



# JSB FINANCE

Sponsored by JSB Foundation



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# PART I. CONCEPTS





# Blockchain technology

Blockchain is a system of recording information in a way that makes it difficult or impossible to change, hack, or cheat the system.

A blockchain is essentially a digital ledger of transactions that is duplicated and distributed across the entire network of computer systems on the blockchain. Each block in the chain contains a number of transactions, and every time a new transaction occurs on the blockchain, a record of that transaction is added to every participant's ledger. The decentralised database managed by multiple participants is known as Distributed Ledger Technology (DLT).

Blockchain is a type of DLT in which transactions are recorded with an immutable cryptographic signature called a hash.

The Properties of Distributed Ledger Technology (DLT) | Blockchain Explained | Euromoney Learning

This means if one block in one chain was changed, it would be immediately apparent it had been tampered with. If hackers wanted to corrupt a blockchain system, they would have to change every block in the chain, across all of the distributed versions of the chain.

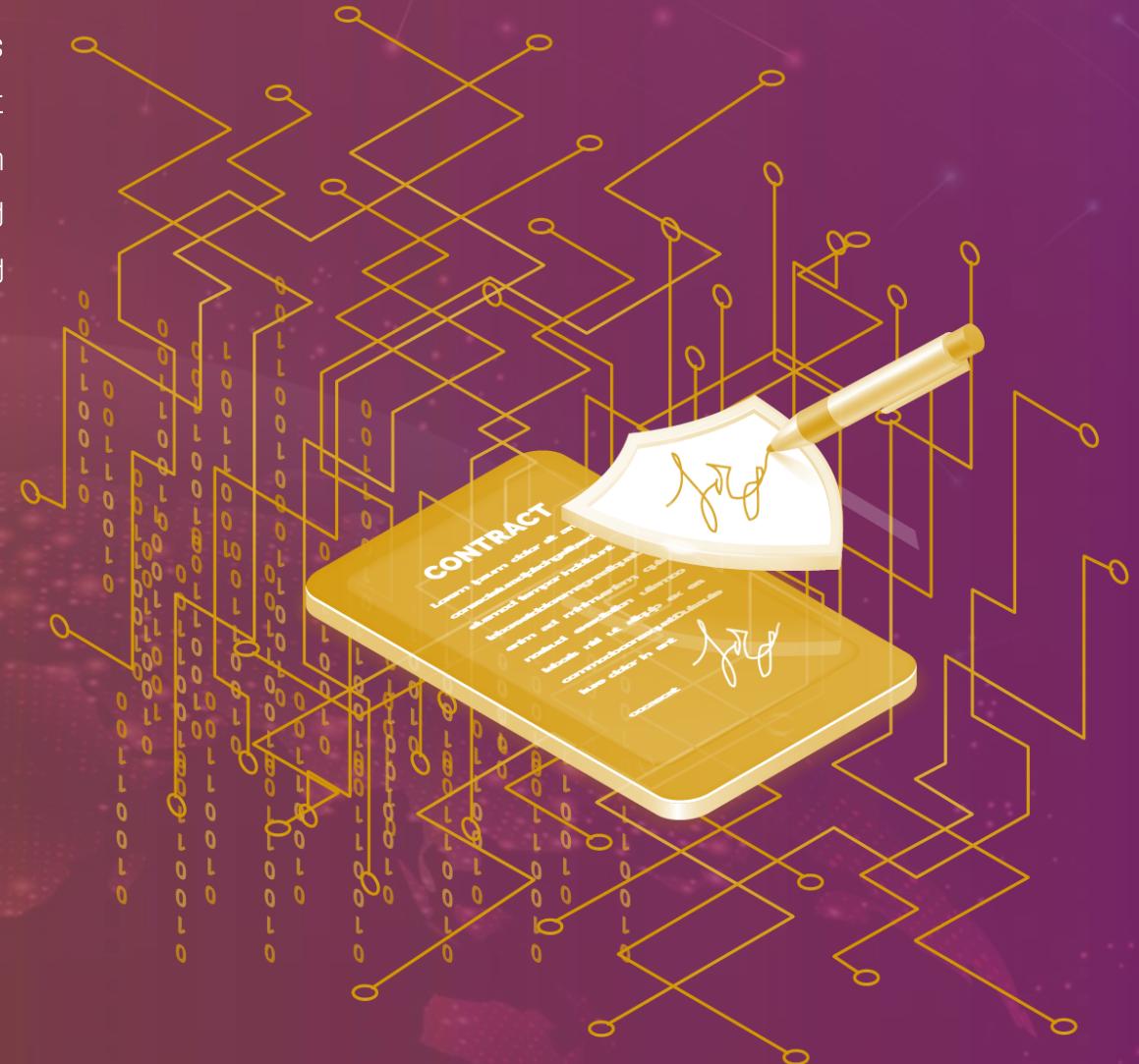
Blockchains such as Bitcoin, Ethereum and Tron are constantly and continually growing as blocks are being added to the chain, which significantly adds to the security of the ledger.





# SMART-CONTRACTS

Smart contract is a computer program or a transaction protocol which is intended to automatically execute, control or document legally relevant events and actions according to the terms of a contract or an agreement. The Objectives of smart contracts are the reduction of need in trusted intermediaries, arbitrations and enforcement costs, fraud losses, as well as the reduction of malicious and accidental exceptions.





# What is the difference between Centralized & Decentralized

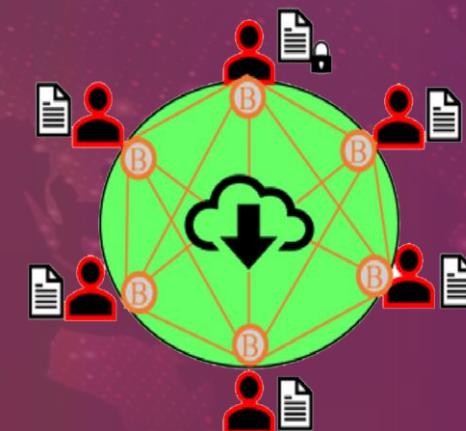
## Centralized

Centralized as it is, power is concentrated in one place. Client - Server type. A typical example for you to easily imagine about the Centralized model is that Google and FB, despite having distributed servers around the world (Distributed), hosted on Cloud (cloud computing), but if these two companies have problems. Thread and stop working, user data will be lost.



## Decentralized

Decentralized is the opposite of Centralized. Decentralized uses peer-to-peer network (P2P), power is democratic, the participants in the node have equal power [mining / miner / validator]., share a Game of Theory reward, act according to a fixed set of rules, consensus.





## PART II. CEFI & DEFI





# What is CeFi?

CeFi (Centralized Finance) is a traditional or centralized finance, in which components such as the organization, the trading market or the tools are centrally managed.

In centralized finance is always accompanied by the phrase "custodial" or trust, ie assets, products and services in finance will be entrusted to certain organizations.

For example: If we send money to the bank [loan to the bank], the money is entrusted to the holding bank.

In the centralized finance includes the following components:

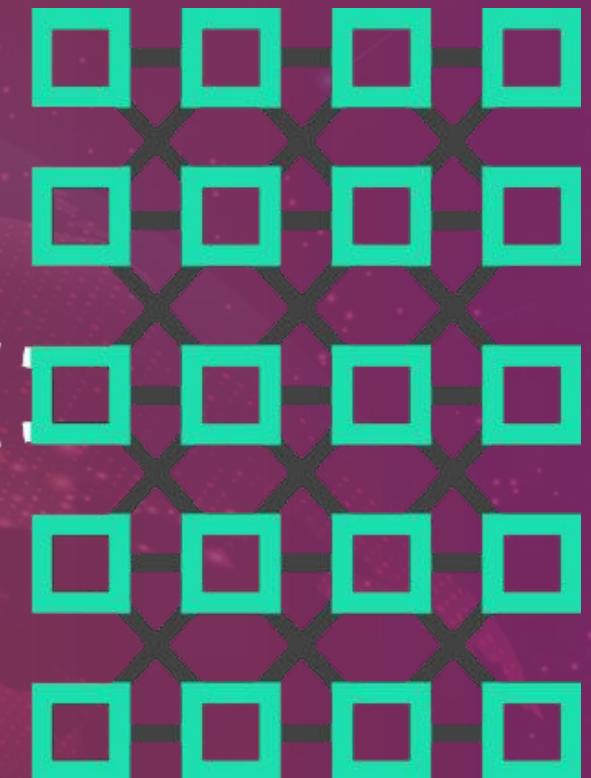
- Organizations: They can be governments, central banks, private banks, funds, financial services, hedge funds, retirement funds ...
- Markets: Exchanges such as Vietnam stock exchange, NASDAQ ...
- Financial tools: Such as derivatives, loans, stocks, debts ...

A very big limitation of traditional finance is centralization or centralization of power. DeFi is the solution to this.



