



Infinity-Defi



A large, glowing infinity symbol is centered in the background. It has a dark core with a bright, multi-colored glow (blue, green, red) and is surrounded by a field of small, colorful particles.

WHITE PAPER

project

InfinityDeFi is a multi-tier, collateral-type trading system that allows any Internet user to create composite assets ranging from cryptocurrencies to legal tender to derivatives. INFD holders can pledge their INFD tokens and earn fees generated through Composite Asset(CA) transactions, currency stabilization, and DeFi ecology. InfinityDeFi is a financial ecosystem that builds integrated, stable and decentralized issuance and trading.

InfinityDeFi wants to create a rich decentralized financial ecosystem where users can not only generate composite assets from infds backed by smart contracts, but also benefit from CA transactions.

INFD can also be used to balance stable UUSD COINS through ISP agreements, providing a safe and non-depreciating way to store people's money in countries with high inflation, and giving people the ability to transfer money across borders with low friction at all times and places.

It is a bridge between users and the decentralized world of digital finance.

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1、ISP Protocol

1.1 UUSD

Basically in line with USDC and others, UUSD is composed of InfinityDeFi in a decentralized way through a basket of dynamically changing mortgage assets. However, it will still ensure that the stable currency and the us dollar remain relatively stable in price. Due to the price fluctuation of stable currency caused by short-term market demand, UUSD and INFD have a certain market adjustment relationship to maintain the stable reserve of UUSD and the value ratio of stable currency.

There is a serious lack of transparency and trust in many of the world's monetary systems. Hundreds of millions of people live in countries without stable currencies, leading to sharp declines in wealth in countries known as Venezuela, Zimbabwe and Cyprus. So people in these parts of the world need a stable, global digital currency that allows them to control their money and fend off inflation. At the same time, UUSD makes cross-border remittance more efficient. Cross-border firms now have a stable currency to pay suppliers.

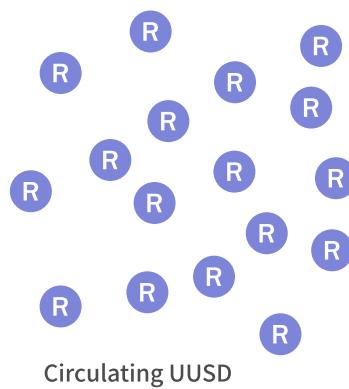
1.2 The Infinity Stable Protocol

INFD assets are The sharp weapon to maintain The Stable reserve and value of UUSD. Their agreement of Stable price spread is called

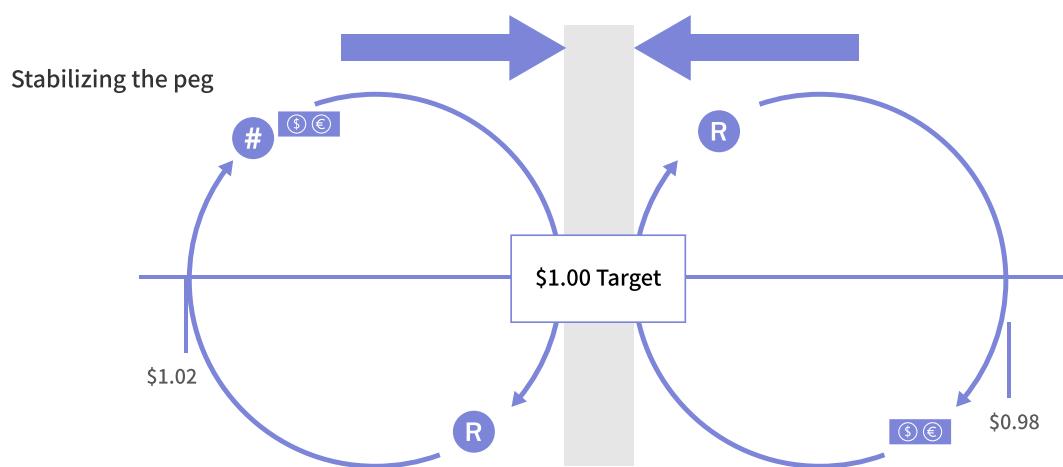
Infinity Stable Protocol (ISP Protocol), and INFD is The hub of The agreement, as follows:

The Infinity Stable Protocol

1 When the price of UUSD goes above \$1 on exchanges, the protocol sells newly minted or excess Warehouse UUSD for either tokenized assets or INFD ,driving the price of UUSD on exchanges back down to \$1



