

Dechain Bank
White Paper

Contents

1.Abstract.....

2.Project Background.....

- 2.1 Industry Status and Challenges
- 2.2 Blockchain Banking Solutions

3.Platform Overview.....

- 3.1 Core Functions
- 3.2 Technical Architecture

4.Token Offerings (ICO)

- 4.1 Token Overview
- 4.2 Issuance Plan
- 4.3 Token Allocation

5.Economic Model.....

- 5.1 Token Usage
- 5.2 Value Growth Potential

6.Trading and Liquidity.....

- 6.1 DEX Launch Plan
- 6.2 Exchange Strategy

7.Investor Benefits.....

- 7.1 Early Purchase Advantages
- 7.2 Return Potential

8.Team Introduction.....

9.Development Roadmap....

10. Risk Analysis.....

11. Legal and Compliance...

12.Representations and Warranties.....

13.Others.....

14.Important remind.....

1. Abstract

Dechain Bank is a revolutionary financial service platform that provides efficient, secure and decentralized banking services through blockchain technology. **Dechain Bank** issues native tokens and raises funds through an initial coin offering (ICO). Early investors will have the opportunity to purchase tokens during the ICO and have the opportunity to multiply their returns through the circulation and trading of tokens on decentralized exchanges (DEX).

2. Project Background

2.1 Industry Status and Challenges

The traditional banking industry faces the following major problems:

(a) High operating costs :

The need to maintain a large infrastructure and human resources leads to high service fees.

(b) Inefficiency :

Especially in cross-border payments and settlements, the existing system often takes days to complete transactions.

(c) Lack of transparency and trust :

Users question the transparency and credibility of traditional banks.

(d) Financial exclusion :

Many people in developing countries and regions have difficulty accessing basic financial services.

2.2 Blockchain Bank Solutions

Dechain Bank provides a new solution using blockchain technology and smart contracts::

(a) Decentralization :

Reduce costs and improve efficiency by eliminating intermediaries.

(b) Instant settlement :

Blockchain technology enables cross-border payments and transactions to be completed in real time.

(c) Transparency and security :

All transaction records are publicly available on the blockchain to ensure data transparency and security.

(d) Inclusive finance :

Through decentralized platforms, more people can access financial services.

3. Platform Overview

3.1 Core Functions

(a) Decentralized account management :

Users can securely store, manage and trade digital assets through our platform.

(b) Cross-border payments and remittances :

Provide low-cost, real-time cross-border payment and remittance services.

(c) Smart contract loans :

Utilize smart contracts to automate loan agreements, reducing approval time and operating costs.

(d) Transparent auditing and compliance :

All transaction records are stored on the blockchain to ensure the transparency and compliance of platform operations.

3.2 Technical Architecture

Dechain Bank's technical foundation includes:

(a) Blockchain infrastructure :

Based on the Polygon network protocol, it ensures efficient, secure and scalable services.

(b) Smart contracts :

Used to automatically execute financial agreements, reducing manual intervention and operational risks.

(c) Multi-layered security measures:

Including data encryption, multi-factor authentication and continuous security monitoring to ensure the safety of user assets.

4.Token Offerings (ICO)

4.1 Token Review

The native token [DB Token] issued by Dechain Bank will be widely used on the platform and circulated and traded through decentralized exchanges (DEX).

(a)Token symbol :
DB Token

(b)Total supply :
10 Billion

(c)Token standard :
ERC20

(d)Initial price :
0.10/USDT

4.2 Issuance Plan

Public Offering :

From [**15/7/2024**] to [**15/7/2025**], the official public offering of tokens will be launched. Offered at a preferential price to early investors.

4.3 Token Allocation

(a)Public Offering :

80% - sold during the ICO.

(b)Team and Advisors :

5.6% - used to incentivize and support the long-term development of the team.

