



WHITEPAPER 2.1.1

FINTOKEN

Trade and Lend with FINTOKEN platform & Enter into Pool Together.

Abstract

The FINTOKEN DeFi Foundation, registered in London, UK, is developing the DeFi Blockchain Ecosystem, a blockchain specifically dedicated to decentralized financial applications. By focusing on the functionality of the blockchain and dedicating it specifically to decentralized finance, the DeFi Blockchain provides unparalleled high transaction throughput, reduced risk of errors, and intelligent feature development specifically for the fulfillment of financial services on the blockchain.

FINTOKEN ecosystem Governance is the community organized and operated process of managing the various aspects of the FINTOKEN Protocol. FINTOKEN is a decentralized finance platform, decentralized finance protocol projects. Resistant to hyper inflation due to its low volatility, FINTOKEN offers economic freedom and opportunity to anyone, anywhere.

This white paper is a reader-friendly description of the Protocol, which is built on the Tron blockchain. Technically savvy users might want to head directly to Introduction to the FINTOKEN decentralized finance ecosystem in the FINTOKEN decentralized finance Documentation Portal for an in-depth explanation of the entire system.

This Document is not a Prospectus

This document does not constitute nor imply a prospectus of any sort. No wording contained herein should be construed as a solicitation for investment. Accordingly, this whitepaper does not pertain in anyway to an offering of securities in any jurisdiction worldwide whatsoever. Rather, this whitepaper constitutes a technical description of the functionality of the Cake products and the development and distribution of the FINTOKEN DeFiBlockchain.

This Document is not a final technical specification

This document does not constitute nor imply a final technical specification of the FINTOKEN DeFi Blockchain ecosystem. Information presented on this whitepaper, technical or otherwise, is meant to outline the general idea of FINTOKEN DeFi Blockchain ecosystem, its design and its use-cases and is subject to change with or without notice. For the latest up-to-date technical specification, check out the updates and documentations on the official website.

Executive Summary

The cryptocurrency industry is based on a simple premise: people should be fully in control of their finances. While it seems like a simple and obvious statement, the current systems are far from providing financial services that are truly under the control of the people who use them. The mission of the FINTOKEN Decentralized Finance Blockchain is to give people (and in the future, machines, and devices) seamless access to decentralized financial services.

For that purpose, we are introducing the FINTOKEN Decentralized Finance Blockchain, a dedicated blockchain specifically for decentralized finance (DeFi)

By dedicating the functionality of a blockchain specifically to decentralized finance, the FINTOKEN DeFi Blockchain provides high transaction throughput, reduced risk of errors, and intelligent feature development specifically for the fulfillment of Satoshi's original intent: To create a reliable alternative form of financial services built on top of Bitcoin.

Bitcoin, as described in the original Satoshi whitepaper, is designed as a form of digital cash, as a store and exchange of value. The evolution to Ethereum and smart contracts has allowed for tremendous new functionalities to be built on top of a blockchain, yet this development has come at a cost. The concept of one global operating system for everything has created a system that requires a complex codebase for smart contracts, slow throughput, and difficulty around the governance of the system.

The FINTOKEN Decentralized Finance Blockchain approaches decentralized finance as a specific and critical segment of the blockchain community. DeFi is a dedicated blockchain that is optimized specifically for DeFi applications. The FINTOKEN Decentralized Finance Blockchain is intentionally non-Turing-Complete and does not support any function, other than those needed for Decentralized Finance, resulting in a blockchain that provides higher throughput and better functionality specifically for dApps related to finance.

The advantage of a non-Turing complete command set is that there is a much lower potential for coding errors of the type that have plagued Ethereum smart contracts such as with the DAO hack or the locked funds with Parity. While it is important that we have some smart contract languages that are Turing complete, in the area of finance, it is appropriate to restrict the capabilities of the language in favor of a more secure system with greatly-reduced attack vectors.

The Problem

Today, almost all financial services are run by banks. Investments, for example, by definition, are the use of capital to earn more capital. Investors use a bank to put their money into interest or dividend-making instruments in order to grow their wealth. The problems with financial services are increasingly becoming obvious to everyone: compounded costs due to middle (wo)men, slow transactions, delays for cross-border transactions, and inaccessibility to many sectors of the population. A FINTOKEN improve

The system, but fundamentally the underlying banking system is still in control, s of intech has brought only limited improvements.