# What is CeFi?

- DeFi (Decentralized Finance) is a decentralized (or open finance) finance platform. In which, the organizations, markets or financial tools are managed decentralized.
- DeFi utilizes the power of Blockchain as decentralization and transparency to create an open finance. In it, everyone can access and use it anywhere, anytime without being influenced by any centralized individual or organization.



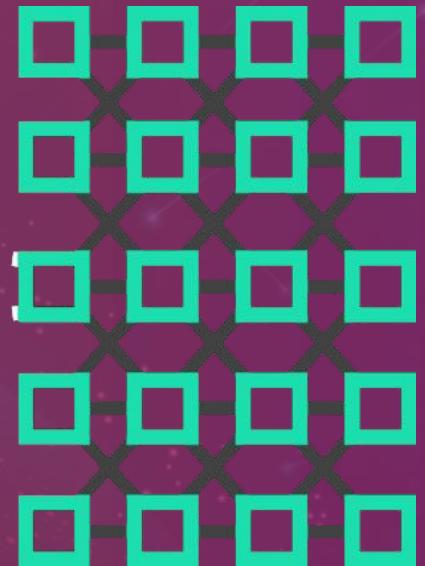


# What is the Difference between DeFi and CeFi ?

- The biggest difference between traditional finance and decentralized finance is Custodial.
- In traditional finance : There are intermediaries with centralized power in organizations, markets and financial tools.
- Meanwhile, DeFi leverages Blockchain's power of transparency and decentralization to eliminate these intermediaries.

Specifically:

- Government or banking (CeFi) will be replaced by decentralized blockchains.
- CeFi's assets will be replaced by tokens located in the Blockchain ecosystem. They are decentralized.
- DeFi's mission is to provide users with access to financial services anywhere, whenever as long as they have the Internet. DeFi's openness is shown here.



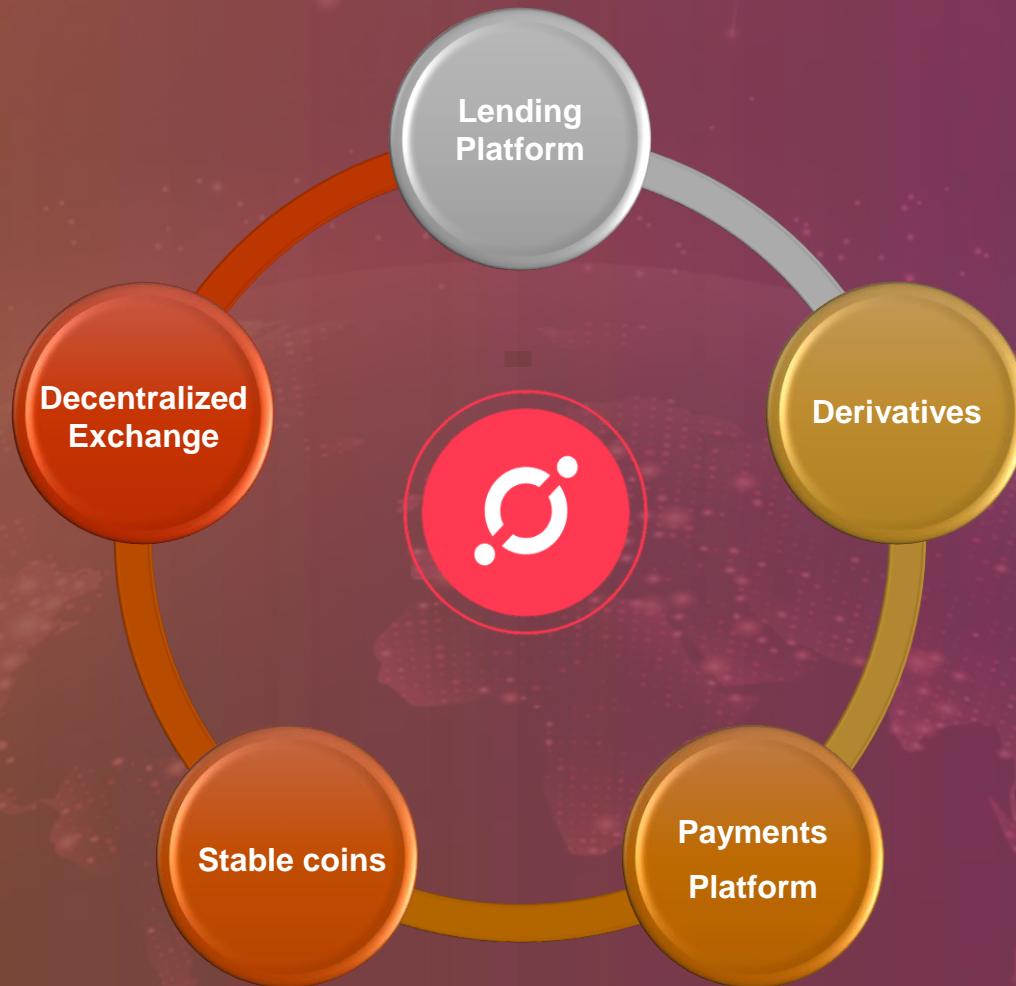
# Advantages of DeFi

- Eliminate centralized management intermediaries. This is very clear, as I analyzed above. With the adoption of Blockchain technology, the elimination of intermediaries becomes clear. User can know where his property is, or what state.
- DeFi applications are built on top of blockchains, they are open source. Therefore, it is relatively easy to upgrade or build and develop many DeFi applications.





# Key components of DeFi?



# Dapps

## (Decentralized application)

- DeFi is heavily dependent on Dapps. To understand DeFi's capabilities, you need to understand the concept behind Dapps. Dapps are programs designed to operate in decentralized networks. These networks can be Blockchain, or Network or Distributed Ledger Technology (DLT). An important component of these protocols is their decentralized nature. There is no central authority, corporation, or authority that oversees and approves the business functions of these applications.
- In fact, Dapps require very little human intervention. Instead, these platforms integrate advanced smart contracts to streamline their business systems. Smart contracts are pre-programmed protocols that start when they receive cryptocurrencies to their addresses. Crucially, smart contracts can handle a wide variety of tasks from customer approvals to payments.

dApps





# Main features of Dapps

## Transparent

- DeFi offers the world a new level of transparency. Since most DeFi applications work on public blockchains like Ethereum and Tron, all transactions are publicly available. In fact, all activities on blockchain are public. The main difference in this approach compared to traditional bank accounts is that the accounts are not tied directly to anyone. Instead, the accounts are pseudo-anonymous and only list one numeric address.
- In particular, although accounts are not directly linked to anyone's name, there are ways for researchers to find out who owns them if asked. Programs like block explorer can help people track and track the decentralized transactions of privacy-focused coins.

## Open source

The DeFi application must be open source. Open source refers to the fact that encryption is public. This way anyone can test it and validate its functionality, security, and capabilities. Open source is much more stable and secure than native code because of this community interaction. Additionally, it provides more confidence in the platform as users can rest assured that no hidden malicious code is active in the background.

## dApps





# Greater access to financial services globally

Dapps represent scalability in the way that developers envision financial platforms.

Anyone from all over the world can join the DeFi platform. You just need a smartphone with internet access and you can join the DeFi community in minutes.

As a result, DeFi Dapps has the potential to provide those without banks around the world access to financial services for the first time in recorded history. This openness is a huge upgrade over the current banking system, where about 40% of the global population does not have any form of banking.

Importantly, when you think about bankless populations, you can easily picture a village somewhere in the tropics or a desert, but the reality is much different. For example, a recent study found that 25% of US households still do not have a bank. It is in these positions that DeFi has an immediate effect.





### Interactive ability

Another pillar of the DeFi community is interoperability. Interoperability is crucial as it ensures that as more developers enter the space, all previous work is not lost. Instead, users can stack their DeFi products to expand their exposure to this new era economy. For example, typically a user uses stablecoins, decentralized exchanges, and wallets together. This strategy was made possible by the seamless integration of DeFi applications.

### No permission needed

The DeFi industry operates without a gatekeeper. As such, anyone can develop a DeFi application and make it available to the world. Additionally, anyone can join DeFi Dapps without regard to approval. This strategy is far from today's financial system, which requires potential users to go through a myriad of regulatory verification systems before they can participate in the global economy.

### Flexibility

Due to the open nature of the DeFi environment, developers can implement more flexibility within their platform. Significant options are available to users through third-party app integrations. In fact, users can even choose to build their own interface if they find the current options insufficient.



# Decentralized exchange

Many see decentralized exchanges as the logical next step in the evolution of the cryptocurrency sector. These peer-to-peer transaction platforms provide users with a more streamlined UX experience, tighter security, and more flexibility. Traditional exchanges operate through a centralized institution that facilitates, monitors, and approves all transactions within the platform.

The problem with this approach is that it leaves too many attack vectors exposed. Hackers can target exchanges and earn millions of dollars. A quick Google search reveals many examples of exchange hacks in which the central organization suffered major losses. In many cases, these companies were forced to shut down due to losses.