2 When the price of UUSD falls below \$1 on exchanges, the protocol purchases UUSD for tokenized assets ,bringing the price of UUSD on exchanges back up to \$1



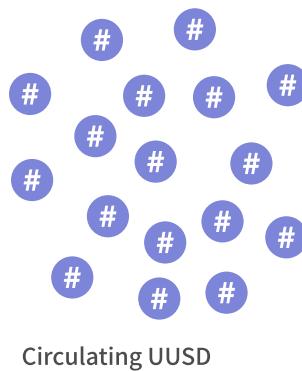
There are four steps. The first two steps are used to control how INFD adjusts and maintains the stability of UUSD when the price of stable currency UUSD fluctuates up and down due to market demand:

When the stable currency UUSD price is higher than \$1 on the

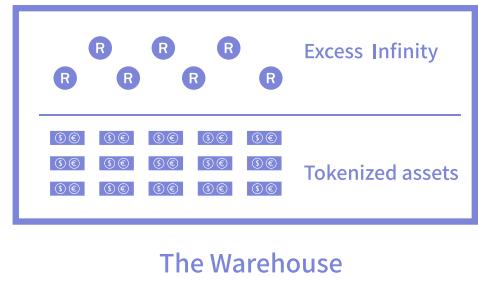
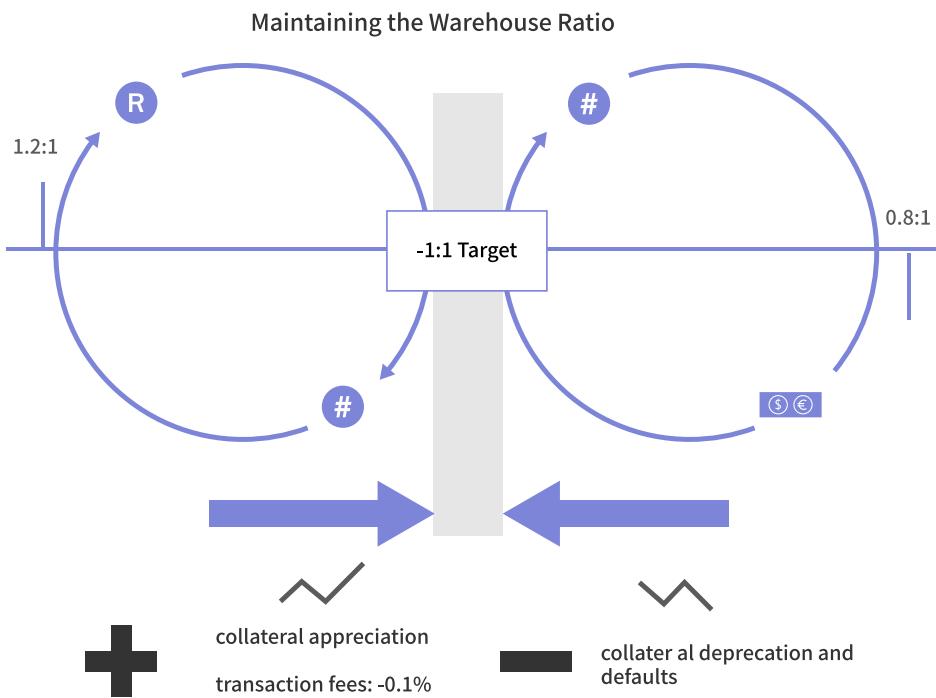
issued or redundant UUSD, buy back the token assets or equity token INFD, and increase the UUSD supply to make the price return to \$1; On the contrary, when the price of stable currency UUSD is less than \$1 on the exchange (supply exceeds demand), the ISP shall purchase back the UUSD, put in the INFD, and make the UUSD price return to \$1.

The Infinity Stable Protocol

3 When (as a result of asset appreciation or transaction fees) the Warehouse has accumulated excess UUSD INFD holders can purchase this with their INFD as part of stabilizing the price of INFD .which maintains the Warehouse's ratio of assets and reduces the supply of INFD



4 When the Warehouse's ratio of tokenized assets goes below the target range ,the protocol sells INFD for tokenized assets. thereby replenishing the backing UUSD



The latter two steps are caused by the change in the value of the capital pool, resulting in a 1:1 deviation from the price of stable currency UUSD:

When excessive UUSD is generated in the pool of mortgage capital due to asset appreciation or service fee, the holders of equity token INFD exchange this part of UUSD with INFD. By reducing INFD, the UUSD in circulation is increased to stabilize the reserve and the value ratio of stable currency. On the contrary, when the depreciation of assets in the mortgage capital pool exceeds the range, the ISP agreement will release the RSR in exchange for the general assets, thus restoring the value of the mortgage capital pool behind the UUSD in circulation.

