

A low-angle, upward-looking shot of several modern skyscrapers with glass and metal facades. The image is heavily filtered with a teal/cyan color, giving it a futuristic and digital feel. The buildings are arranged in a way that creates a sense of depth and height, with the central building being the tallest and most prominent. The text 'OIN' is centered over the image in a large, white, sans-serif font.

OIN

The Gateway to DeFi



THE DEFI INDUSTRY

Explosive growth and upcoming hurdles

TREND

The boom of Decentralized-Finance

Total Value Locked (USD) in DeFi

[TVL \(USD\)](#) | [ETH](#) | [BTC](#) | [DAI](#)

All | 1 Year | [90 Day](#) | 30 Day



While it took close to two years for DeFi deposits to reach \$1 billion USD in Total Locked Value in Q4 2019, it took less than six months (March to July 2020) for the number to spike from ~\$550 million to ~\$3.7 billion USD (~670% increase).

The continued launches of innovative products with attractive returns in the DeFi ecosystem are expected to sustain DeFi's exponential rise, with the market poised at the brink of an unprecedented bull run.

PROBLEM

Hurdles to immense growth

2020 has seen the growth of the DeFi ecosystem, mostly on Ethereum. Despite its success, network congestion, high transaction fees, and security concerns continue to be the problems that limit the growth of DeFi.

NETWORK CONGESTION



- Increased adoption and transaction volumes
- Network utilization at ~90%

HIGH TRANSACTION FEES



- Network congestion and latency lead to increasingly higher transaction fees

LIMITED REACH



- Mostly based on Ethereum (E.g. Uniswap, MakerDAO, etc.)

POOR USER EXPERIENCE (UI)



- Complicated wallet addresses
- Forced to use multiple exchanges
- Poor visual interfaces
- Confusing on-board experience

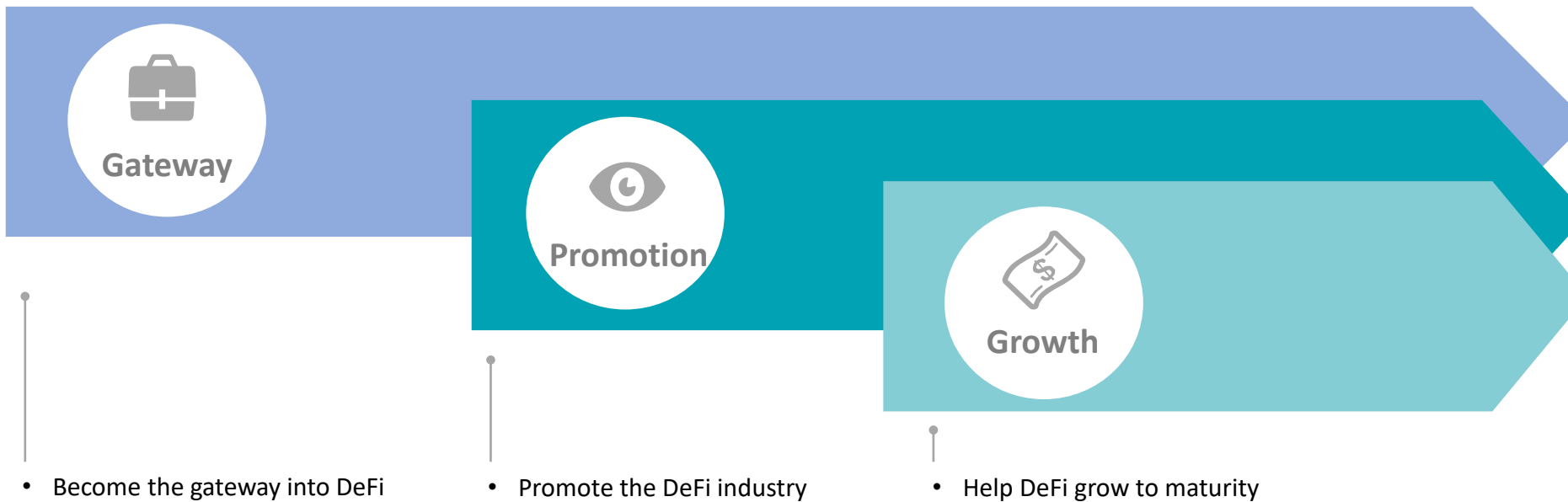


OIN

Fleshing out DeFi

MISSION

The purpose of the OIN project is to circumvent these hurdles and more by reconstructing the Ethereum DeFi ecosystem on the Ontology network through starting an ecosystem through OIN's lending platform.



