



TipDrop

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Send crypto as a link.

A non-custodial way to send tips and request payments across six blockchains, where the receiver never pays a network fee.

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Website

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BNB Chain

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01 Abstract

TipDrop lets anyone send cryptocurrency as a link. The sender puts USDT, USDC or a network's native coin into a link and shares it in any chat. The recipient opens the link, enters a wallet address, and receives the funds without creating an account or paying a network fee.

TipDrop also supports payment requests: a person creates a link with their address and an amount, and whoever opens it can pay in one step from a wallet or by scanning a QR code.

The application runs in the browser and is non-custodial. Each tip is a new wallet generated on the sender's device, and its key travels only inside the link. TipDrop's servers never hold user

keys or funds. The product is live on BNB Chain, Solana, Base, Arbitrum, Polygon and Ethereum, and its source code is public under the MIT license.

\$TDP is the community token of TipDrop on BNB Chain. This document describes the product, its architecture and fee model, the token and its allocation, the roadmap, and the main risks.

02 The problem

Sending a small amount of crypto to another person is still harder than it should be:

- **You need their address first.** The sender has to ask for a wallet address and the right network before sending anything, which interrupts the moment of saying thanks.
- **The receiver often needs gas.** Moving stablecoins requires the network's native coin. A person who receives 10 USDT but holds no BNB or ETH can't move it.
- **Mistakes are permanent.** Funds sent to the wrong address or the wrong network are usually lost.
- **Newcomers are left out.** Someone who doesn't have a wallet yet can't receive a tip at all.

These frictions make crypto a poor fit for the small, everyday payments it could serve well: tipping a creator, thanking someone for help, or paying a freelancer for a quick task.

03 The TipDrop solution

TipDrop turns a payment into something you can paste into a message.

1

Tip links

Put USDT, USDC or a native coin into a link. Anyone who opens it can claim the funds to their own wallet.

2

Payment requests

Share a "pay me" link with your address and an optional amount. It can be paid by wallet or QR, and reused as a tip jar.

3

Free for the receiver

Claiming costs the recipient nothing. Network fees are covered on their behalf.

4

Reclaim

If nobody claims a tip, the sender can take the funds back from the same device.

5

Fund from anywhere

Pay from a browser wallet, or scan a QR code to fund a tip directly from an exchange withdrawal.

6

No sign-up

No accounts, emails or personal data. Everything happens in the browser and on-chain.

Supported networks and tokens

Network	Tokens	Typical claim fee
BNB Chain	USDT, USDC, BNB	about \$0.05
Solana	USDC, USDT, SOL	about \$0.05
Base	USDC, ETH	about \$0.05
Arbitrum	USDT, USDC, ETH	about \$0.05
Polygon	USDT, USDC, POL	about \$0.05
Ethereum	USDT, USDC, ETH	follows live gas prices

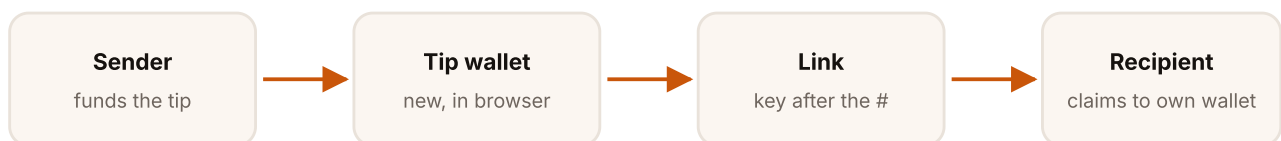
Stablecoin contracts are the official issuer deployments (Circle for USDC, Tether for USDT). Base supports USDC only, because there is no official USDT deployment on Base.

04 How it works

Creating and funding a tip

- 1 The sender chooses a network, a token and an amount. The browser generates a **new wallet** for this tip using the Web Crypto secure random number generator.
- 2 The sender funds that wallet from a connected wallet (one confirmation), or by sending to its address from any app or exchange using the QR code. The page detects the deposit automatically.
- 3 TipDrop produces the link. The tip wallet's key is placed in the URL **fragment**, the part after #.

Why the fragment matters. Browsers never send the fragment of a URL to any server. When a link such as `tipdrop.pro/#k=...&c=base&t=USDC&a=30` is opened, the website loads normally, but the key stays on the recipient's device. TipDrop's servers never receive it.



Funds move on-chain from the tip wallet straight to the recipient. TipDrop never holds them.