INFD will play an important role in this, and its holders will also implement the following functions in the ISP protocol mechanism:

First, arbitrage. When the price of the stable currency UUSD is higher than the stable spread, the system will sell the UUSD in the capital pool when there is an excess mortgage capital pool, buy back the INFD at a fixed price of \$1, and allow the INFD holder to arbitrage in the market until the price returns to \$1; Of course, speculators can also cash out by buying infds at a constant price of \$1 and selling them at a high price, or by buying infds in circulation that are less than \$1 and selling them at \$1.

.Second, get extra revenue.In a stable currency may be to 1:1 proportion of guaranteed issue, need to increase foreign to expand UUSD stable currency supply.New INFD will be minted for this purpose in exchange for additional UUSD.When the target mortgage ratio returns to 1:1, the additional collateral will be returned to the holders of INFD.

2、Composite Assets

Composite Assets (CA) is a Composite asset that tracks the price of the actual asset.They allow the holder to trade various asset classes on ethereum without holding the actual assets themselves or entrusting any custodian.The CA is backed by INFD, which is created as collateral in excess of the value of the CA.

Current cas are divided into fiat currencies, commodities, cryptocurrencies and reverse cryptocurrencies.Legal tender includes cUSD, cEUR, cKRW, etc.Commodities include composite gold and silver, both in ounces.Cryptocurrencies, including cBTC, cETH and cBNB, will be added in the future.While reverse cryptocurrencies tracks the price of cryptocurrency in reverse, which means that when the price of BTC goes down, the price of rBTC goes up.

2.1 Oracle

Imagine you are a borrower who wants to borrow \$100 UUSD using ETH as collateral.If the platform requires a mortgage rate of 150%, you need to deposit \$500 worth of ETH.So how does the plat

form determine the current ETH value? This is where the Oracle comes in. At present, the value of CA is determined by the Oracle that automatically pushes asset prices up the chain. Currently, Infinity-Oracle is developed on the basis of ChainLink predictor within the team, and various algorithms are used to form an aggregate value for each

2.2 Casting the CA

INFD holders can use CA smart contracts to lock in their infds as collateral to create cas, which, unlike mortgaging a stable UUSD, requires a higher mortgage rate. The steps for the INFD holder to cast Composite Assets are:

1. The intelligent contract detects whether the mortgagor has enough INFD to cast the target CA and the quantity
2. The obligations of the mortgagor are added to the debt register. The debt is a newly minted CA amount and is stored in an IDR (Infinity Drawing Rights) similar to the IMF's special Drawing Rights, which USES UUSD to stabilize the value of the debt. These currency prices are pushed up the chain through the price predictor.
3. Update the total supply of target CA according to the circulation of target CA, and then assign the newly minted CA to the user's wallet address.

3、Trading CA

The process of trading compound assets is essentially the process of destroying the original compound assets and generating new compound assets. Suppose cUSD exchanges cBTC. First, the corresponding amount of cUSD of the user's wallet address is destroyed, and the total supply of cUSD is updated. Then according to the predicted price determined exchange rates, the part of the transaction (e.g., 0.2%) as the transaction cost, sent to the cost pool (in proportion by all INFD mortgage application), and the rest by the target compound intelligent contract issuance of cBTC assets, at the same time to update the user's wallet balance, and update the total supply of cBTC.

Transactions intelligent contracts between different cas the steps involved in processing CA transactions are :(cETH to cBTC)

1. Confirm the destruction of the source CA(cETH), including reducing the cETH balance of the wallet address and updating the total supply of cETH.
2. Confirm the price of destroy source CA and target CA and determine the exchange rate according to the price predictor
3. Settle the transaction fee, and take 0.2% of the transaction amount into the fee bonus pool, which will be awarded to all qualified INFD mortgagors.
4. The remaining 99.8% shall be converted according to the exchange rate to calculate the quantity of target CA(cBTC) and issue the

the smart contract through the target CA, which shall be updated into the wallet.

5. Update the total supply of target CA(cBTC).

Because the system converts debt from one CA(cETH) to another CA(cBTC), there is no need for a counterparty to trade, that is, no need for a trading order or matchmaking.

4、Redemption and liquidation

4.1 The value of the collateral rose

If the price of the INFD goes up, some of the INFD that the mortgagor responds to will automatically be unlocked. For example, if a user locks in \$1,000 of INFD as collateral and the value of INFD doubles, half of the total value of his INFD collateral of \$2,000 will be released and the other half will remain locked in.