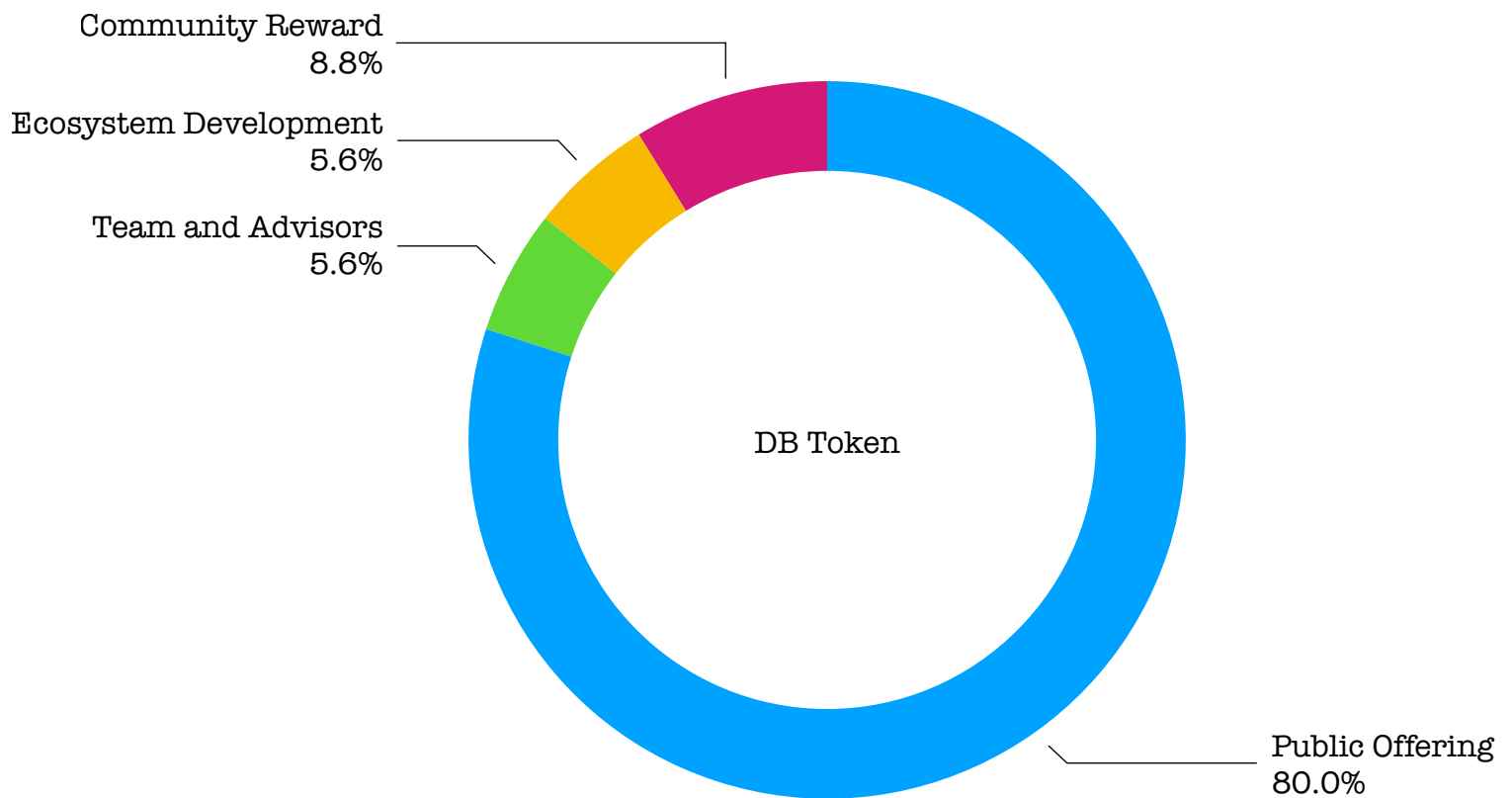
(c)Ecosystem Development :

5.6% - used to promote the ecosystem expansion of the platform.

(d)Community Rewards :

8.8% - used for the long-term development of the platform and community incentives.

Token Allocation Icon



5.Economic Model

5.1 Token Usage

(a) Transaction Fee Payment :

Users can use DB Token to pay transaction fees on the platform and enjoy discounts.

(b) Reward Mechanism :

DB Token holders will receive rewards for platform operation and use, which will encourage user participation and activity.

(c) Governance Participation :

DB Coin holders can participate in the governance of the platform and vote to decide the future development direction of the platform.

(d) Ecosystem Development :

DB Coin will be used to support various financial services and products on the platform and promote the healthy development of the ecosystem.

5.2 Value Growth Potential

The value of DB Token is expected to grow in the following ways:

(a) Platform user growth :

As the number of users and transaction volume increases, the demand for tokens will rise accordingly.

(b) Diversified financial products :

Continuously launch innovative financial products and services to increase the use cases of tokens.

(c) Cooperation and market expansion :

Increase the market liquidity and value of tokens through cooperation with other financial platforms and expansion of global markets.

6.Trading and Liquidity

6.1 DEX Launch Plan

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6.2 Exchange Strategy

Dechain Bank will adopt the following strategies to ensure the success of DB coin on DEX:

(a) Liquidity provision :

We will provide sufficient liquidity for trading pairs to ensure smooth transactions.

(b) Trading incentive :

Through transaction mining and other incentive mechanisms, users are encouraged to trade DB coins on DEX.

(c) Marketing promotion :

Cooperate with the community and exchanges to carry out extensive marketing and brand building.