WHY ONTOLOGY

The fast, efficient, flexible, low-cost yet high quality launchpad

The upcoming hurdles to DeFi's growth can be alleviated through Ontology's platform

UNCONGESTED NETWORK



- < 1 second transaction times

LOW TRANSACTION FEES



- Leveraging ONT's <1¢ USD transaction fees

CROSS-CHAIN CAPABILITY



- ONT will natively support cross-chain capabilities
- Opens up access to the majority of the market and their applications

SIMPLE USER EXPERIENCE (UI)



- Keeping an ergonomic experience at the forefront of our thoughts

SOFTWARE SUITE

A holistic approach to DeFi



Swap Pool V1

V1 pool will be released first as the DEX to swap ONT and ONT Tokens



Swap Pool V2

V2 pool will come soon after, allowing ETH and ERC20 swaps



Wallet

The gateway into OIN



Lend

The lending platform of OIN



DAO

The DAO will manage OIN-Lend and issue the native token, OIN



OUR TECH

How we will become the gateway

OIN Coin

Our native backbone to the platform

Used as collateral rewards, governance, and clearing compensation

The goal of the OIN-DAO is to ensure the stability of USDO's peg to the US Dollar

Can be used to build liquidity pools on OIN-Swap

When the market experiences a flash crash that results in the system becoming insolvent, it will issue and burn OIN on the market to maintain the USDO peg

USDO

Our native backbone to our financial services

A USD stable coin with ONT as the collateral, backed by the Ontology PoS network and the great liquidity of ONT

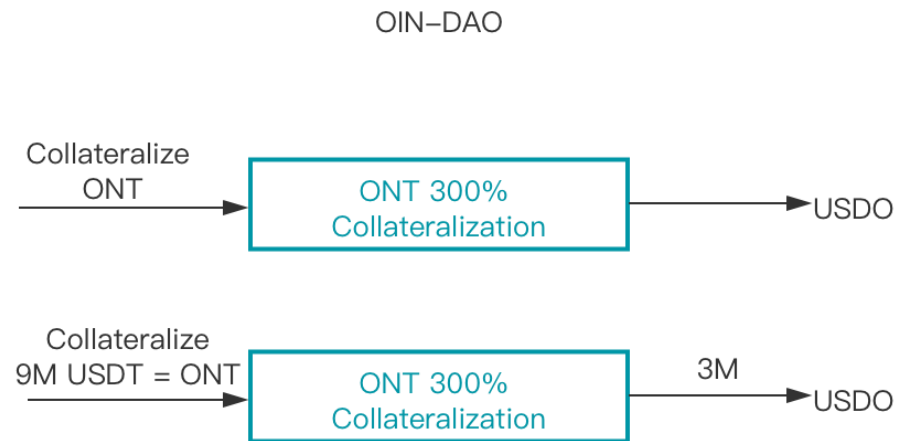
The first decentralized stable coin on the ONT network

ONT holders can collateralize their ONT to generate USDO

Clearing circuit breaker initially set at 180% collateralization

OIN-DAO

The governor of our platform in a DAO



The OIN-DAO is the issuer of our native tokens, the OIN and USDO

Directive is to:

