



**SECRETPAY**

CAPITAL

SecretPay Capital is a Private Capital Layer built on Solana, designed to provide private, efficient, and non-custodial treasury management, yield generation, and payout distribution.

**The protocol operates through three core components:**

- **Private Capital Vaults** – asset storage with yield performance while hiding allocation details.
- **Shadow Routing Engine** – an internal routing system that obfuscates asset movement to prevent tracing.
- **Silent Payouts** – a payout mechanism that can send returns to addresses different from the original deposit.

SecretPay sets a new standard for private treasury management in Solana's high-speed ecosystem.

# OVERVIEW

## SECRETPAY CAPITAL

Public blockchains expose every action deposits, transfers, strategy allocations, and payouts to anyone analyzing the chain.

This creates friction and privacy issues for:

- Project treasuries
- DAOs
- Merchants
- Professional traders
- Fund managers
- Platforms with sensitive internal flows

Because financial patterns are fully traceable, strategies can be copied and wallets can be easily mapped.

SecretPay Capital introduces a new layer that integrates:

- Privacy
- Non-custodial execution
- Solana high throughput
- Yield optimization
- Future zero-knowledge verification

# BACKGROUND

# PROBLEM SUMMARY

## **A. Treasury & Internal Flow Fully Exposed**

Competitors and external observers can monitor and track all capital movements.

## **B. Yield Strategies Can Be Copied Easily**

Wallet-level transparency allows others to duplicate yield strategies in real time.

## **C. Payouts Expose On-Chain Identity**

Repeated payments link wallets and reveal on-chain behavioral patterns.

## **D. No Private Capital Layer on Solana**

No existing protocol combines vaults, private routing, private payouts, and yield modules into a unified system.

# THE SECRETPAY SOLUTION

SecretPay Capital is built upon three foundational pillars

## Private Capital Vaults

Vaults serve as the entry point for users to deposit assets (SOL/USDC/USDT) based on their risk preferences.

### Vault types:

- Safe Yield Vault (low risk, optimal for project treasuries & merchants)
- DeFi Mixed Vault (medium risk, diversified strategies)
- High Voltage Vault (high risk, high reward yield strategies)

### Key advantages:

- Fully non-custodial
- Allocation details remain hidden
- Pooled vault addresses prevent user-specific analysis
- Users see APY & performance without revealing strategy data

## Shadow Routing Engine

The core privacy layer of SecretPay.

### This engine abstracts and obfuscates:

- Asset allocation
- Strategy execution
- Internal transfer paths
- Liquidity mixing

### Capabilities:

- Indirect routing via multiple internal pools
- Pattern masking to break direct tracing
- Modular strategy execution (lending, LP, yield farm, delta-neutral, etc.)
- Future integration:
  - ZK Proof of Performance
  - ZK Silent Routing
  - ZK Auditable Vaults

## Silent Payout Mechanism

Users can deposit from Wallet A and receive payouts into Wallet B/C.

### Applications:

- Payroll
- Treasury distribution
- Revenue disbursement
- Stealth wallets for traders
- Profit sharing

This effectively breaks the on-chain link between deposit and payout addresses.

# ARCHITECTURE OVERVIEW

## **Smart Contract Layer (Solana Program)**

### **Handles:**

- Vault logic
- Routing management
- Token accounting
- Payout execution
- APY aggregation

## **Strategy Modules**

### **Modules include:**

- Lending
- LP positions
- Yield aggregator
- Automated farm rotation
- Delta-neutral strategies
- Degen yield modules

## **Shadow Routing Engine**

### **Provides:**

- Liquidity mixing
- Indirect routing
- Obfuscation layers
- Strategy adapters
- Risk-based allocation

## **Application Layer**

### **A wallet-native dashboard enabling:**

- Deposit & withdrawal
- Payout configuration
- Vault selection
- Performance overview
- Activity logs

# RISK MANAGEMENT

**SecretPay implements multiple risk mitigation layers:**

- External smart contract audits
- Modular non-custodial strategies
- Diversified asset allocation
- Internal monitoring of exposure & volatility
- Fail-safe withdrawal flow for strategy failures

# ROADMAP

## Foundation

- Basic vaults
- Shadow routing v1
- dApp dashboard
- Performance tracking

## Scaling

- Expanded vault strategies
- Automated payouts
- Advanced analytics
- Community onboarding

