2 2026: Stablecoin gas expansion, SDKs, mobile beta
- Q3 2026: Governance, premium services, second audit
- Q4 2026: HobaWallet V2 with swap + staking dashboards
- 2027: Cross-chain expansion, non-EVM research, DAO transition



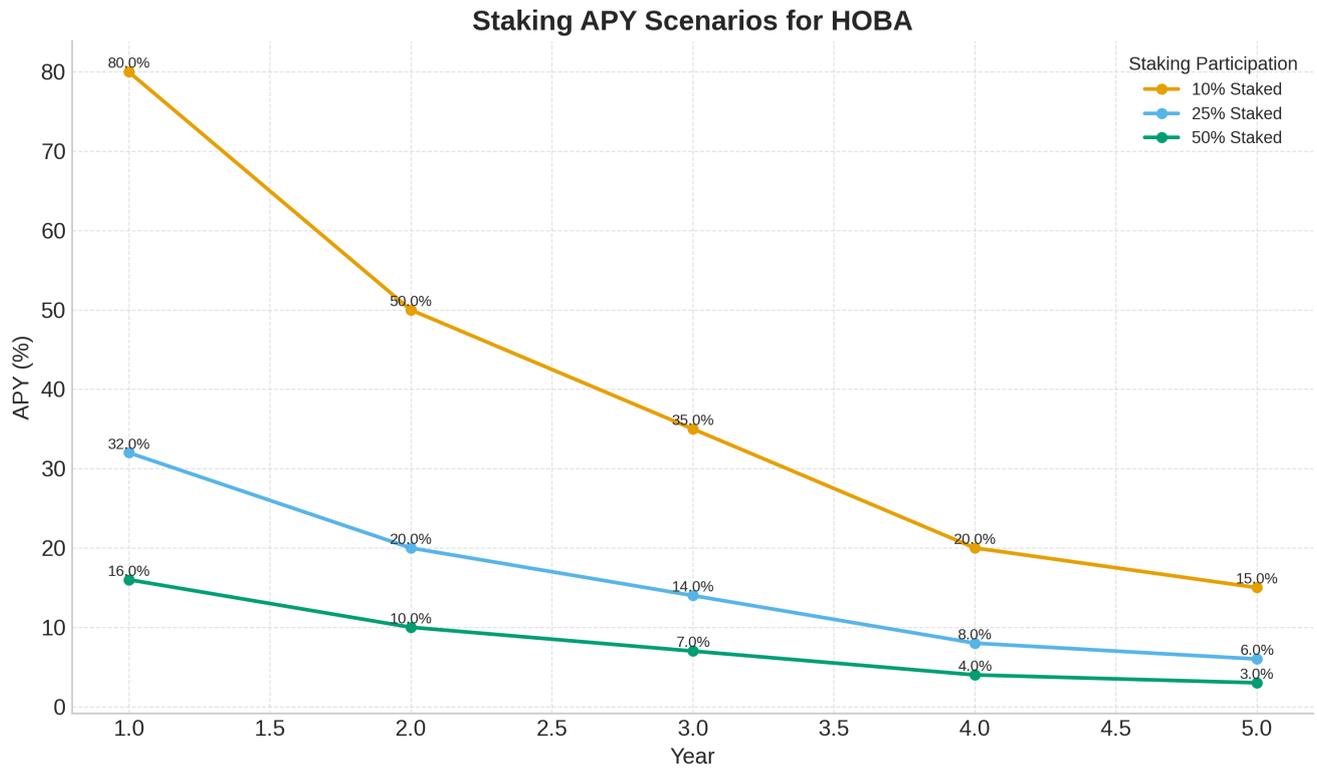
7. Tokenomics

- Total Supply: 1B HOBA
- 20% Staking Rewards (200M)
- 20% Team & Advisors (200M)
- 20% Treasury/Foundation (200M)
- 15% Public IDO (150M)
- 10% Strategic Partners (100M)
- 10% Community & Ecosystem (100M)
- 5% Liquidity (50M)