Decentralized exchanges remove many of these concerns. When users exchange assets through a decentralized exchange, the platform never directly holds the asset. Instead, smart contracts are used to allow the simultaneous swaps of one wallet to another. This way, there are no major weaknesses in the platform for hackers to exploit.



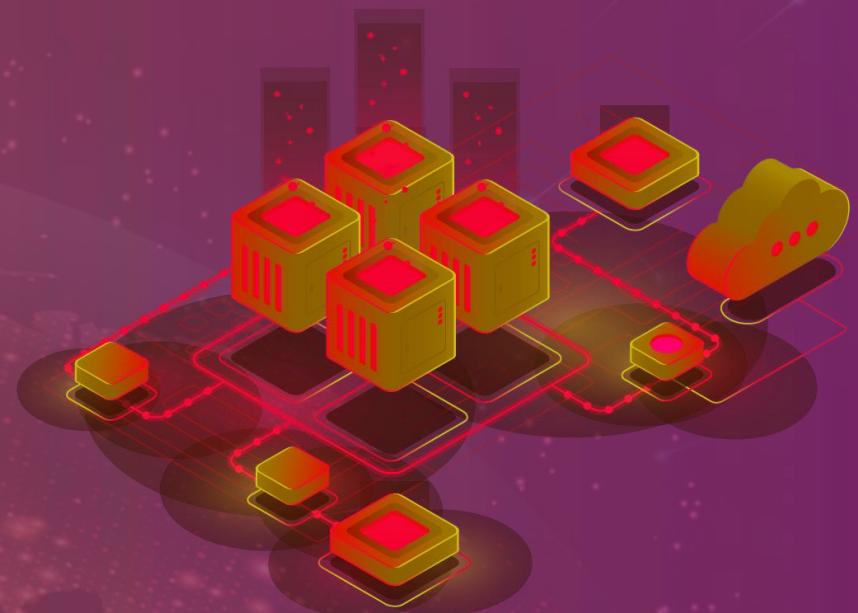


# Yield farming

One of the new concepts that has emerged is yield farming, which is a new way of earning rewards from existing crypto assets using unauthorized liquidity protocols. Accordingly, anyone can earn passive income using the decentralized ecosystem built on Tron. Therefore, yield farming can change the way HODLING for investors in the future. Why keep your assets idle while being able to operate them?

What is Yield farming?

Yield farming is also known as liquidity mining, which generates rewards from crypto assets. In simple terms, it means locking in a cryptocurrency and receiving a reward.





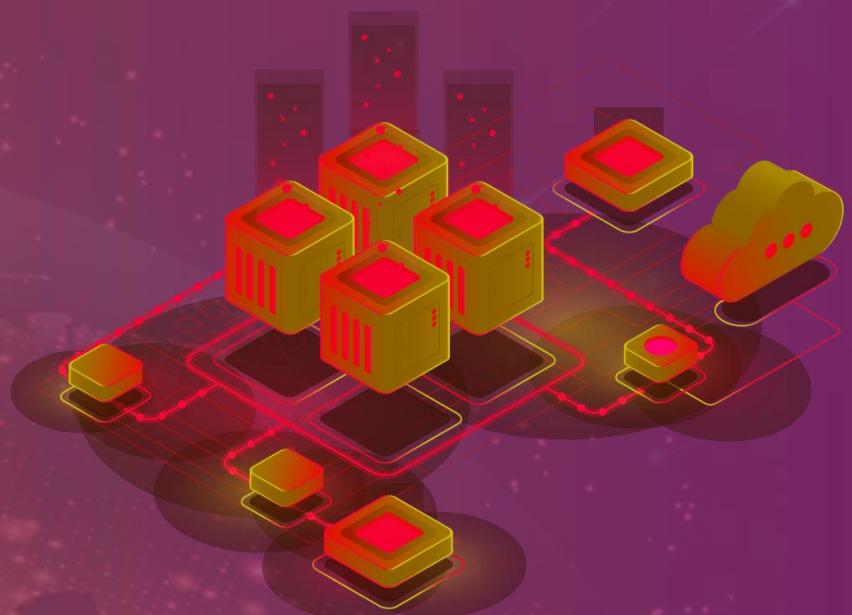
# Yield farming

In a sense, yield farming can be done in parallel with staking. However, there are many complications. In many cases, it works with users known as liquidity providers (LP) to add funds to liquidity pools.

What is a liquidity pool? Basically a smart contract contains money. In exchange for providing liquidity to the pool, LP will receive a reward. That reward could come from fees generated by the basic DeFi platform or some other source.

Some liquidity pools pay rewards in different types of tokens. After that, the reward tokens can be deposited into another liquidity pool to earn the next bonus, ... You can see a lot of extremely complex strategies but basically LP deposits money into a liquidity pool, and in return a reward is earned, seen as a profit.

Yield farming is usually done using a TRC-20 token on Tron and the reward is usually a TRC-20 token.





# Governance Token

- Farmers will "farm-cultivation" rewards including: Transaction fees [1 part] and Token. These are usually Governance tokens (governance tokens).
- With these tokens Governance, one can:
- Staking to increase the percentage of rewards.
- Voting to vote for changes and policies of that project.
- The need to own a Governance token keeps increasing.





# Swap

Transactions in DeFi often use the word Swap

Money [token] users put in the Pool and exchange for another token. At the same time, another user will receive back the token that the user gave.

Swap-enabled exchanges need to know:

- Uniswap [Ethereum].
- Justswap [Tron]
- Coming up will be JSBswap [Tron]





# How to catch the Defi trend?

## [ Don't be a latecomer ]

Understand what DeFi is and how it works

Prepare TRX on Online wallet (like Tronlink wallet) to participate in DeFi token investment when the opportunity arises.

Learn how to use DeFi applications (JSBswap, DEX, Wallet ...).

Besides, it is indispensable to actively update new knowledge about DeFi. Markets change very quickly.





# PART III. DEFI BANK





# Current banking services

## [ Traditional banking ]

People in the developed world will most likely have a bank account that they use for their simple everyday financial needs. Popular retail banking services include things like:

Trading Bank Account - Your daily trading account usually gives you low interest rates. The APR will most likely be below 2% these days.

Higher Interest Term Deposit - Where you deposit money on a fixed rate and term. Usually gives you a higher interest rate than your trading bank account. Will come with a penalty fee for an early break. The banker then uses your money for fractional banking.

Unsecured Loans - Smaller sized loans are called Personal Loans based on your credit history. You don't require collateral to secure your capital, but the risk of default for the bank is minimized through higher interest rates.

Mortgage Loans - Larger loans such as Mortgages and Margin Loans. You will need to provide collateral to secure funding. If you fail to pay the debt, the bank will seize and sell your property.



**Trading accounts** - For trading securities and derivative markets. You may be charged a transaction, custodial, or administrative fee.

Insurance- A place where you pay premiums for a variety of insurance in case things don't go as planned. Examples might be Life, Health, Family and Content Insurance.

International Money Transfer - Exchanges and transfers of legal currencies across borders.

**Credit Cards** - A plastic card that uses MasterCard or the Visa network to let you buy miracles. Seller is charged about 3%, most likely passed on to the consumer. You may also be charged an annual membership fee. Reward programs can be attached to cards allowing you to earn points and redeem rewards.