FINTOKEN Decentralized Finance(DeFi) offers away to start with a newsystem, circumventing the difficulties faced in changing the finance industry. While crypto has attracted billions in investments, decentralized financial services are lagging. When it comes to investment in cryptocurrency, crypto investors can buy and sell, but that's it. The cryptocurrency itself cannot be invested in the same way fiat currency can be. Initial attempts to create peer-to-peer lending and as set tokenizations of arhave proven partial and unreliable, so investors have extremely limited options when it comes to an investment of their crypto assets. The potential is enormous to provide financial services in crypto, the same way they are offered in fiat currency.

The Solution

The FINTOKEN Decentralized Finance ecosystem is designed for investors in the cryptocurrency market who are looking to make their cryptocurrency work just like any other form of capital, such that they can ensure a return on investment in any market. The FINTOKEN ecosystem is a dedicated non-Turing-complete blockchain, designed specifically for the decentralized finance (DeFi) industry. FINTOKEN provides full functionality for this specific segment of the FINTOKEN community, sacrificing other types of functionality for simplicity, rapid through put, and security.

- *The FINTOKEN Staking protocol.*
- *The function set includes among others:*
- *Decentralized lending*
- *Decentralized wrapping of tokens*
- *Decentralized Pricing oracles*
- *Decentralized exchanges*
- *Transferable debts and receivables*
- *Decentralized Non-collateralized debt*
- *Asset tokenization*
- *Distribution of Dividends*

Introduction

FINTOKEN decentralized finance ecosystem is a no inter operable, full-stack decentralized finance protocol built on the tron blockchain. FINTOKEN is a protocol defining inter actions between online digital asset decentralized exchange on blockchain gaming platform & investing platform.

The FINTOKEN project is incubated by Tron Global Development(TGD), underscoring Tron vision to build the Smart Economy, of which decentralized finance is a crucial component. TGD will facilitate the early-stage development to the FINTOKEN project, and the governance mechanism will gradually transit from Proof-of-Authority(POA) Proof-of-Staking(POS) to DAO. The FINTOKEN project will eventually run by the community.*

FINTOKEN decentralized finance Blockchain technology paves the way form any industries to improve and reconstruct the overall quality of their businesses.

FINTOKEN Introduce Different Platforms in the Market:

- *Blockchain Gaming Platform*
- *Decentralized Finance Exchange*
- *Crypto Lending and swap platform*
- *Liquidity Aggregation/Algorithmic Trading*
- *FINTOKEN Exchange (CEX)*

The Future of Digital Asset currency Investing!

Over the past few years, digital asset currencies proved to be the fastest growing asset class and offered phenomenal rewards for those who decided to invest. Long term investors, as well as day traders, benefit from the unique opportunities offered by the most promising market we have ever seen. However, investments into digital asset currencies require time, specific knowledge, analytical skills, as well as professional tools to be successful.

The difficulty is the main reason why most people simply miss tremendous opportunities offered by a booming market. This was the case until the FINTOKEN was introduced.

FINTOKEN Decentralized Finance Ecosystem

The FINTOKEN Platform is the ultimate venue where successful digital asset traders meet new investors, in a transparent, safe and efficient peer-2-peer DEFI investment environment. Investors from around the world can compare the performance of hundreds of successful cryptocurrency traders and mirror their trades automatically to their account.

While traders benefit from success fees generated by profitable trading—investors enjoy peace of mind knowing that their funds are following a model of an industry professional in the comfort of their own account. By pairing the DEFI peer-2-peer business model and the cryptocurrency investment industry, FINTOKEN decentralized finance ecosystem offers a fantastic opportunity to utilize the wisdom of experienced traders in order to achieve positive trading results securely.

The state of FINTOKEN

The current state of FINTOKEN is populated by general purpose blockchain, most of which provide Turing-complete command sets for the development to smart contracts on the chain. While appropriate from any programming languages, this dogmatic pursuit of Turing-completes smart contracts languages has resulted in a variety of problems when it comes to scalability, security and robustness of the Blockchains.