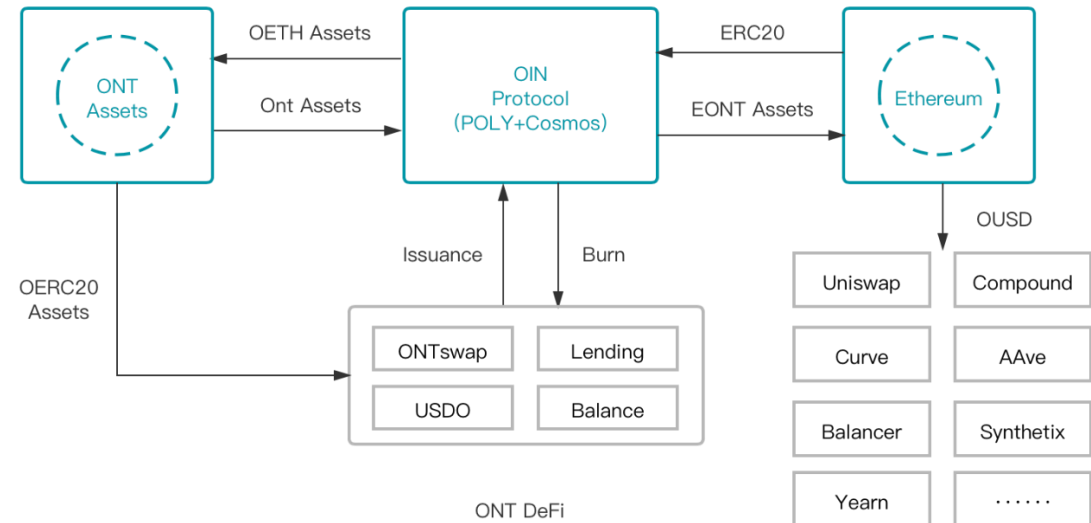
1. Manage and stabilize the USDO and thus the lending market
2. Govern the OIN platform and its constituents (E.g. set the ratio of payouts between staking and liquidity mining rewards)

OIN Swap V1 & V2 Pool

A simple provider of liquidity in a DEX package

This will be the first DEX on ONT to trade ONT assets

Will follow a similar concept for UNISwap for V1, and open up to other platforms (i.e. ETH) for V2