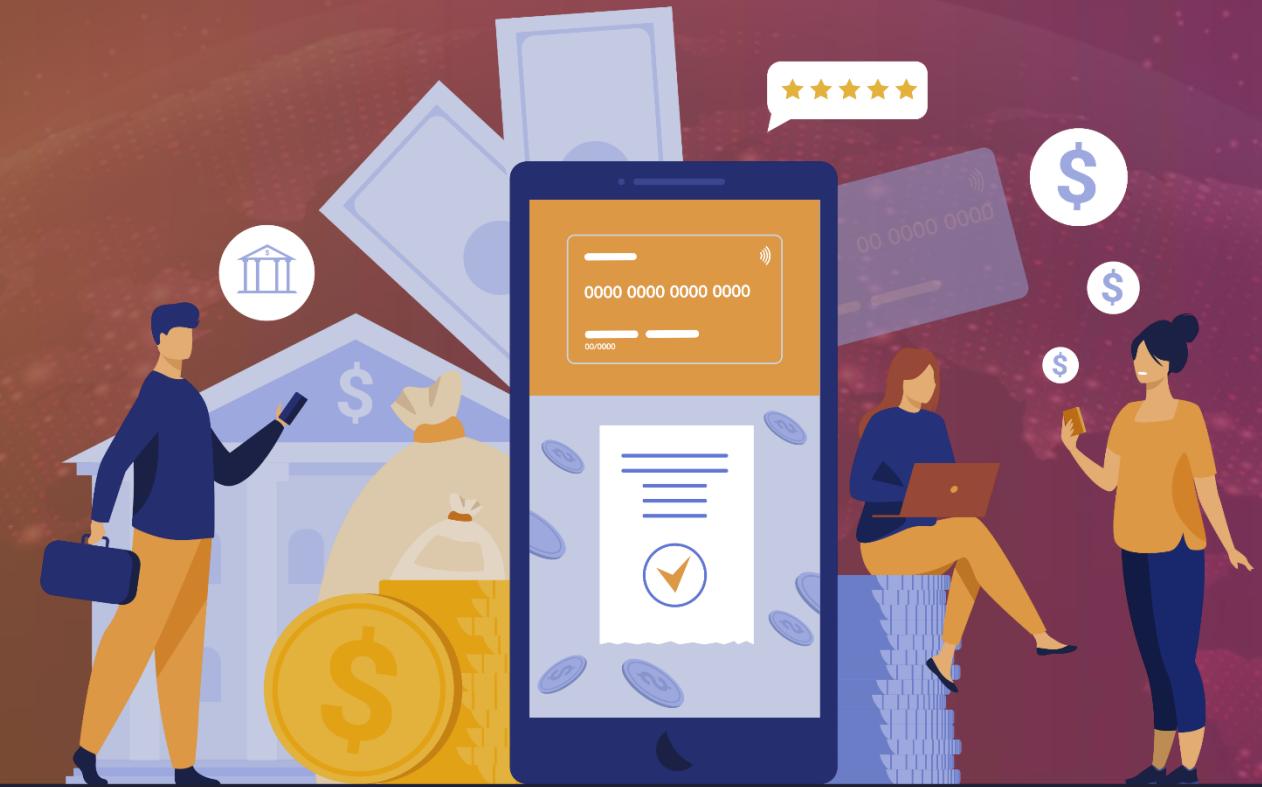
**Retirement Account** - A regular contribution account comes with attractive tax benefits. These funds are usually locked away until you retire around age 65.

\*\*\* Basically, at the simplest level, the Bank acts as an intermediary between the Depositor and the Borrower. They are tightly regulated by Agencies and Governments so certain types of trust can be established. For that trust, you have to pay a bank fee. But things are changing with Blockchains and DeFi apps. Now trust can be established in computer code.



# Defi Bank

DeFi platforms are fast becoming one of the most used Dapps in the blockchain ecosystem. The more people discovering alternative investment strategies, the more popular the DeFi movement will become. The potential for decentralized finance to compete with traditional banks is enormous. There are many services that could be interrupted. Hopefully in the future, you will not need a bank to act as a middleman for all of your investment needs. Alternatives are coming, especially for those who don't have banks.





# What does Defi Bank look like?

This platform will provide all of the following functions:

Loan

Offers flexible options for:

Rate Change Account has no minimum deposit amount and lockout time

The ability to provide a fixed interest rate and a maturity that the borrower can then accept in the market.

Deal

Advanced ordering features like Stop Loss, Limit and Market orders.

There are no transaction fees other than gas fees. The gas fees on Ethereum IMO are too high and are a major barrier to more transactions being done on DeFi's. Gas prices vary depending on the network load.

Benefits for high volume traders. Exchanges like Coinbase reward traders for trading a certain amount in the past 30 days in the form of a discount. If you can get bonus interest on your deposits by trading more, would you use DeFi via a decentralized exchange Mining the Liquidity pool of other DEX platforms.



# What does Defi Bank look like?

- Margin / leverage trading

The collateral used for leveraged transactions also earns interest.

- TRX is indicated for cryptocurrencies.

## Derivative options

- Predictive Marketplace simulates buying and selling Puts and Call
- A call option allows the holder to buy the asset at a specified price within a specified time frame. A put option allows the owner to sell the asset at a specified price within a specified time frame.

## Report

- Downloadable dashboard and reporting views for performance and holdings
- Track portfolio performance over time
- Show interest paid and earned

## Other assets

- More crypto options. People still love their shitcoins

## Insurance fund

- The accrued percentage of interest is appropriated as the insurance fund in the event of the black swan event. Lender's losses will be fully covered by the fund.
- DeFi builds unattended extras to give users the peace of mind.



# The advantages of Decentralized Finance over the current traditional financial system

Here are five ways decentralized finance will have an impact on the world:

## Greater access to financial services globally

With decentralized finance, anyone with an internet connection and a smartphone can access financial services. There are many barriers that prevent access in the current system:

Status: Missing citizenship, documents, certificates, etc.

Wealth: High cash inputs are required to access financial services

Location: Long distance from active economies and financial service providers

In a decentralized financial system, a top trader at a finance company will have the same level of access as a farmer in a remote area.

## Cross-border payments at low rates

Decentralized finance eliminates costly middlemen to make money transfers more affordable for the global population.

In the current system, sending money across borders is extremely expensive for everyone: the average global remittance fee is 7%.

Through decentralized financial services, the remittance fee can be less than 3%.



# The advantages of Decentralized Finance over the current traditional financial system

## Improved Privacy and Security

- In decentralized finance, users have the authority to monitor their assets and be able to transact securely without confirmation from a central party. Meanwhile, in the current system, surveillance organizations put people's assets and information at risk if they are not secure.

## Censorship resistant transactions

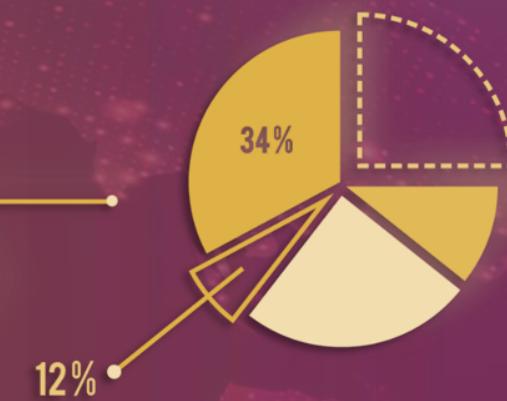
- In a decentralized financial system, transactions are immutable and blockchain cannot be closed by central institutions such as governments, central banks, or large corporations.
- In places with poor governance and authoritarianism, users can divest into the decentralized financial system to protect their wealth. For example, Venezuelans have adopted Bitcoin to protect their wealth from government manipulation and hyperinflation.

## Simple to use

- Plug and play applications will allow people to intuitively use decentralized financial services without the complexity of a centralized system.
- With the decentralized system, a woman in the Philippines can take a loan from the United States, invest in a business in Colombia, then pay off the debt and buy a home - all through possible apps. Interactive.



# PART IV. JSB FINANCE





# WHAT IS JSB FINANCE?

Among the Yield Mining projects and the Defi market today, JSB Finance is emerging as a project full of potential and promising breakthrough growth steps. JSB Finance is a TRON-based protocol ecosystem that aims to simplify user interaction with popular Defi protocols and maximize the crypto's real annual rate of return [APY]. send to Defi.

JSB Finance provides a decentralized platform for productivity farming opportunities. By combining different platforms, it helps users to optimize their productivity farming results. When the user submits tokens to the platform, they are converted into JSB tokens.

JSB Finance's operation is considered to be more accessible than other Defi projects. It works by moving coins steadily between different projects. The movement of these stablecoins depends on the stablecoin that is making the highest APY. Whenever the initial user sends a stable coin to JSB Finance, it will automatically be converted to some amount of JSB governance token.



# Stablecoin market cap increases by \$ 100 million per day

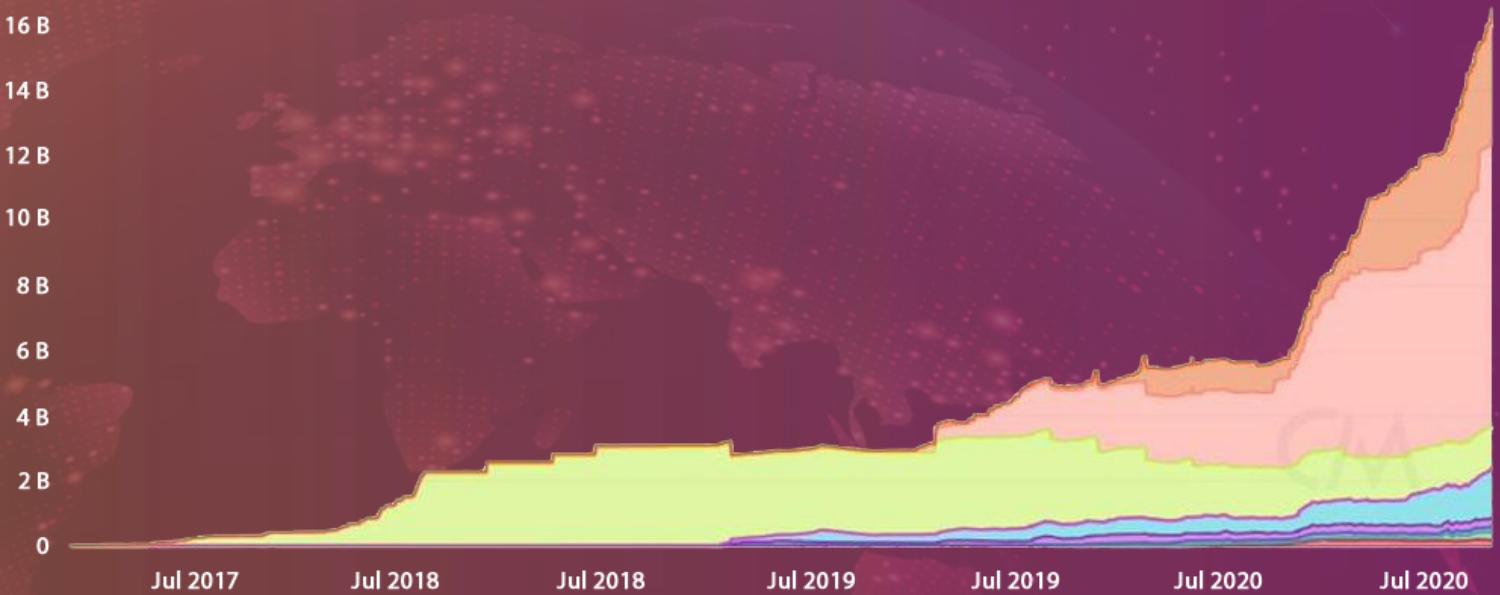
The proliferation of DeFi protocols and the demand for tokens for liquidity could contribute to the source of stablecoins.