- The sheer mass of dApps on networks such as Ethereum, TRON has potential(or proven) impact on other dApps on the network. The most obvious example was when Crypto Kitties ground the Ethereum network practically to a halt. While some of the faster-through put networks say this can't happen, it will be sometime before any other network reaches the critical mass of appson Ethereum so that we can prove whether this is or isn't the case.*
- For serious financial type dApps, it's important to know that the network is being maintained and managed in a responsible and secure manner. Having a blockchain that is swamped with games, gambling and other types of less "mission critical" apps will ultimately influence the development and direction of the Blockchains. With governance models that allocate power to master nodes, dev groups, and token-holders, the core development team will ultimately be influenced by the biggest players. Decentralized Finance apps can't afford the potential consequences of sharing a blockchain with any one who chooses to use that operating system.*
- Using Turing-complete command sets requires programmers to create complex programs to develop any kind of app. For example, to create a peer-to-peer lending contract on top of Just swap, a programmer requires approximately 2000 lines of code. Any bug in that code can cause loss of the funds ,or some other con sequence. Maintaining such a large code base intrinsically means larger chances for mistakes and a large attack surface for even simple apps.*

The limitations of general-purpose Blockchains for FINTOKEN app have opened up a market opportunity to serve this market. While cryptocurrency momentum has continued to rise, most of the current applications are still on Ethereum. Concerns about the network have already led some of the major projects to consider porting or working with alternative or additional Blockchains.

The Vision of FINTOKEN

We believe that crypto trading will open the future of the blockchain gaming platform and this will be the main stream in the future, especially in the decentralization of Bank Rolland smart contract to prove random numbers. However, this will still be a long way to go. In the past few years, we have seen that many DApp projects release their tokens. But when the player's incentive is appeared, all players left immediately.

However, in July this year, we saw that Compound and Yearn successfully issued their own token and created a new type of token distribution method Farming. We understand that the current Tron and Ethereum ecosystem is gradually suitable for the development of DAO organizations. Where use tokens to vote and make decisions. The results of these decisions will be shared by the entire community.

- *If there is an online and offline game, community's power can be used for marketing and promotion?*
- *If the speed of TRX becomes faster in the future and the cost of betting on the chain becomes very low, smart contracts can also help you prove the fairness of random numbers?*

FINTOKEN aims to democratize all operating procedures of forex trading platform, decentralized finance exchange, and blockchain gaming platform, so that any one can participate with FINTOKEN token.

FINTOKEN Future Roadmap

(Q1 2023)

Conceptualization

(Q1 2023)

Research Team Formation

(Q2 2023)

Seed funding

(Q2 2023)

Research and survey

(Q2 2023)

TeamBuilding

(Q3 2023)

Dex Listing

(Q3 2023)

Driver App Development

(Q3 2023)

Customer App Development

(Q3 2023)

Beta Testing and Trials of Cab app

(Q4 2023)

Cab Service Launch

(Q4 2023)

e-Commerce and Hotel & Ticket Booking Platform

(Q1 2024)

Development Reports

(Q2 2024)

NFT launch

(Q2 2024)

FNFT

(Q3 2024)

Mobi verse Launch

(Q3 2024)

CEX listing

(Binance, Kraken, OKX etc.)

2025
Defi

2026
GAMING APP

2027
Fincopblockchain Launch

2028
Ambulance and Freight services onFincop
BLOCKCHAIN



FINTOKEN Decentralized Finance Ecosystem Introducing (FINTOKEN)

FINTOKEN is not a collective investment scheme. Rather it is a platform for investors and digital asset currency traders who are looking to utilize the most advanced trading tools and technology, as well as the combined wisdom of the community in order achieve maximum returns in digital asset currency markets. In its infancy, FINTOKEN decentralized finance ecosystem has experienced rapid changes and conceptual upgrades from the moment when the first idea of a peer-2-peer digital asset DeFi Exchange platform will be launched in January 2022 Technological discoveries, as well as ambitious scalability opportunities have arisen which brought FINTOKEN to a completely new level. FINTOKEN is a unique platform which operates differently to existing traditional investment platform, like cryptotrading, forextrading, and blockchain gaming platform.

FINTOKEN is about to disrupt investment management industry and become one of the leading players on the digital asset currency market by introducing the upcoming platform for investors, online crypto players and traders. The upcoming platforms are following there.