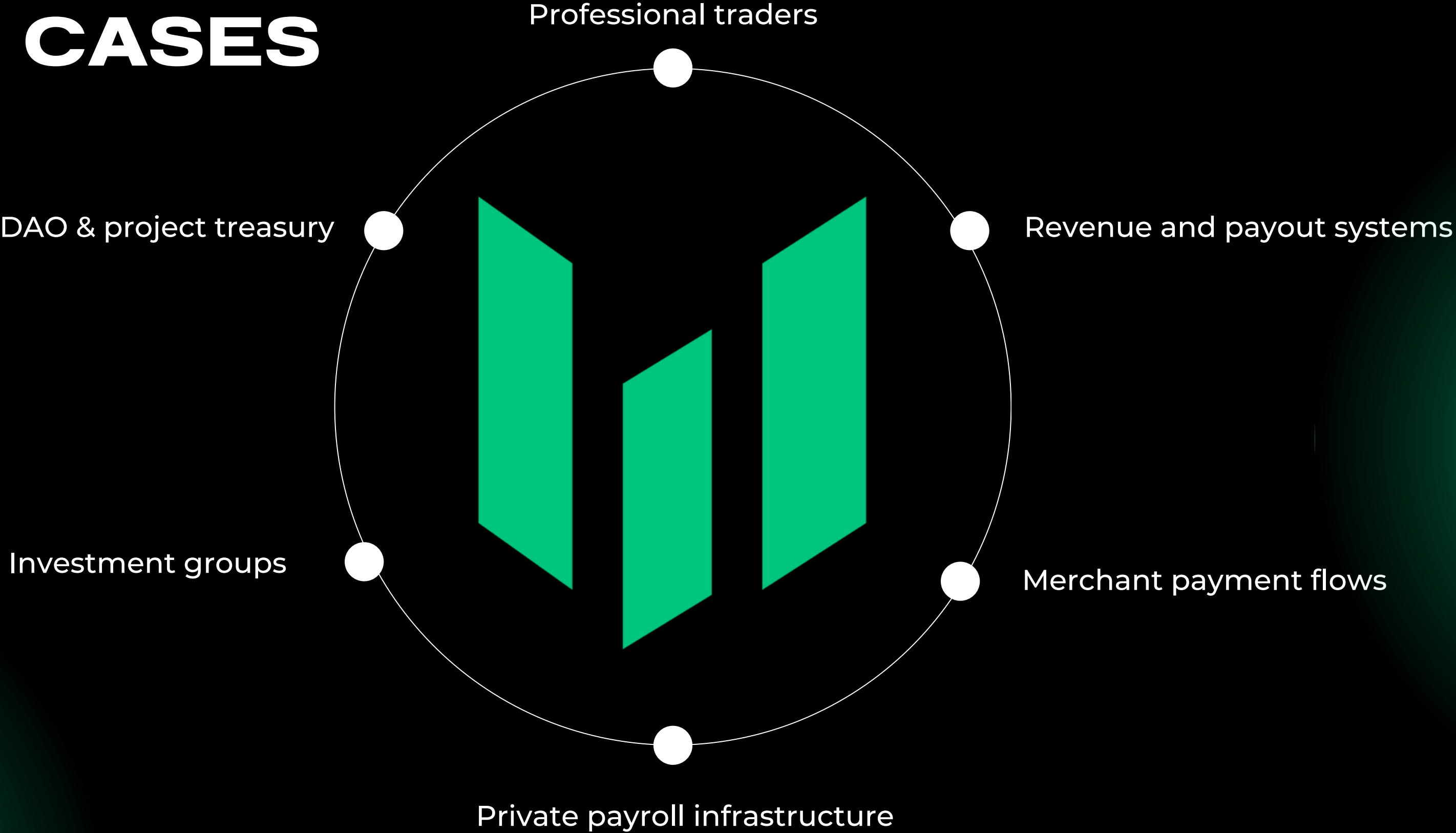
## Privacy Layer

- ZK-powered routing
- ZK Proof of Performance
- Private payout v2
- DAO governance

## Ecosystem Expansion

- Token launch
- SECR staking
- Revenue sharing
- Aggregator integrations
- Optional multichain expansion

# USE CASES



# SECURITY PRINCIPLES

- Fully non-custodial design
- Protected routing
- Verified APY
- Transparent risk disclosures
- Audited codebase
- Privacy-enhanced architecture

# CLOSING

SecretPay Capital introduces a new paradigm for private financial operations on Solana, combining:

- Private vault management
- Non-traceable routing
- Flexible payout systems
- Strategy abstraction
- A future ZK-powered privacy layer

SecretPay bridges the gap between Web2-style financial confidentiality and the transparency of Web3 delivering the best of both worlds.