The stablecoin's total current capital has grown by about \$ 100 million per day in the past two months.

COINMETRICS

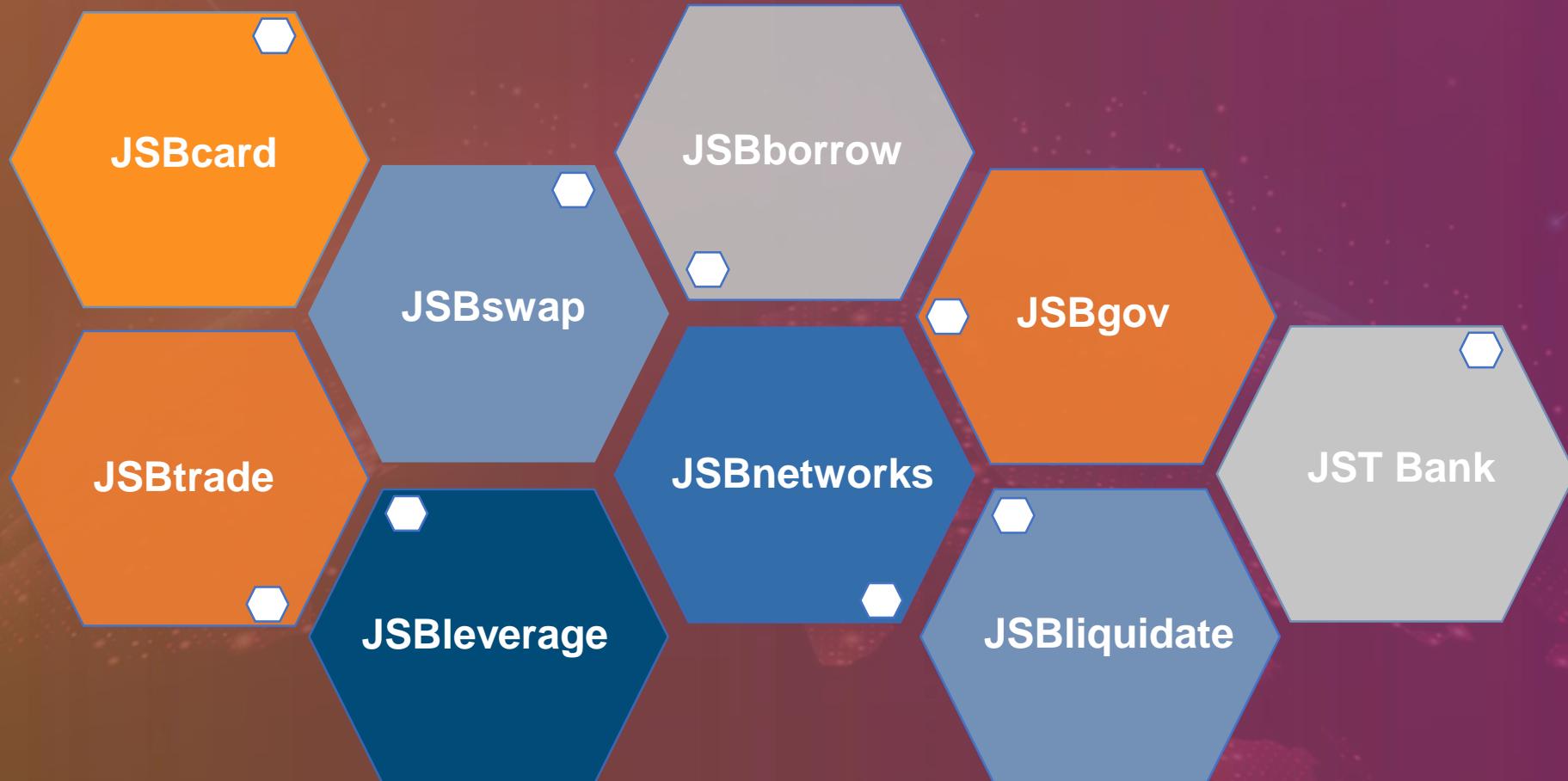
*The proliferation of DeFi protocols and the demand for tokens for liquidity could contribute to the source of stablecoins.*

*The stablecoin's total current capital has grown by about \$ 100 million per day in the past two months.*





# COMPONENTS IN THE JSB FINANCE ECOLOGY



# JST Bank



The most popular protocol in this ecosystem is JST Bank, which automatically moves users' funds between DeFi lending protocols such as JUST, Zethyr Finance, and Bank in Trx to maximize APY.

JST Bank is probably the first attempt at combining data to optimize profits. Instead of switching between different DeFi sites, JST Bank automatically allocates user's funds to the platform with the highest profit. It makes this crypto portfolio much more accessible for beginners but also appealing to experienced users due to its convenience.

In many ways, this is the first generation that today we understand as "maximum profit optimization". It starts with attractive interest rates for various digital assets, which creates demand for different aggregate platforms.

One way to make money faster is through joining as a liquidity provider.

Users receive JSB tokens every time they provide liquidity to a pool on JST Bank representing their stake in that pool. That is proof that part of the fund in the group is actually theirs.



# JSB trade

JSBtrade is a decentralized exchange in the form of binary options.

Allows traders to analyze and predict trends, choosing cryptocurrencies to increase or decrease according to the fluctuations of financial markets and to profit you if your choices are correct.

Utilizing the power of Blockchain is decentralized and transparent to create an open finance

Positions of all participants are equal JSBtrade creates a whole new technology in using technology to conduct pioneering cryptocurrency trading.

Platforms used: Web, Windows, Mac OS, iPhone, iPad and Android.

Deposit and withdrawal port: TRX, USDT, USDJ, JST, JSB

Minimum withdrawal: \$ 15

Withdrawal requests are reviewed on business days and the average time is 24 hours. The maximum period is 3 business days after the request is submitted.

The platform operates 24 hours a day. On weekends and holidays, the cryptocurrency and the asset on weekends / holidays are available on the platform.

There are tournaments for professional traders with attractive bonuses.



# JSB swap

JSBswap is a sub-ecosystem in JSB Finance whose main objective is to facilitate financial transactions and offer lower fees for businesses. JSBswap specializes in financial services that can be done through smart contracts such as time-released payments, token locks, event release, cross-chain swaps, and other DEX solutions.

Similarly to Justswap, JSBswap will use a governance and utility token "SWAP". It is an TRC20 token that gives its holders voting rights to govern platform decisions. Also, the platform will charge lower fees when paying services using SWAP tokens. Initially, JSBswap will provide these services within the TRON blockchain, and then extend to other blockchains through wrapping coins into TRC20 tokens.

## Cross-chain transactions and multi-currency support:

Currently, the DeFi space is primarily focused on TRON, a blockchain on which most DeFi tools are built. However, this is only a starting point for decentralized finance, and progress must occur on blockchains other than Bitcoin, but also XRP, LTC.

Cross-chain technology is a must to take DeFi to the next level with regards to interoperability. Tools like Justswap and JSBswap have some advantages when it comes to this aspect. JSBswap uses JSB's proprietary security technology to ensure interoperability and communication between the different blockchains. These features allow JSBswap to have more use cases and potential. JSBswap will also use a cross-chain technology, however, according to their roadmap, this feature will be launched in Q4 of 2021.

JSBswap is built on JSB's proprietary security technology chain, a project whose main goal is to link the traditional finance to blockchain. It has been working on decentralized finance before the buzzword DeFi appeared. The project has developed features such as a time-lock function and multi-triggering mechanism which allow complex financial operations to be carried out. Basically, it created a flexible ecosystem for DeFi tools such as JSBswap, to implement efficient features and use cases.