Figure 1. The life of a tip.

Claiming a tip

- 1 The recipient opens the link and sees the amount, the sender's name and message, read live from the blockchain.
- 2 They paste any wallet address on that network, or connect a wallet, and press Claim.
- 3 The browser signs transfers from the tip wallet to the recipient's address. All tokens inside the tip are sent, including any received by mistake.

Paying the network fee for the recipient

A tip wallet that holds only stablecoins can't pay for its own transfer, so TipDrop runs a small **fee service**:

- **EVM networks** (BNB Chain, Base, Arbitrum, Polygon, Ethereum): when a claim starts, the service sends the tip wallet just enough native coin for the transfers. Gas left over after the claim is returned to the service.

- **Solana:** the service acts as the transaction's **fee payer**. It builds the claim, signs it as fee payer, and the recipient's browser adds the tip's signature. The recipient needs no SOL at all.
- If the fee service is unavailable on a network, the sender is asked to include a small amount of the native coin with the tip, so the claim remains free for the recipient.

Native-coin tips (BNB, ETH, POL, SOL) carry a small buffer added at creation, so they pay their own claim without reducing the promised amount.

Payment requests

A request link contains only the requester's public address, the network, the token, an optional amount and a note. The payer's wallet sends directly to that address. TipDrop also watches the requester's balance, so payments made by QR from an exchange are confirmed on screen. Requests involve no intermediary wallet and no TipDrop fee.

Reclaiming an unclaimed tip

Links created on a device are listed under "My links" in that browser. The sender can copy a link again or claim the tip back to any address. This list is stored only in the sender's browser.

05 Fees

Who	Pays
Tip recipient	Nothing.
Tip sender	The tip amount, the claim fee (covered by default so the recipient receives the full amount), and their own wallet's normal network fee for sending.
Payment request creator	Nothing.
Payment request payer	The amount plus their own wallet's normal network fee.

For USDT and USDC tips, the claim fee is calculated from real gas prices at the time of the claim, with a minimum of \$0.05, and is paid in the same stablecoin from the tip. On low-cost networks this is about \$0.05. On Ethereum it follows live gas prices, so the app shows the current figure and requires a minimum tip of 20 USDT or USDC. TipDrop does not charge a percentage on tips or requests.

06 Security and trust model

Non-custodial

Keys are created on the user's device and live only in the link. TipDrop's servers never store keys or hold user funds.

Open source

All code, including the fee services, is public on GitHub under the MIT license and can be reviewed by anyone.

Strict content policy

The website only runs scripts from itself and pinned library versions, which limits the risk of injected code reading keys from links.

Limited fee wallet

The fee service uses a separate hot wallet with small balances, per-network daily limits and per-visitor limits.

What users should know

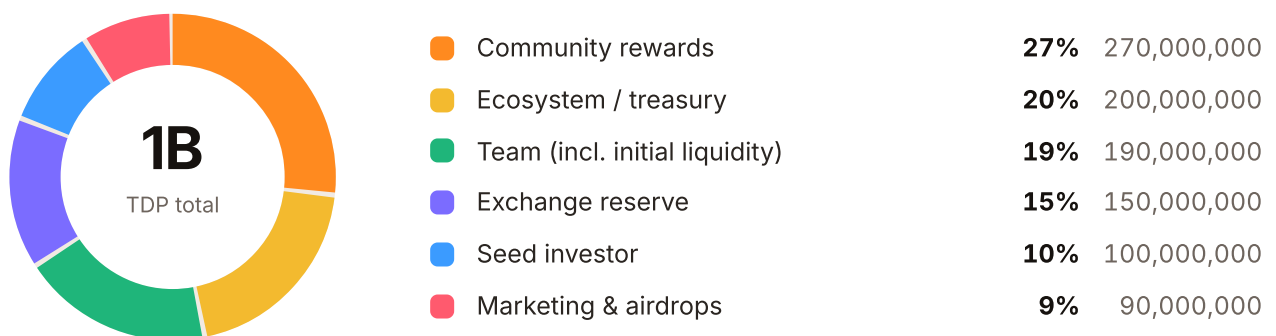
- **A tip link works like cash.** Anyone who has the link can claim it. Links should be shared privately.
- **The sender's list of links lives in one browser.** Clearing browser data removes it, so senders should keep links of unclaimed tips.
- **Tips don't expire.** An unclaimed tip stays in its wallet until it is claimed or taken back. Automatic refunds are planned (see Roadmap).
- **Third-party dependencies.** TipDrop relies on public blockchain nodes and on widely used, version-pinned libraries (ethers.js 6.13.4, @solana/web3.js 1.95.8).