Preparing for Decentralized Finance;

Recently, Tron blockchain rise is due to Justin Sun's projects. These national name Justin Sun, founder of TRON, launched the Sun. Market mining pool on September 2nd, TRX Main Net integrated State Root Function to support inter operability. Justin Sun also announced that they are preparing a new DeFi coin called "SUN".

- **Digital Asset Intelligence Portal** – the most complete educational resource and knowledge base built by traders for traders; featuring latest market news, unique content created by leading Digital Asset experts aimed at educating the community, sharing trading ideas and discussing latest market developments. It will include DigitalAssettrading101, explaining the essentials of Digital asset currency investing on DeFi Platform, as well as video tutorials to help new investors.

For experienced traders, advanced trading tutorials, strategies, and technical analysis from industry professionals will be included. The Digital Asset Intelligence Portal will become the largest, community-oriented and continuously growing knowledge resource for investors, as well as a one – stop place to receive the latest information from top digital asset-related media outlets, live quotes, charts and latest analysis –everything that you may need to become successful in Digital Asset Currency trading. This platform will manage with FINTOKEN token.

"We are basically creating Bloomberg for the crypto-market, plus education, plus community"

- **Liquidity Aggregation / Algorithmic Trading**– We aim to establish direct APIb
<https://fincopblockchain.com>

trading with digital asset currency exchanges from all over the world. By aggregating liquidity from top digital asset currency exchanges, FINTOKEN allows all users to benefit from trades executing at the best possible rates. Such offerings, previously available only for institutional clients, provides internal liquidity with significantly reduced pricing on all trading activities occurring on the FINTOKEN ecosystem.



Aggregated liquidity offers unlimited opportunities for further expansion:

- 1. Market making and deal matching*
- 2. Options/Binary options market making*
- 3. Algorithmic trading strategies (arbitrage, HFT trading.)*

- **Blockchain Games-** *The legal turnover in the world gambling business reached 80bn in 2018. 60% of online casinos belong to 22 leading networks. Another 30% are subsidiaries of well-known offline casinos, and the remaining 10% is owned by private individuals. FINTOKEN, in addition to being a digital asset currency, is essentially a blockchain-based gaming and virtual item trading platform. Consequently, the value of the FINTOKEN economy will increase as more online blockchain games adopt by user and increase their earning's instantly. The time to market and cost saving potential of FINTOKEN, the team anticipates rapid adoption by a significant number of developers trying to get their visions to market quickly and affordably. As pioneers in the blockchain gaming sector, FINTOKEN will essentially democratize gaming development platform. The FINTOKEN build blockchain gaming platform and issue their own game currency PRST that can be traded for online game coins/assets secured by the FINTOKEN decentralized finance ecosystem.*

FINTOKEN Ecosystem for Investors

The FINTOKEN ecosystem allows everyday investors to search and compare the performance of hundreds of proven cryptocurrency traders and replicate their trading activity automatically. After an investor decides to follow to the most suitable strategy – the system will automatically synchronize all trading activity from the chosen investing Model into their segregated account at FINTOKEN, providing the convenience of peer2-peer DEFI asset trading along with the safety of funds. Each investor can diversify their investments by following up to 20 different Models (traders) at the same time. Such diversification allows investors to be uniquely positioned to record gains across multiple crypto trading strategies and protect themselves against massive losses in any single cryptocurrency. More importantly, investors are in total control- they can start or finish the following whenever they want.