# JSB swap

## Rewards and Fees:

Let's first look at network fees, a crucial aspect because fees vary greatly from one network to another. We've seen how offering cross-chain DeFi transactions is important, but how important is it for users to pay lower fees? As a rhetorical question, we know this a major incentive for acquiring users!

As you can see, users pay high transaction fees while using Ethereum blockchain, while JSBswap users pay 100,000x less in transaction fees. JSBswap is the second swap protocol that supports TRC-20 tokens without being built on Ethereum. Users can access TRC20 through its cross-chain technology with much lower fees than exchanges built on Ethereum.

JSB is used to reward all the users of the exchange, including swap traders. Indeed, 25% of its total supply has been allocated to "Swap and Trading." Swap traders will more rewarding with JSBswap.

## Reliability & Security:

JSBswap was launched with the aim of offering more features, but above all, to strengthen the security of the exchange.

On the other hand, JSBswap will be fully decentralized through the use of JSBswap Working Nodes. The JSBswap team does not have management over its users' tokens, unlike other exchanges.



# JSB swap

## Speed of Transactions:

When it comes to tools that could be the center of tomorrow's DeFi space, it is important to define which have the most potential to fulfill the needs of the decentralized finance world.

The high throughput on TRON has been achieved by improving the Transaction per Second (TPS) speed. Today, the TPS on TRON is higher than that of Ethereum and Bitcoin. It helps to ensure that TRON is a practical blockchain platform for daily transactions.

Only 19600 bitcoins are currently locked in the Ethereum blockchain, which represents roughly 0.1% of the circulating supply of BTC. This gives a clear idea on how early we are in the DeFi space. With the features it offers, JSBswap is able to meet DeFi requirements and needs.

Currently, JSB Foundation is a project that promises a lot of interesting features in speed of Transaction. All things considered, double high speed is more rewarding with Justswap.

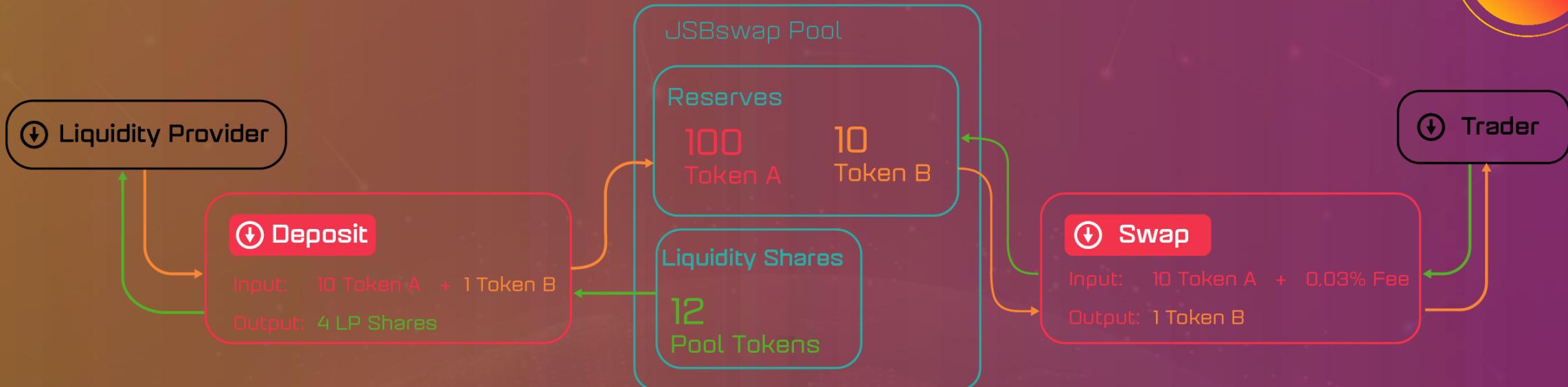
## Conclusion:

DeFi Swap is a unique product and the first of its kind to run on a compatible Smart Chain. The JSB Foundation has been quite vocal when it comes to cross-chain transactions. We believe it is time that such transactions became ubiquitous, especially within the DeFi space.

On JSBswap, users can safely trade coins and tokens without worrying about buying scam tokens. Moreover, JSBswap uses an already established cross-chain technology, and it is the only exchange that rewards all the users, including swap traders, for using the platform.

JSBswap is decentralized, and unlike Justswap, it does not have any utility or governance token. It is currently one of the most used and popular DeFi tools according to DefiPulse, with more than \$136M in locked value.

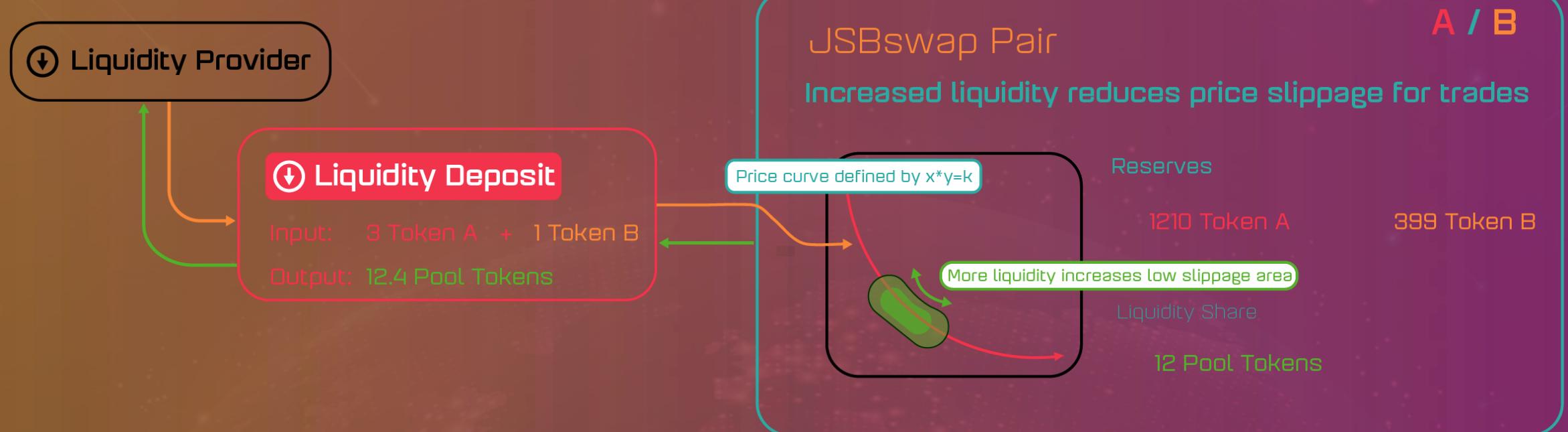
The JSB Foundation is aimed at fostering a new foundational framework that can enable faster asset transfers and streamline the recovery process associated with blockchain transaction errors. The capabilities will ensure that different blockchains can all work together, which will help to massively increase the size of its ecosystem. It's time to break a chain!



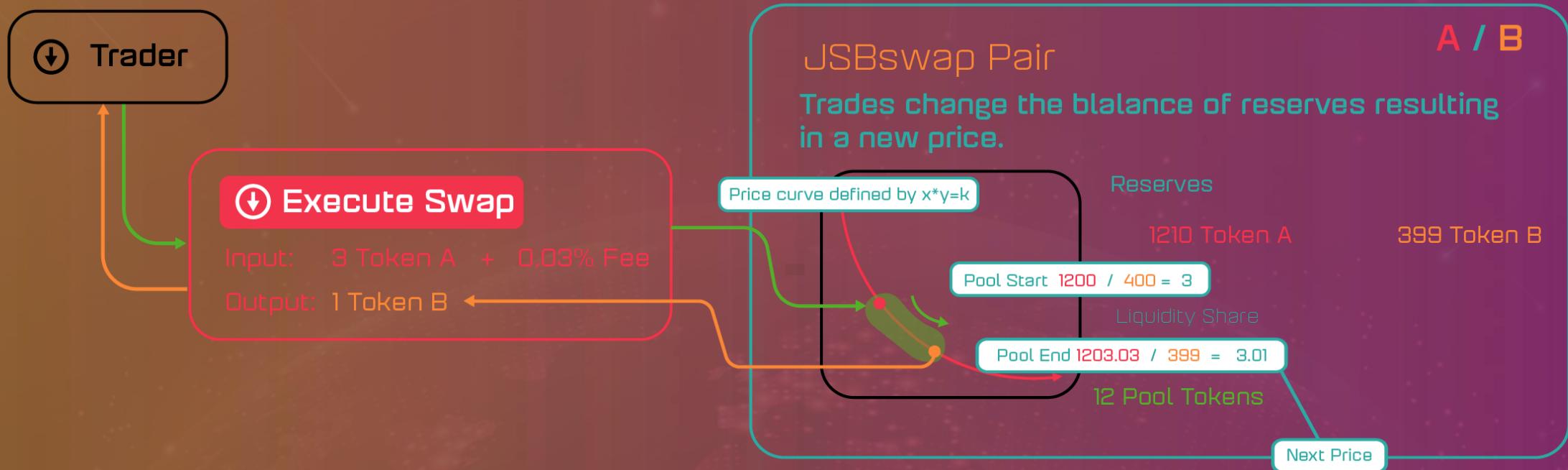
**JSBswap** [one of the components of the JSBswap ecosystem] is an automated liquidity protocol powered by a constant product formulation and implemented in a system of non-upgradable smart contracts on the TRON blockchain. It eliminates the need for trusted intermediaries, prioritized decentralization, anti-censorship and security.