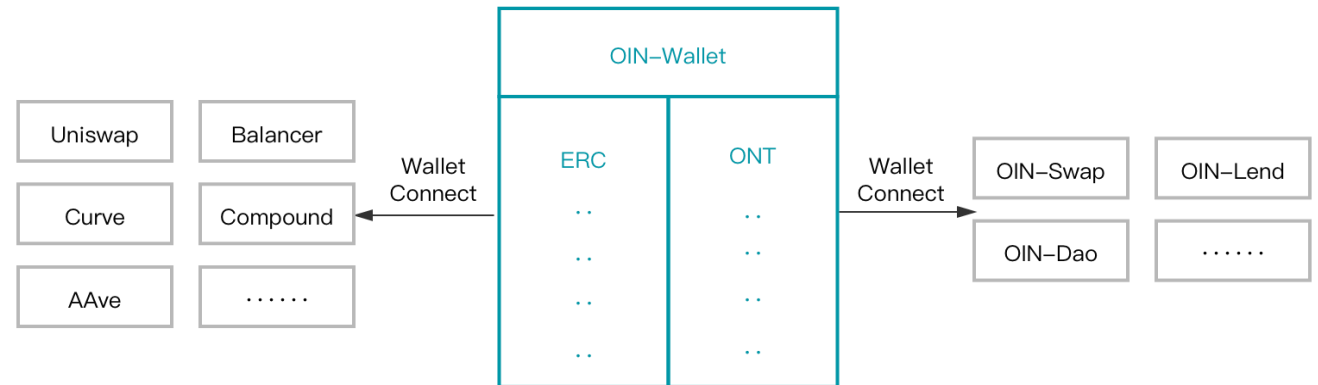


OIN-Wallet

The ergonomic entry point for our users

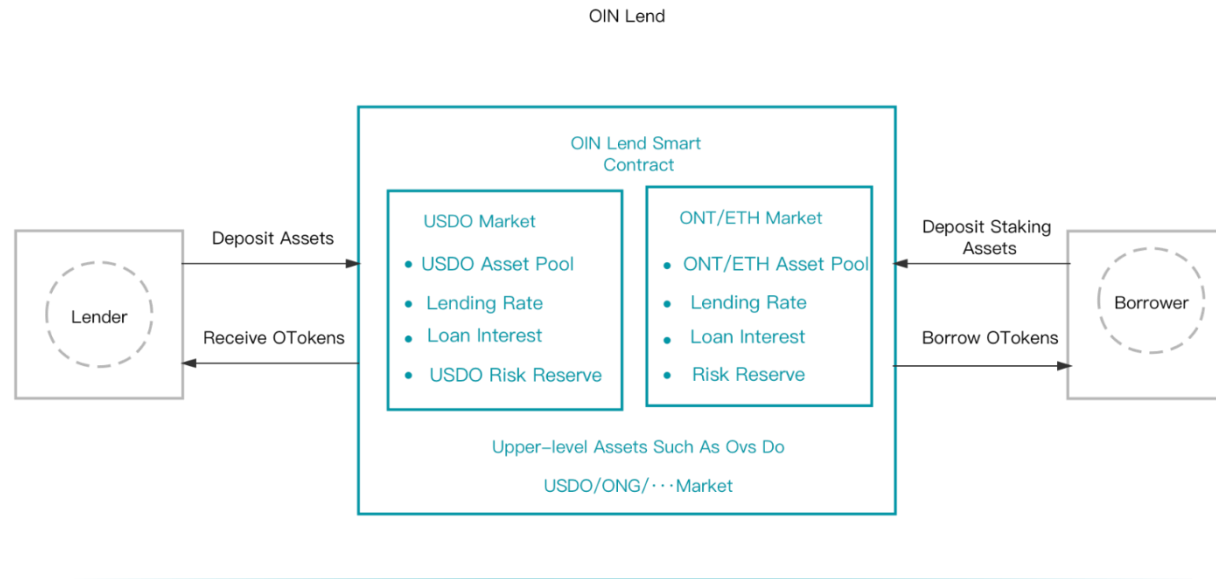
The OIN wallet will be the gateway into the gateway of DeFi

Will support other blockchains when cross-chain capabilities are released for Swap V2 (i.e. Ethereum, ERC20 tokens, etc.)



OIN-Lend