FINTOKEN Ecosystem for Traders

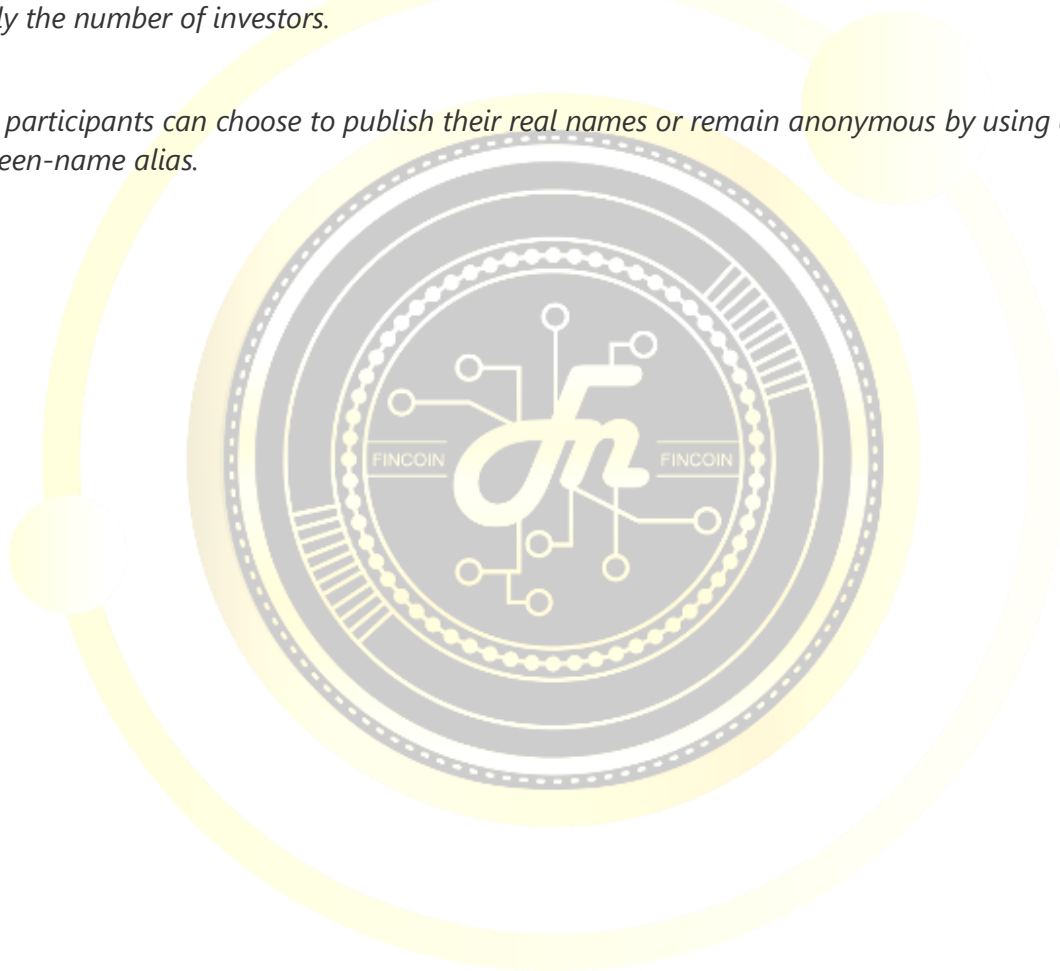
The FINTOKEN ecosystem helps investing talents bring their trading results in front of the public and compete with other traders in an unbiased environment. With the FINTOKEN decentralized finance platform, every trader can act as a digital asset trader and grow their revenue by earning success fees.

The more successful they are the more followers they will acquire and the more money they'll make from profitable trading. Trading Models can be easily created by linking an existing trading account at an external cryptocurrency exchange through an API. From this moment, all trading activity will be recorded in the Model and the trader doesn't need to do anything else – just continue trading in the comfort of his personal account. Later, the trader will be able to decide whether he wants to "list" his Model at the FINTOKEN decentralized finance platform and make it visible for investors instantly or keep it private for a while to build a solid track record first.

The FINTOKEN decentralized finance Platform will provide such opportunities to cryptocurrency traders:

- *Setup a trading Model and start performance tracking from day one*
- *Describe the trading strategy, expected volatility and returns*
- *Enable investors to follow your trading Model through your performance*
- *Earn success fees on all profits made by Model following accounts*
- *Build a solid track record to acquire more followers*
- *Earn reputation and get reviews from previous and existing investors*
- *Interact in a safe environment, make new contacts, and grow professionally as a trader*
- *Keep a blog, post news, trading ideas and market analysis For security reasons, Model Traders will never know the amount of capital which is currently following their strategy, only the number of investors.*

All participants can choose to publish their real names or remain anonymous by using a screen-name alias.



Currency Options in FINTOKEN Blockchain Gaming

FINTOKEN Coin aims to be the premier gambling and earning site not just for a single decentralized finance Protocol, but across many different ones. That is why the platform will launch with the ability for users to play with TRX, BTC, ETH, and USDT. This means that all four of those currencies will be earned as dividends for PRST holders.