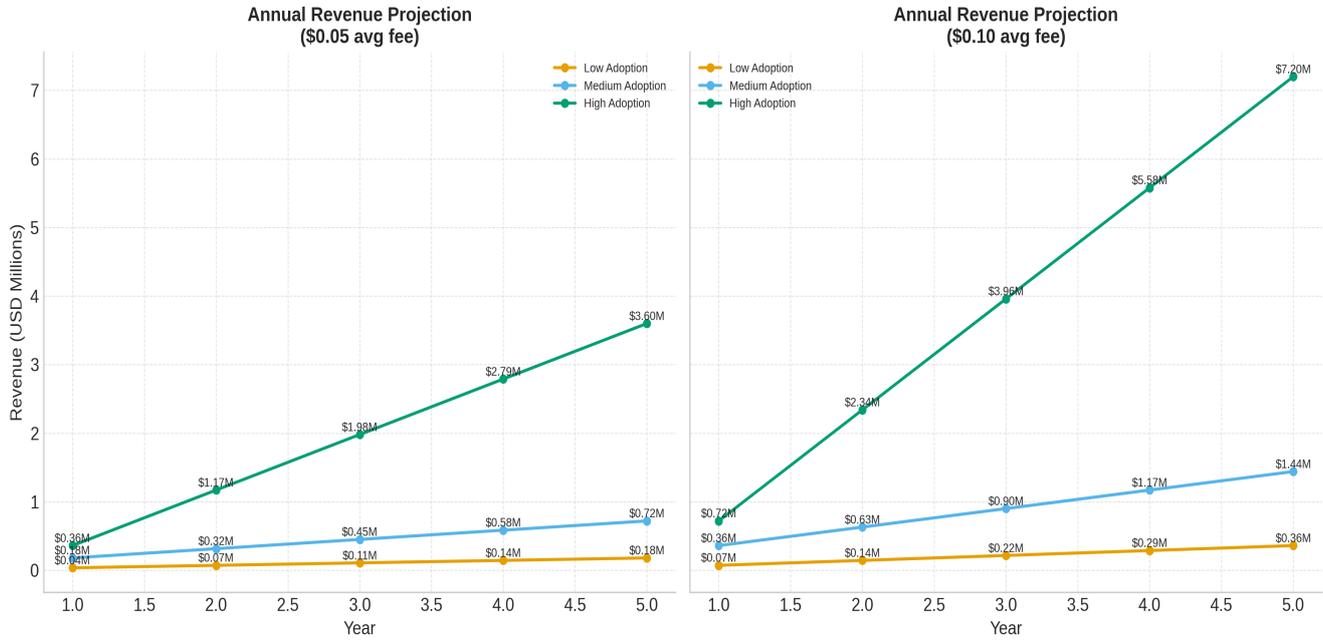
8. Staking Model

- Emission Pool: 200M HOBA
- Year1=80M, Year2=50M, Year3=35M, Year4=20M, Year5=15M
- Lock tiers: Flexible, 3m (1.5x), 6m (2x), 12m (3x)
- Rewards: 50% instant, 50% vested 3 months
- Perks: reduced fees, governance boost, beta access, NFTs



9. Business & Revenue Model

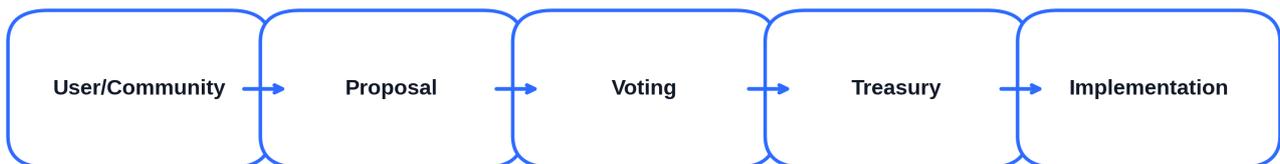
- Gas abstraction markup: 2–3%
- Swap aggregation fees: 0.05–0.3%
- Premium subscriptions (pro RPC, analytics)



10. Governance

- User/Community submits proposals
- Proposals reviewed and voted by token holders
- Treasury executes approved proposals
- Implementation ensures DAO decisions are enacted

HOBA Governance Flow



11. Compliance & Legal

- Utility Token: HOBA is utility/governance, not security
- No revenue sharing with holders
- Non-custodial model: users control keys
- Transparency: audited, open-source contracts
- Risk disclosure: crypto volatility, depegs, regulations
- Jurisdictional compliance: continuous legal review
- AML/Anti-Fraud: compliant with AML standards
- DAO transition by Q4 2027

12. Risk Analysis

- Stablecoin depeg risk: fallback to native gas
- Paymaster liquidity: must stay solvent
- Regulatory risk: ongoing compliance needed
- Adoption risk: solved by UX + incentives

13. Community & Ecosystem

- Community via Telegram, X, website
- Ecosystem growth with airdrops & testnet rewards
- Developer adoption through SDKs + partnerships

14. Conclusion

HobaWallet delivers a Web2-style UX with Web3 freedom.

By enabling stablecoin gas, staking, and governance in a non-custodial wallet, it aims to be the default wallet for mainstream adoption.