The first lending platform on ONT, and the first to be cross-chain



Includes decentralized lending of Ethereum and Ontology assets

Loaners and lenders store their assets into the token market based on an OIN smart contract

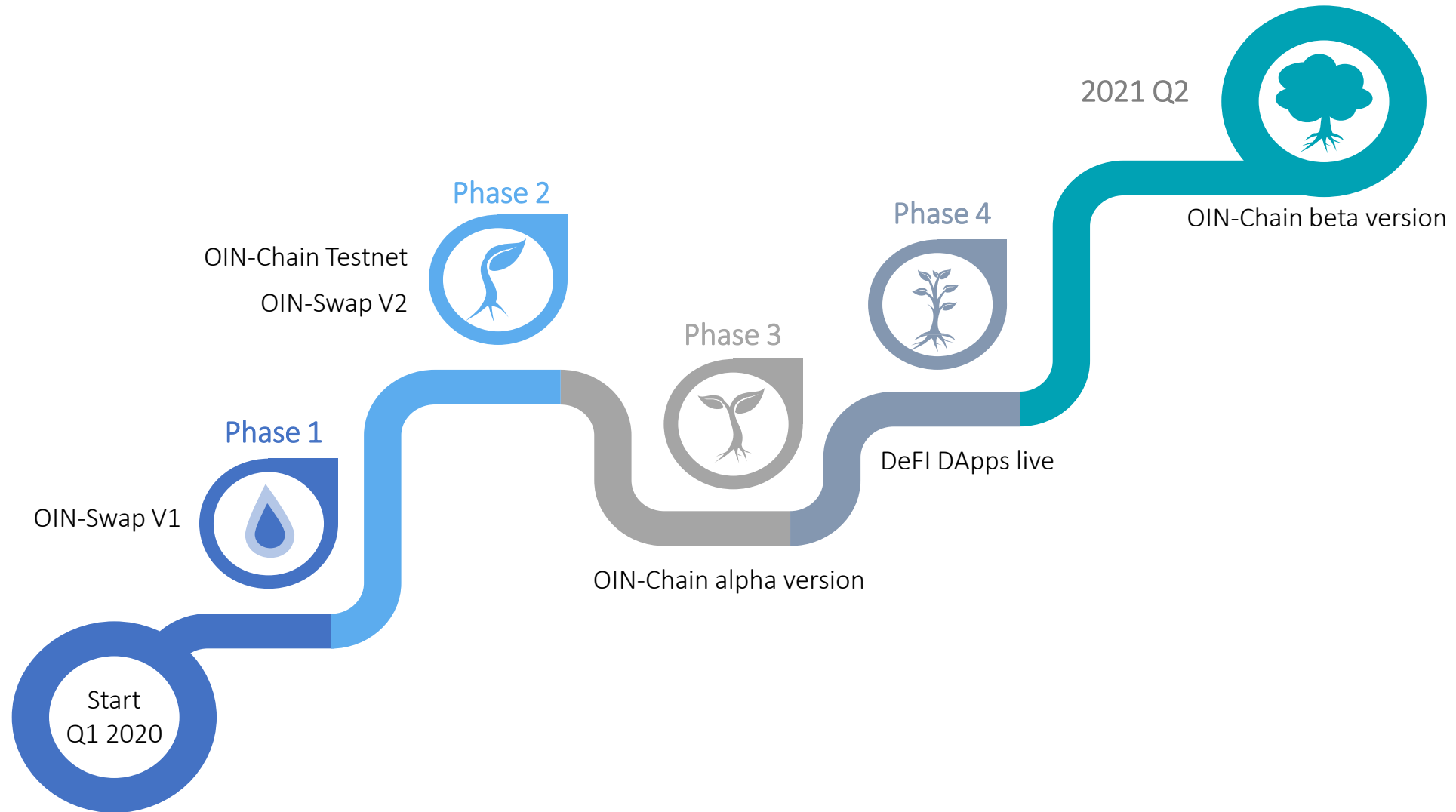
The interest rates will be determined by the OIN-Lend smart contract based on market supply and demand