In order to easily switch to whichever currency a user desires to play with, FINTOKEN is integrating decentralized finance Exchange as a currency exchange which allows for swaps between FIA Tanda wide variety of cryptocurrencies and is integrated into the account system to simplify the experience of topping up an account.

FINTOKEN Decentralized Finance Protocol

The objective of FINTOKEN decentralized finance eco system is to enable a sustainable model which benefits all the parties involved in the online trading, and online gaming business process. (i.e it should be more profitable for the developer to use FINTOKEN decentralized finance ecosystem, rather than work on its own, and less costly for a crypto game operator to provide better service for the players. Players should have access to more diverse range of games from independent game developers while having a higher level of security than in traditional online games.

Single points of failure-processes of value transfer where trusted third party would be required in a conventional online gaming business is replaced by code consistently executed by Tron blockchain - A system of FINTOKEN smart contracts. These contracts are, simply speaking, just escrows that can be triggered by particular actions performed by the participants and nothing else. These actions correspond to the value that the participants add to the ecosystem.

When there is no human actor with administrator permissions that can change value distribution processes there is no risk of such actors would become corrupt and make changes in their favour.

This consistency of code is a pretty useful feature in the context of online gaming business. Security of the system is achieved through transparency, consistency and cryptographic verifiability of game engine used to automate processes otherwise involving trust, and economic incentive mechanisms for its human participants.

FINTOKEN decentralized finance ecosystem

Goals

Remove the need in a finance party in all aspects of online gaming industry, therefore:

- *Reduce operational costs of online gaming therefore provide higher payouts in FIN token*
- *Reduce a risk of fraud and public all the transaction on tron scan.*
- *Remove the need and responsibility from online gaming platform to maintain player's account balances*
- *Enable game developers to monetize their work while maintaining their IP*
- *Enable game developers to access bank roll for their game with out extra responsibility for managing it*
- *Enable an open eco system of provably fair interoperable online casinos and other crypto game platform.*

Integrate a system of replicable templates and in incentivized and it to allow game developers not familiar with Solidity to benefit from a new value transfer paradigm that tron blockchain offers.

FINTOKEN Roles

System Participants.

During initial design we identified a number of roles that are needed for the system to develop and to function. Some are common roles from the traditional online gambling industry i.e. casino operators, referral, contracted our game development team have been added to the decentralized architecture.

1. *Game developers*
2. *Dice Token Holders (Bankroll Backers)*
3. *Referrers*
4. *Random Number Providers*
5. *Players*
6. *Autonomous Agents (contracts without super users)*

