

# Blockchain Based System for Money Investment & Secure Transactions

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**Abstract:** *Cross-border financial transactions and credit access are still difficult, time-consuming, and expensive. Long wait times, exchange rate losses, counter-party risks, bureaucracy, and voluminous documentation are further drawbacks of the current money transfer systems. Two billion adults are thought to be unbanked and have little or no access to financial services. Offering practical financial services to this group is frequently cited as a crucial step in eradicating global poverty and boosting local economies. By utilising blockchain technology for cross-border transfer, online payment, currency exchange, and microlending without the volatility difficulties of existing, non-stable coin cryptocurrencies, the Everex application focuses on alleviating the financial inclusion problem. Finally, the Everex wallet enables a fiat-to-cryptocurrency gateway that makes it easier for users to access cryptocurrencies, allowing them to buy and sell tokens right away without having to go to an exchange. By introducing a blockchain-based capital transfer system that intends to eliminate financial inclusion obstacles and deliver financial services to the unbanked, this project closes a gap in the state of the art. We detail the system's benefits, the needs and objectives, and the design of the Everex financial eco-system.*

**Keywords:** Ethereum, Blockchain, SHA256-Secure Hashing Algorithm, Security, Transactions

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