OIN-Lend will accrue interests block by block and set aside reserves for each loan to be available to the lenders that wish to withdraw their deposits

Annualized rate based on market liquidity at the time of matching

Collateral must be more than 150% of the loan

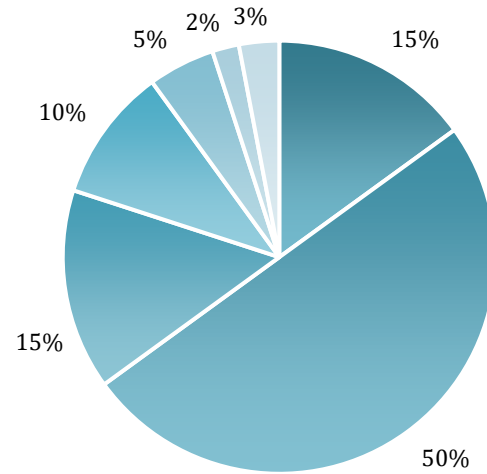
TIMELINE



Fundraising & Use of Funds

Total issuance: 100,000,000 OINs

- 2% Seed Round @ \$1 Million USD Valuation
- 10.6% Private Round @ \$5 Million USD Valuation
- 2.4% Public Round @ \$8 Million USD Valuation



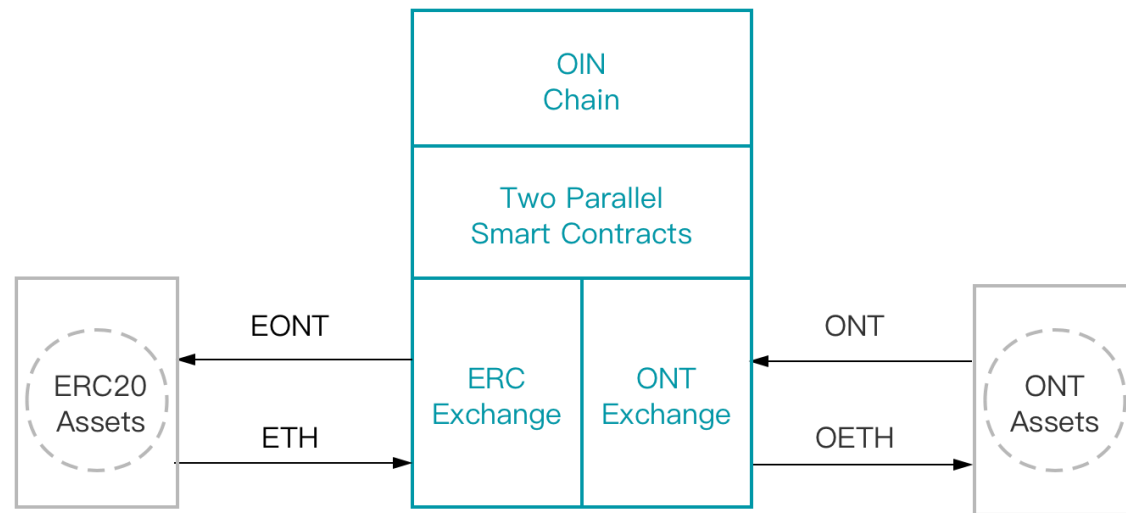
- 15% for fundraising, hiring, and project development
- 50% for mining rewards, including liquidity mining, and staking
- 15% for team incentives
- 10% for Foundation Reserve for partnerships and community incentives
- 5% for ecosystem expansion & exchange listing
- 2% for advisors
- 3% for marketing

- 10% of the tokens sold during the Seed Round will be unlocked after exchange listing and the rest will be unlocked following a schedule of 20% every 3 months
- 25% of the tokens sold during the Private Round will be unlocked after exchange listing and the rest will be unlocked following a schedule of 25% every 3 months
- Tokens sold during the Public round will not be locked

Appendix

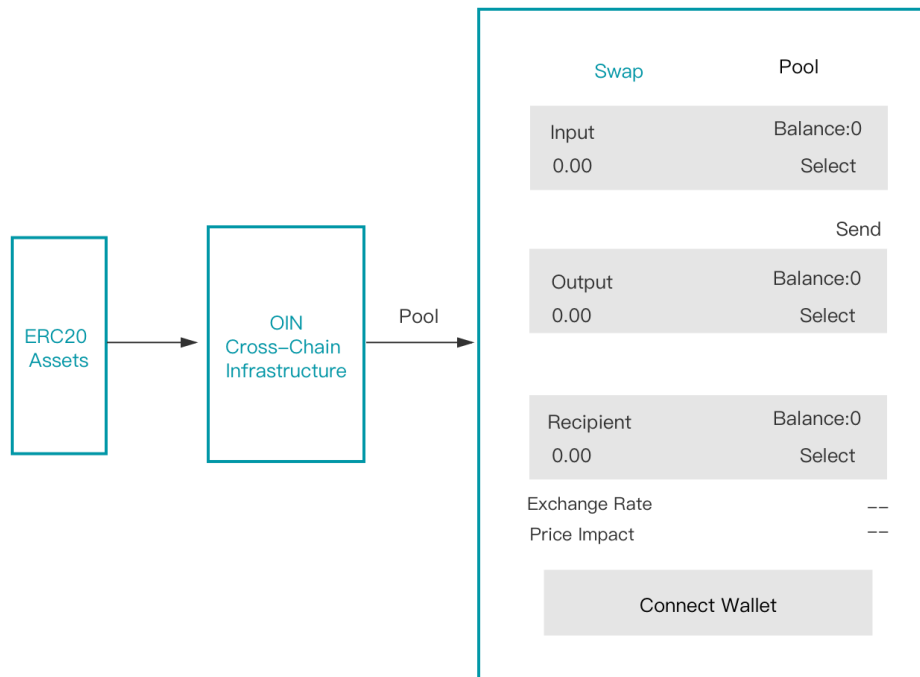
OIN-Chain Function

A holistic approach to DeFi



OIN-Chain is a Layer 2 Protocol. Its first use case will be the cross-chain function of Ethereum assets to the Ontology ecosystem

OIN-Swap V2 Pool



The V2 Pool will allow seamless integration with ERC20 assets in a user-friendly way.

This pool will not only bring about great liquidity, but also open up the DeFi world to a much wider audience.