7.Investor Benefits

7.1 Early Purchase Advantages

(a) Preferential price :

During the ICO, early investors can purchase DB coins at preferential prices.

(b) Reward mechanism :

Early buyers will receive additional token rewards to encourage long-term holding and platform use.

(c) Governance participation rights :

Early investors will have the opportunity to participate in the governance and decision-making of the platform and influence the future development direction.

7.2 Return Potential

(a) Token appreciation :

As the platform grows and users increase, the market value of DB Coin is expected to increase significantly.

(b) Platform income :

Through transactions and services on the platform, holders will continue to receive income and rewards.

(c) Liquidity income :

Liquidity providers trading on DEX will have the opportunity to earn additional income and returns.

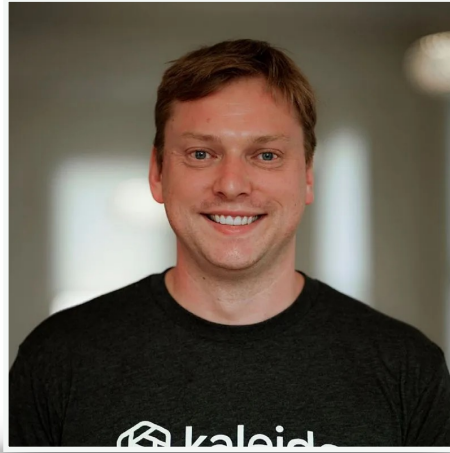
8.Team Introduction

Dechain Bank team consists of a group of experienced financial and blockchain experts who have made outstanding achievements in their respective fields:



Jim Ovia
Founder/CEO

Jim Ovia is over 20 years of experience in finance and banking, leading multiple successful fintech projects.



Peter Broadhurst

CTO

Blockchain technology expert, responsible for the technical architecture and development of the platform.



Sophia Lopez

CMO

marketing expert with many years of strategic
management experience.

9. Development Roadmap

Short-term goals

**15 AUG
2025**

Stage 1

Complete ICO and start listing DB coin on DEX.

**15 OCT
2025**

Stage 2

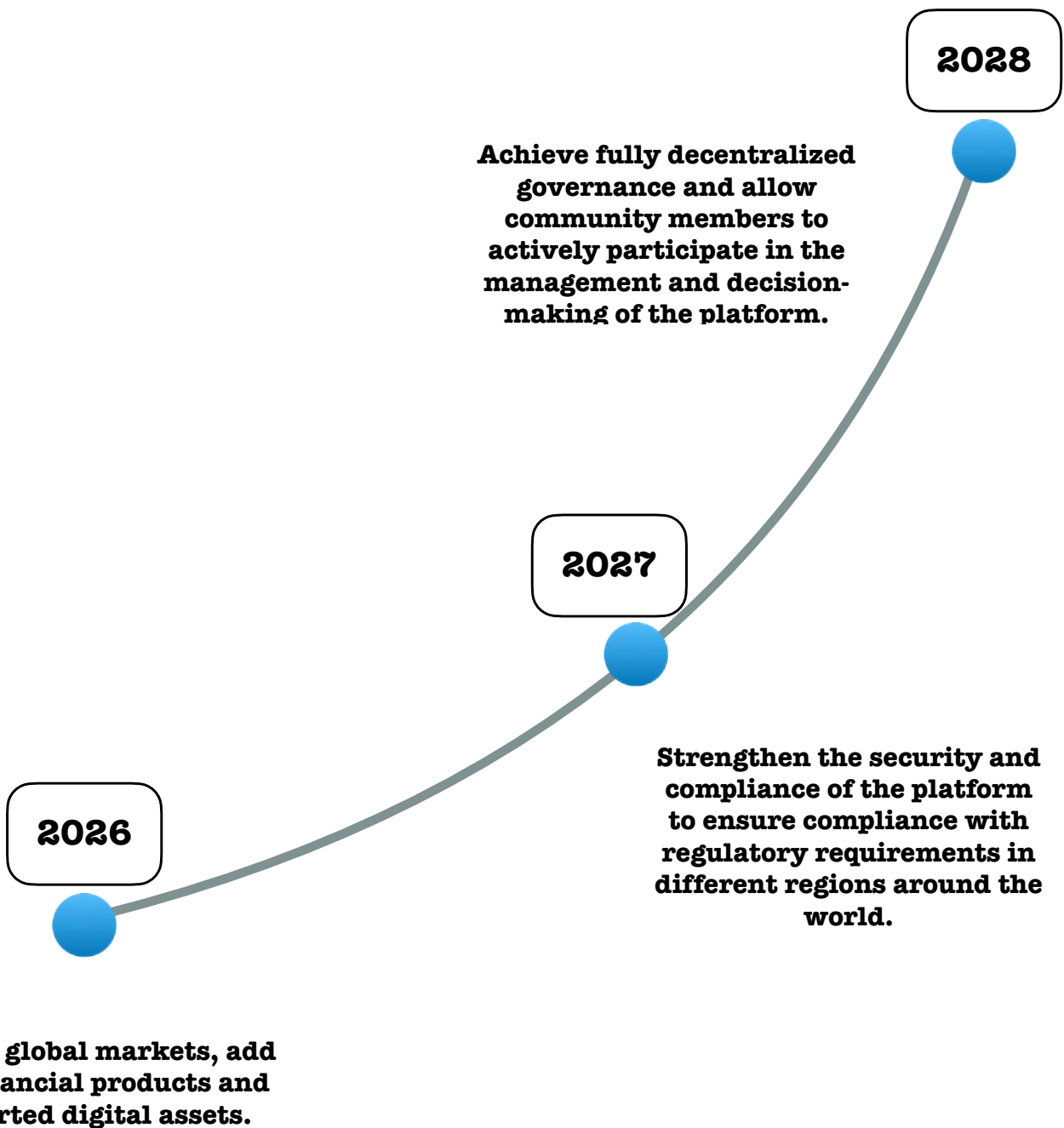
Release the core features of the platform and start user testing and feedback collection.