4.2 The value of the collateral fell

Introduce preliminary liquidation process and emergency settlement process.

In the process of "preliminary liquidation", in the case of collateral ratio falls below a certain threshold, INFD InfinityDeFi to discount the price of the destruction of the user, namely reach a certain thresh-

value will be deducted from the collateral as punishment, to ensure that the user's wary, mortgage rates higher than the required threshold, losses in the collateral value for users, the user is always greater than the value of the debt. And in the event of a black swan in which INFD values collapse, the introduction of an "emergency settlement" process would ensure that holders of composite assets could redeem the assets in full.

5、 Future features

5.1 More CA investment targets

According to users' investment preferences, new cas are added to broaden users' investment targets, such as traditional stock index futures, shares of silicon valley star companies, limited amount of leverage assets not available on other platforms, such as Jordan sneakers.

5.2 Access to DAI

MakerDAO's stable currency DAI has become an important part of the DeFi ecosystem. We will add this feature to CA trading and casting, which will allow users to deposit DAI in exchange for UUSD and various CA composite assets, significantly lowering the platform threshold and providing liquidity in and out of transactions.

5.3 Lending

Unmanaged loans are an important part of the DeFi ecosystem. Therefore, InfinityDeFi will integrate and open source loan protocols to support UUSD loans, allowing users to do more leverage to drive more user and transaction liquidity.

5.4 Expanding integrated applications

As the DeFi ecosystem becomes more and more complete, more and more excellent integrated DAPP applications are born, which are the gateway for users to contact and understand the encryption world. Therefore InfinityDeFi will integrate and develop some interesting DAPP, such as DeFi nondestructive Lottery (No - Loss Lottery) applications, the so-called, refers to the even in the worst case, the user is unable to obtain interest, the principal will not have any losses, if lucky enough, can hug a prize, namely after deducting developers charge 10% as, alone the proper round all the money in the bonus pool. The accumulation of bonus pool is the revenue generated from the user stored INFD which is automatically converted into DAI and put into Compound to obtain the loan interest rate. In addition, there are payment applications, identity information applications and so on.

6、INFD role and value support

6.1 The existence of market leverage arbitrage

The presence of market leverage, which allows users to arbitrage the market by shorting or going long on the platform, is what drives INFD's value and allows it to provide collateral for the system. Over and over again, the higher the value of INFD, the more compound assets can be distributed; The more complex assets are issued, the greater the volume; The higher the transaction volume, the higher the value of INFD.

6.2 Fees for using platform rights

The foundry and transaction costs generated from the issuance and trading of CA composite assets will be put into the bonus pool and awarded to eligible INFD mortgagors.

6.3 Adjust and stabilize UUSD

Maintaining The stability of UUSD through The Infinity Stable protocol (ISP protocol) and generating part of The value gains will be rewarded to qualified INFD mortgagor.

6.4 Construction of DeFi ecology

Part of the revenue distribution from the future construction of the DAPP ecosystem will be awarded to qualified INFD mortgagors.

7、 Team

**Steven Christensen**

CEO

A former chief financial officer of Conjoule, a health technology company, he has extensive experience as entrepreneur and financial expert. He holds a master's degree from the Helsinki school of economics and business administration. He is an active member of the technology industry with a background in international relations and innovation management. He has extensive experience working with government officials and financial institutions to promote innovation.

**Andy Grajewski**

CTO

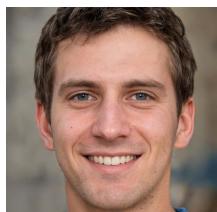
He is a veteran algorithmic trader who graduated from Carnegie Mellon university. He worked at the leading company, Google, before building its Asian business for a startup that turned it into a multimillion-dollar business. Previously worked as a software development engineer at Amazon and also worked as a software engineer at Dapphub (smart contract and software library on Ethereum).

**Lev Conti**

COO

He previously worked at McKinsey and ESPN, a media production company, where he gained three years of experience in media and sports. He previously worked at McKinsey and ESPN, a media production

company, where he gained three years of experience in strategic marketing. He has always been interested in technology and its possible applications and its impact on finance, business and everyday life.



Brian Nielsen

CSO

Former senior manager of global marketing at Go Pro; Studied business analysis at Duke University; Former content development manager and social media manager at Tesla.



Aaron Jimmy

Advisor

He graduated from Carnegie Mellon University in computer science and worked for Microsoft, Hulu, Xiaomi and other well-known companies. He is an influencer in technology development with extensive experience guiding ICO and blockchain founders and consultants.