Each JSBswap smart contract, or pair, manages a liquidity pool made up of a reserve of two TRC-20 tokens.

Anyone can become a liquidity provider for a pool by submitting an equivalent value of each underlying token in exchange for group tokens. These tokens track LP shares proportionally in total reserves and can be redeemed for the underlying asset at any time.



Pairs acting as automated market makers, are willing to accept one token for the other as long as the "constant product" formula is preserved. This formula, most simply expressed as  $x \cdot y = k$ , indicates that transactions must not alter the product ( $k$ ) of the reserve balance of a pair ( $x$  and  $y$ ). Because  $k$  does not change from the reference system of a transaction, it is often referred to as immutability. This formula has the desirable property that larger transactions (relative to reserves) perform at an exponentially worse rate than smaller transactions.



Because the relative prices of two pair assets can only be changed through trading, the difference between the JSBswap price and the outside price creates an opportunity for price spreads. This mechanism ensures that JSBswap prices always tend to follow the clearing prices in the market



# High speed Cross-Blockchain Technology

Blockchain technology is widely applied in various fields, resulting in more diversified types of transaction objects (as shown in Figure 1), from the digital currency in [A] to all of the assets in [B], including tangible assets, intangible assets, and data. The application scenarios of blockchains may lead to more complex cross-chain mechanism in the future, which involves not only asset migration between chains but also the sharing or exchange of assets.



Figure1: The structure of asset circulation in cross-blockchain transaction



The existing cross-chain transaction mainly relies on the cross-chain center to read information on the source chain and then write it into the destination chain and store the transaction record in the cross-chain center (as shown in Figure 2A). In the future, the cross-chain trading mechanism will change from centralized mode to fully decentralized mode (as shown in Figure 2B). Each blockchain is an independently distributed ledger that may lead to inconsistent operations across the cross-chain transaction.



Figure2: The platform of cross-blockchain transaction



# JSB Card

JSB Card, a cryptocurrency debit card provided by JSB Finance, is likely to enter the European-American market soon. This is thanks to the latest partnership that enables parties to unlock deposits in USD for local users.

The platform will support accounts in USD form in partnership with banking institutions currently operating in the United States.

Users can deposit invoices directly into an existing account and then use this money to pay or buy and sell cryptocurrencies on demand. Accordingly, the accounts will include Federal Insurance and Business Insurance.





# JSBborrow

## JSBborrow: A credit vault for lending through smart contracts

The amount of cryptocurrencies deposited into pools in the JST bank from platform users will be partially automatically transferred to the JSBborrow protocol in the JSB Finance ecosystem to become a credit warehouse for lending through smart contracts. This rotation takes place automatically through JSB Finance's automated algorithms and blockchain technology to maximize the rate of return for the flows of cryptocurrencies deposited into the ecosystem.

This protocol also connects with other protocols inside and outside the ecosystem to form a sustainable chain to improve the efficiency of cash flow in the ecosystem and create another liquidity pool to help investors feel secure when depositing your digital assets at JSB Finance.





# JSB liquidate

JSBliquidate: Use instant loans to liquidate your money

This protocol will automatically detect liquidity shortages in liquidity pools and will automatically use fast loans on Tron's defi lending protocols such as Zethyr Finance, JUST through automated and integrated algorithms. smart coin for timely liquidity processing for liquidity pools in case of a shortage. This helps the ecosystem to be balanced and sustainable.

These quick loans will automatically distribute and timely deliver to the pools

This is the mutual support between protocols in JSB Finance HST creates a unified block



# JSB networks

JSBnetworks: is an important component in the JSB Financial ecosystem. JSBnetworks helps maintain information and interactions between the platforms in the ecosystem, and interacts with and connects with other Defi ecosystems to form a sustainable ecosystem.

JSBnetworks works to foster adoption and partnerships, grow the broader blockchain community, shape laws and commercial standards, and ensure accountability of stakeholders.

Develop cross-functional initiatives designed to raise awareness and apply JSB Finance to a wide range of audiences.

Implement the global marketing strategy of JSB Finance and JSB Foundation with the main focus on promoting adoption through results-based market access exercises.





# JSBleverage & JSBgov

**JSBleverage:** Create X5 leverage between stablecoins

This is the playing field for stablecoins, to create a trap between stablecoin pairs.

Creates more playing field for platform users.

JSB Finance has also provided a "Deposit Dashboard" to make it easy for users to bet and cancel their positions on any of JSB Finance's liquidity groups. It is called JSBgov.





# TECHNOLOGY OF JSB FINANCE

JSB Finance owns a great technology platform with the advantages of Tron's blockchain system:

Justin Sun (born July 10, 1990) is a tech entrepreneur, the founder of crypto platform TRON and the current CEO of BitTorrent. He is also a former representative of Ripple Mainland China, and is the founder and CEO of mobile social application Peiwo.

Justin Sun has an M.A. University of Pennsylvania East Asian Studies and B.A. in History from Peking University

At the age of 26, Sun was chosen by Jack Ma to study at Hupan University and was the only millennium student among the first graduating students. Sun became the cover face of Yazhou Zhoukan in 2011 and the Davos Global Youth Leaders in 2014. In 2015, he was named CNTV's most focused new entrepreneur and was included in Forbes China 30 Under 30 from 2015 to year 2017.

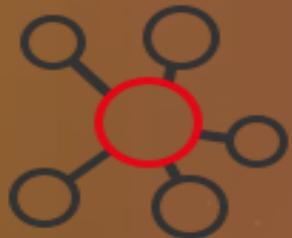
## High-speed Cross-chain DeFi Transactions:

JSB's proprietary security technology chain, a project whose main goal is to link the traditional finance to blockchain. it has been working on decentralized finance before the buzzword DeFi appeared. The project has developed features such as a time-lock function and multi-triggering mechanism which allow complex financial operations to be carried out.





# TRON is one of the largest blockchain-based operating systems in the world.



## High bandwidth

High throughput is achieved by improving TPS in TRON, which has surpassed Bitcoin and Ethereum, at practical level of everyday use.



## High scalability

Applications are offering more ways to deploy in TRON because of the highly scalable and efficient smart contracts. It can support a large number of users.



## High availability

A more reliable network structure, user assets, intrinsic value, and a higher level of decentralized consensus come with an improved reward distribution mechanism.





TronLink was first launched at TRON's official website and powered by the TRON platform. TronLink is the TRON wallet with the most users, comes in three versions [Chrome Wallet Extension / iOS / Android]. Main functions: Send and receive TRX, TRC10 and TRC20 tokens; Integrate smart contract calls on developer's website; Use Dapps in the browser. About TRON: TRON's market cap is in the top 10 on a global scale. Since June 25, 2018, TRON has moved its ERC20 token over to the TRON Mainnet, making TRX an independent cryptocurrency.



JustSwap is a decentralized protocol launched by TRON in August 2020, as part of TRON's initiative to become more involved in the DeFi space. The launch of this protocol is believed to be step 1 of a three-step plan to create a DeFi ecosystem around the TRON blockchain.



# JSB FOUNDATION

## About us

We are an independent standards body that oversees and oversees the development of JSB FINANCE - a decentralized public blockchain. The core focus of the JSB Foundation is to accelerate the adoption of JSB FINANCE and to empower integration and execution, allowing for rapid track value creation for inclusive and equitable growth - for both the few and many people.

As the legal custodian of the protocol and custodian of the JSB FINANCE brand, the organization works to promote viable use cases and partnerships, growing the broader blockchain community shaping laws and commercial standards and ensuring accountability of stakeholders.

We are caregivers of the JSB FINANCE ecosystem and its community advocates. To fulfill these critical roles to the highest standards - and to ensure we maintain decentralization, autonomy, and objectivity - we have our own Board of Directors and a diverse, global team. .