**15 DEC
2025**

Stage 3

The platform is officially launched, providing comprehensive decentralized financial services.

Long-term strategy



10.Risk Analysis

(i)Investment Risk :

ICO investments are highly risky and uncertain. The value of tokens may fluctuate significantly or even lose value completely. You should only participate if you can afford to lose all of your investment.

(ii)Project Risk :

The success and continued operation of this project depends on a variety of factors, including but not limited to the maturity of the technology, market acceptance, the execution of the team, and changes in the external economic and legal environment.

(iii) Technical Risk :

Blockchain technology is still in a rapid development stage and may face technical failures, cyber attacks, code vulnerabilities and other unknown technical challenges.

(iiii) Regulatory Risk :

Different countries and regions have different legal and regulatory frameworks for ICOs and blockchain technology, and these regulations may change at any time. Participants should evaluate their own compliance with relevant laws.

(v) Financial and Operational Risk :

- The blockchain banking project may fail to achieve its goals due to financial difficulties, management problems or other unforeseen operational challenges.

11. Legal and Compliance

(i) No Securities Advice :

This ICO does not constitute an offer or solicitation of any form of securities or financial products. Tokens should not be considered equity, bonds or other forms of financial instruments. Participants do not own any company assets, profits or decision-making power.

(ii) Eligibility Restrictions :

Users residing in certain countries or regions may be prohibited from participating in this ICO. Participants should ensure that their participation complies with the laws and regulations of their region.

(iii) Tax Responsibilities :

- Participants should understand and fulfill all tax responsibilities in their country of residence. The Issuer is not responsible for any tax liabilities of participants.

(iiii) Qualified Investors :

- Only qualified investors as defined by applicable laws should participate in this ICO. Participants are responsible for confirming their qualifications and complying with all applicable legal requirements.

12. Representations and Warranties

(i) No Guarantee :

This ICO and related tokens do not provide any form of return, income or appreciation guarantee. All information and plans are subject to change at any time and there is no guarantee that they are completely accurate or complete.

(ii) Disclaimer :

To the maximum extent permitted by law, the Issuer and its affiliates shall not be liable for any loss or damage arising from participation in this ICO or use of this platform, whether such loss or damage is direct, indirect, incidental or otherwise.

(iii) Information Disclosure :

The Issuer will try its best to provide accurate and up-to-date information, but cannot guarantee the absolute accuracy and timeliness of all information. Participants should conduct their own independent investigation and analysis.

13. Others

(i) Privacy Policy :

Any personal information provided by participants during the ICO will be processed and protected in accordance with our Privacy Policy.

(ii) Changes to Terms :

The Issuer reserves the right to modify or update this Disclaimer at any time without prior notice. Participants should check the latest version of the Disclaimer regularly.

(iii) Dispute Resolution :

Any dispute arising from this ICO will be resolved in accordance with applicable law and will be determined by the courts of the jurisdiction where the Issuer is located.

14.Important remind

(i)Participating in this ICO means that you have fully understood and accepted all the above risks and terms. Please make sure that you fully understand the ICO and all the risks and responsibilities associated with it before making an investment decision.

(ii)If you have any questions about this ICO or the above terms, please consult a legal, financial or other professional advisor.

Dechain Bank
“Redefining Global Finance”