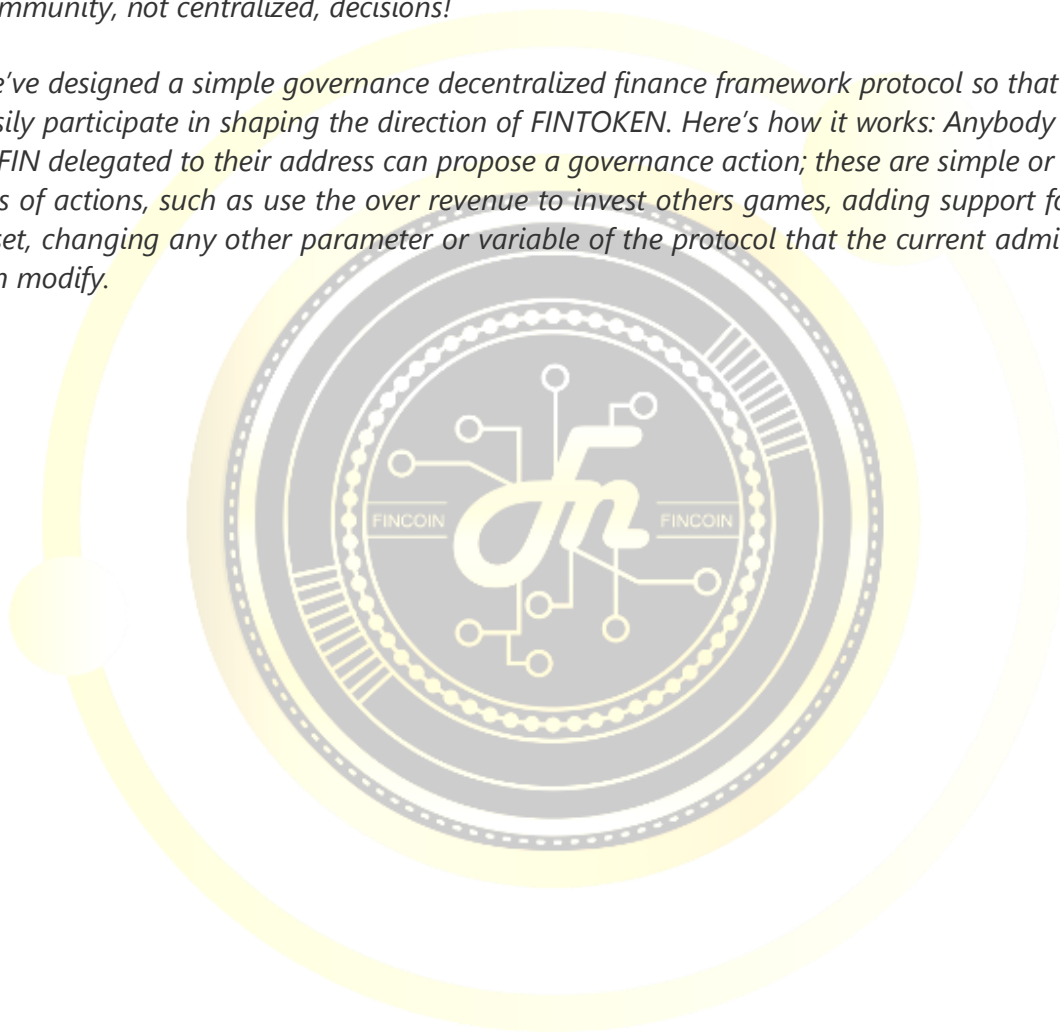
FINTOKEN Token Information

Token Full Name	<i>FINTOKEN Token</i>
Token Ticker	<i>FIN</i>
Token Total Supply	<i>10 Billions Token</i>
Token Supply Date	<i>26-07-2023 09:23:36 (UTC)</i>

FINTOKEN internal token called FIN is a TRC20 token. It is used as governance currency for the entire protocol.

Community, not centralized, decisions!

We've designed a simple governance decentralized finance framework protocol so that you can easily participate in shaping the direction of FINTOKEN. Here's how it works: Anybody with 1% of FIN delegated to their address can propose a governance action; these are simple or complex sets of actions, such as use the over revenue to invest others games, adding support for a new asset, changing any other parameter or variable of the protocol that the current administrator can modify.



Further developments

First releases of FINTOKEN are focusing on Tron powered components and a client- abrowser that allows navigating games without centrally hosted UI. After those components are implemented and tested the focus of the project should shift towards on boarding new crypto gambling games and making the system more appealing to traditional game platform and more useable. Working plan for the 2021 and onwards:

- *Developed the Blockchain Forex Trading platform*
- *Developed Blockchain online gaming platform.*
- *Integrate with most DApp application with FINTOKEN ecosystem.*
- *Developed the Decentralized Exchange for DEFI Token and asst based coins.*
- *Become a liquidity provide to FINTOKEN decentralized finance exchange platform.*



FINTOKEN Decentralized Finance Community Platform (Expected Release – Q2 2021).

The FINTOKEN Community platform is a continuously evolving community platform that will evolve and expand as adoption increases.

We can launch on line games, socialise, digital asset trading platforms, DEFI exchange, Liquidity platform, P2P decentralized platform to get upto speed about new releases and other platform news, and make use of the apps and services this platform will provide.

Using the FINTOKEN Community platforms as a PR podium, our team can publish and promote their crypto games and other trading platform services directly to their target audiences. We can also fund new online crypto games through FIN Liquidity.



Summary

FINTOKEN Decentralized Finance Ecosystem is backed by a strong team of industry professionals; FINTOKEN is on a clear path to become an ultimate solution for invest or sand cryptocurrency traders and online game players. It will cover every aspect related to cryptocurrency trading, from education, market overview and trading ideas, and increase earning from online games to the unique concept to DEFI protocol platform, liquidity aggregation and ultimately the most advanced trading station ever.