07 The \$TDP token

\$TDP is the community token of TipDrop on BNB Chain.

Name	TipDrop
Ticker	TDP
Network	BNB Smart Chain (BEP-20)
Contract	0xf46C57C84326240825DbD8Cb010DC22e4E2AE97b
Total supply	1,000,000,000 TDP
Decimals	18
Main market	PancakeSwap TDP/USDT, pool 0x35fc041144f73811c9fd6065b6e452acec9bfb22

Allocation



The team allocation includes the tokens used for the initial PancakeSwap liquidity. Allocations are held in project wallets and are not subject to on-chain vesting at this time. Live liquidity, holders and every transfer are public on BscScan, DexScreener and GeckoTerminal.

Purpose of each allocation

Allocation	Purpose
Community rewards	Cashback for people who send tips, community campaigns and contributor rewards.
Ecosystem / treasury	Development, infrastructure, fee-service funding and partnerships.
Team (incl. initial liquidity)	The core team and the tokens placed in the initial trading pool.
Exchange reserve	Liquidity for future exchange listings.
Seed investor	Early funding of the project.
Marketing & airdrops	User acquisition, giveaways and creator partnerships.

Utility

The following uses of TDP inside TipDrop are **planned and not live yet**:

- **Tips in TDP with no claim fee.**
- **TDP cashback** for people who send tips, paid from the community rewards allocation.
- **Holder perks**, such as personal tip pages.

TDP is a utility token for the TipDrop community. It does not represent equity, debt, or a claim on revenue, and holding it carries no promise of profit.

08 Roadmap

Delivered

- **Tip links on BNB Chain**
Send USDT, USDC or BNB as a link.
- **Payment requests**
"Pay me" links, payable by wallet or QR.
- **Six networks**
Solana, Base, Arbitrum, Polygon and Ethereum.
- **Free claims**
The receiver never pays a network fee.
- **\$TDP launch**
PancakeSwap market, token page, community channels.

Planned

- **Tips in \$TDP**
TDP tips with no claim fee.
- **\$TDP cashback**
Rewards for senders from the community pool.
- **WalletConnect**
Pay from a phone wallet while on desktop.
- **Smart-contract tips**
Automatic refunds for unclaimed tips.

09 Risks

- **Market risk.** The price of TDP can be volatile and can fall to zero. Liquidity is currently limited, so large trades move the price.
- **Concentration.** A large share of the supply is held in project wallets without on-chain vesting.
- **Technology risk.** Software can contain bugs, and blockchains, public nodes and wallets can fail or change.
- **User error.** Lost or leaked links, wrong networks and wrong addresses can lead to permanent loss of funds.
- **Execution risk.** Planned features may be delayed, changed or not delivered.
- **Regulatory risk.** Rules for digital assets differ by country and can change. Users are responsible for complying with the laws where they live.

10 Links and contact

Website	tipdrop.pro
Token page	tipdrop.pro/#token
Source code	github.com/TipDropPro/tipdrop
X (Twitter)	x.com/TipDropPro
Telegram channel	t.me/TipDropPro
Telegram chat	t.me/TipDropGroup
TikTok	tiktok.com/@tipdropzz
BscScan	bscscan.com/token/0xf46C...E97b
DexScreener	dexscreener.com/bsc/0x35fc...fb22
GeckoTerminal	geckoterminal.com/bsc/pools/0x35fc...fb22
Email	support@tipdrop.pro

The TipDrop team will never message you first or ask for your seed phrase or private keys.

11 Disclaimer

This document is for information only. It is not an offer to sell, or a solicitation of an offer to buy, any token, security or financial product, and it is not financial, investment, legal or tax advice. TDP is a utility token intended for use within the TipDrop community and is not designed as an investment. Nothing in this document is a promise of future value, returns or features. Planned features may change or may not be delivered. Digital assets carry a high level of risk, including the risk of total loss. Before acquiring any digital asset, do your own research and consult independent advisers. Access to TDP or TipDrop may be restricted in some jurisdictions, and users are responsible for complying with applicable laws.

TipDrop Whitepaper, version 1.0, October 2026. This document may be updated; the latest version is at tipdrop.pro/whitepaper.pdf.