Ferdinand Wordsworth Advisor

He previously ran a start-up law consultancy in Finland. Doctor of professional law, University of Michigan Law School; Previously worked as a senior associate lawyer of Kent, Beatty & Gordon law firm on blockchain;



Mandy Abe

Advisor

Former co-founder of Hancen Capital; She worked in the finance department of Symiosis laboratory; He a bachelor's degree in teaching from the university of Cambridge and a master's degree in mathematics and computer science from the university of Oxford.



Conrad Hobson

Advisor

He graduated from the university of Texas and has extensive experience in the financial industry with jiufu group. I was an early investor in bitcoin and have rich market experience.

8、INFD Token

Token Symbol: INFD

Full token name: InfinityDeFi

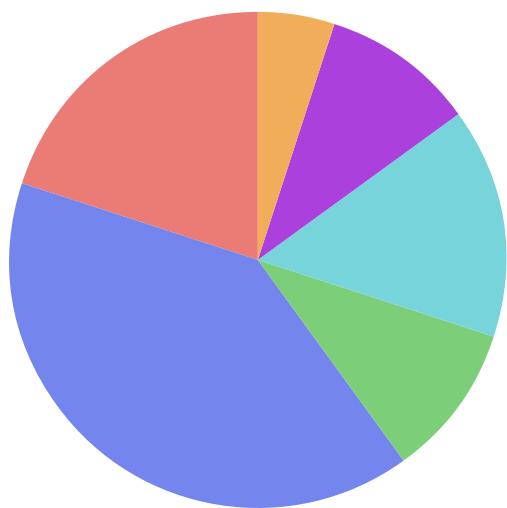
Type: ERC20

Supply: 100,000,000

Token decimal point: 8

Token issuance rules: no additional issuance rules

Whether there is pre-digging: no pre-digging



- 5% Public offering
- 10% Private offering
- 15% Marketing
- 10% Teams and Advisors
- 40% Community incentives
- 20% The foundation

Source	Proportion	Instructions
The foundation	20%	Foundation tokens will be stored in a hot wallet address and a cold wallet address, respectively. Tokens in the hot wallet address can be controlled by the team. Tokens in the cold wallet address are locked.
Community incentives	40%	DeFi eco-developer incentives, DAOs proposal incentives, mortgage incentives, etc.
Teams and Advisors	10%	Linear unlocking within 6 months after mainline.
Marketing	15%	Partner development, community operation, marketing, etc.
Private offering	10%	It has been invested by UNICAPITAL, BLOCKAI, BC crypto standard and other investment institutions, and the locked warehouse will be released linearly within five years.
Public offering	5%	For Initial Exchange Offerings.

9. Proclamations

This document is intended only to convey information to a specific audience that requires information about the solution. It does not constitute any future investment guidance or any form of contract or commitment.

This document is for public information only. The contents of this document are for reference only. There is no profit statement for the current or future year, does not constitute any subscription or purchase by any person of shares, assets, rights or any other securities of value of the proposal, instigation or offer.

Depending on market pricing and post-project demand, INFD Tokens may not add value in extreme cases. The company team is not committed to adding value to the INFD TOKEN and is not responsible for the consequences of any change in value.

Potential buyers of INFD tokens should consider the uncertainties in this document before making a decision to buy, sell, or hold a INFD TOKEN and risk losing some or all of its principal.

The team will go to great lengths to achieve the goals outlined in the document, but the team can not fully fulfill the commitment due to the existence of the force majeure. The team will continue to make reasonable attempts to ensure that the information in this white paper is true and accurate. During the development process, the platform may be updated from time to time, including but not limited to

form mechanism, token and its mechanism, token allocation. Some of the properties of the document may be adjusted in the new white paper as the project progresses, and the team will make the updates available to the public through announcements on the website or in the community, or in the new white paper. Participants are urged to adjust their decisions accordingly. Infinity's team made it clear that investors should consider investment matters carefully, comprehensively, voluntarily and independently, and that the platform's information was incomplete and one-sided. It is only for reference and communication of fans, researchers and other groups, and does not bear the loss caused by the participants' reliance on 1 part of this document's attribute guidelines, 2 incomplete information in this article, and 3 behaviors caused by this article.

Infinity's team made it clear that it would not bear any direct or indirect costs of participating in the project, including:

1. Because the user trades the economic loss which the operation brings;
2. Any error, omission or inaccurate information resulting from personal understanding;
3. Individual transactions of all types of blockchain assets brought about by the loss and any resulting behavior.



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