# Meet our team



**DREW J. WILL**  
CHIEF TECHNOLOGY OFFICER



**JOSE GRACA**  
CEO & FOUNDER



**JAMES LUCID HOANG**  
COMMUNITY PROJECT MANAGER



**MICHAEL L. COLWELL**  
EXCHANGE RELATIONSHIP MANAGER



**KENT T. WEST**  
LEGAL & OPERATIONS OFFICER



**GLENDIA BOETTGER**  
HUMAN RESOURCES & FINANCE MANAGER



**Ali Raza**  
BLOCKCHAIN CONSULTANT



**RASHMI VASISHT**  
GLOBAL PR & COMMUNICATION DIRECTOR



**JENELLE R. BUTLER**  
ADMINISTRATIVE ASSISTANT OF ASIA

JSB Foundation is working towards a better future powered by blockchain based on inclusiveness and transparency. Our ambition is to build a global financial and social operating system of the complete blockchain era. We can only achieve our goals with the best talent.



# ABOUT JSB TOKEN

JSB is a native JSB Finance token used to manage protocols in the JSB Finance ecosystem. Here is the JSB Token basics:

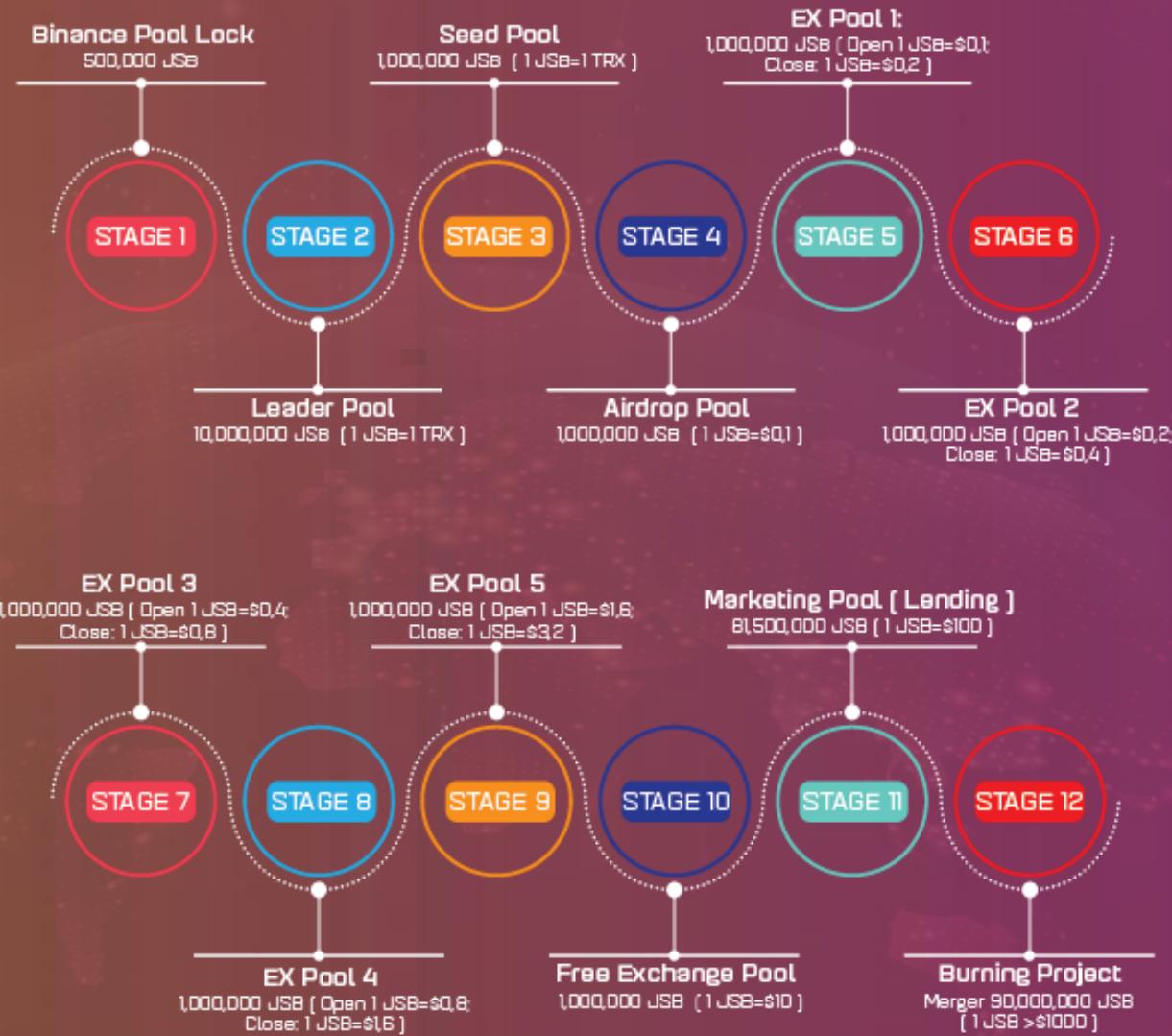
- Full name: JSB Bank**
- Symbol: JSB**
- Type: Native token**
- Standard: TRC-20**
- Total Supply: 100,000,000 JSB**
- Circulating supply: 99,500,000 JSB**

JSB Finance issues 100,000,000 JSB tokens distributed evenly to platform **USERS** and liquidity providers. JSB token holders have the right to vote on upcoming governance decisions over the network - such as the ability to stop distributing brand-new tokens.



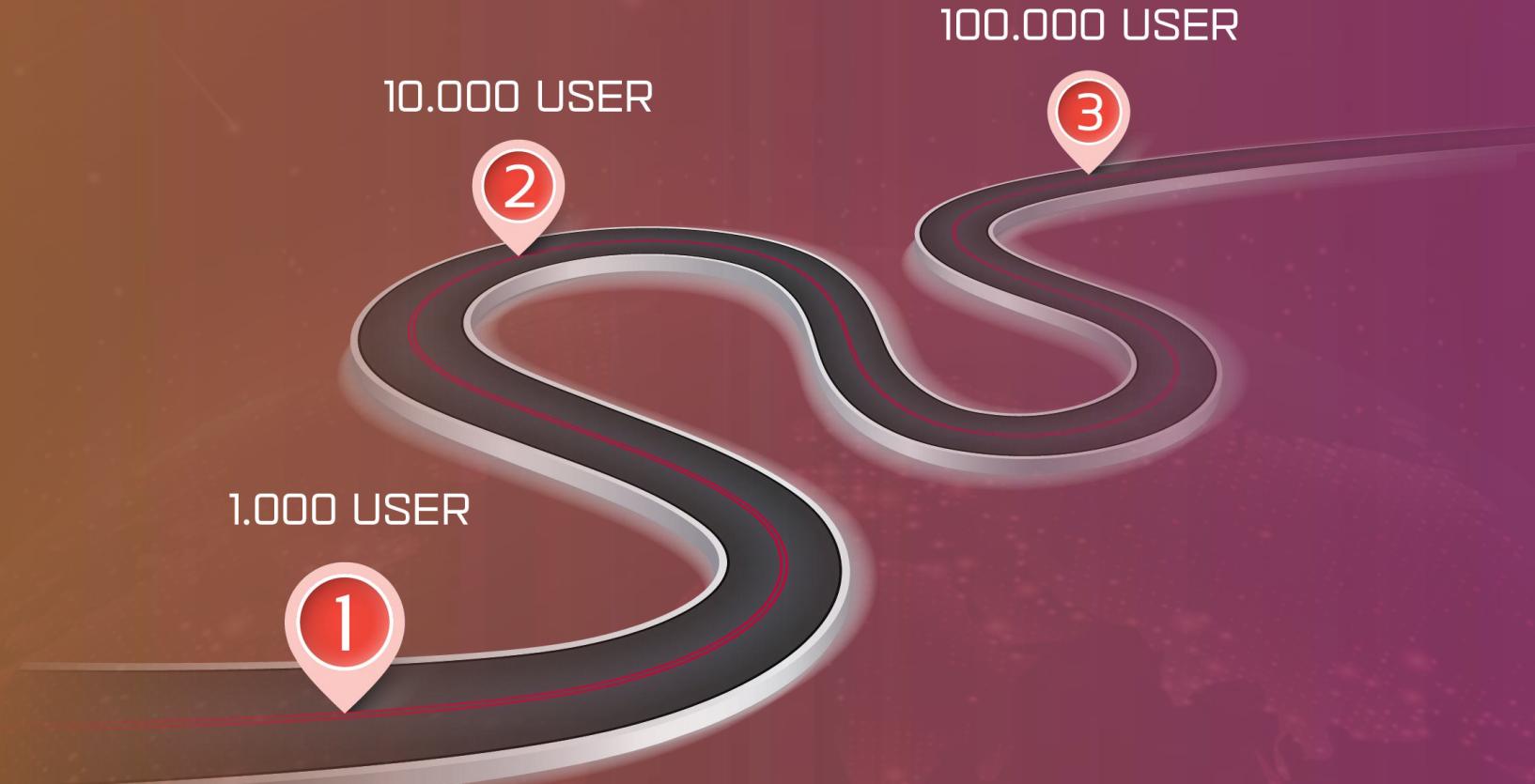
# Distribution Roadmap

Total Supply: 100,000,000 JSB





# User development roadmap



With a holding value equivalent to 1 JSB = 1000\$



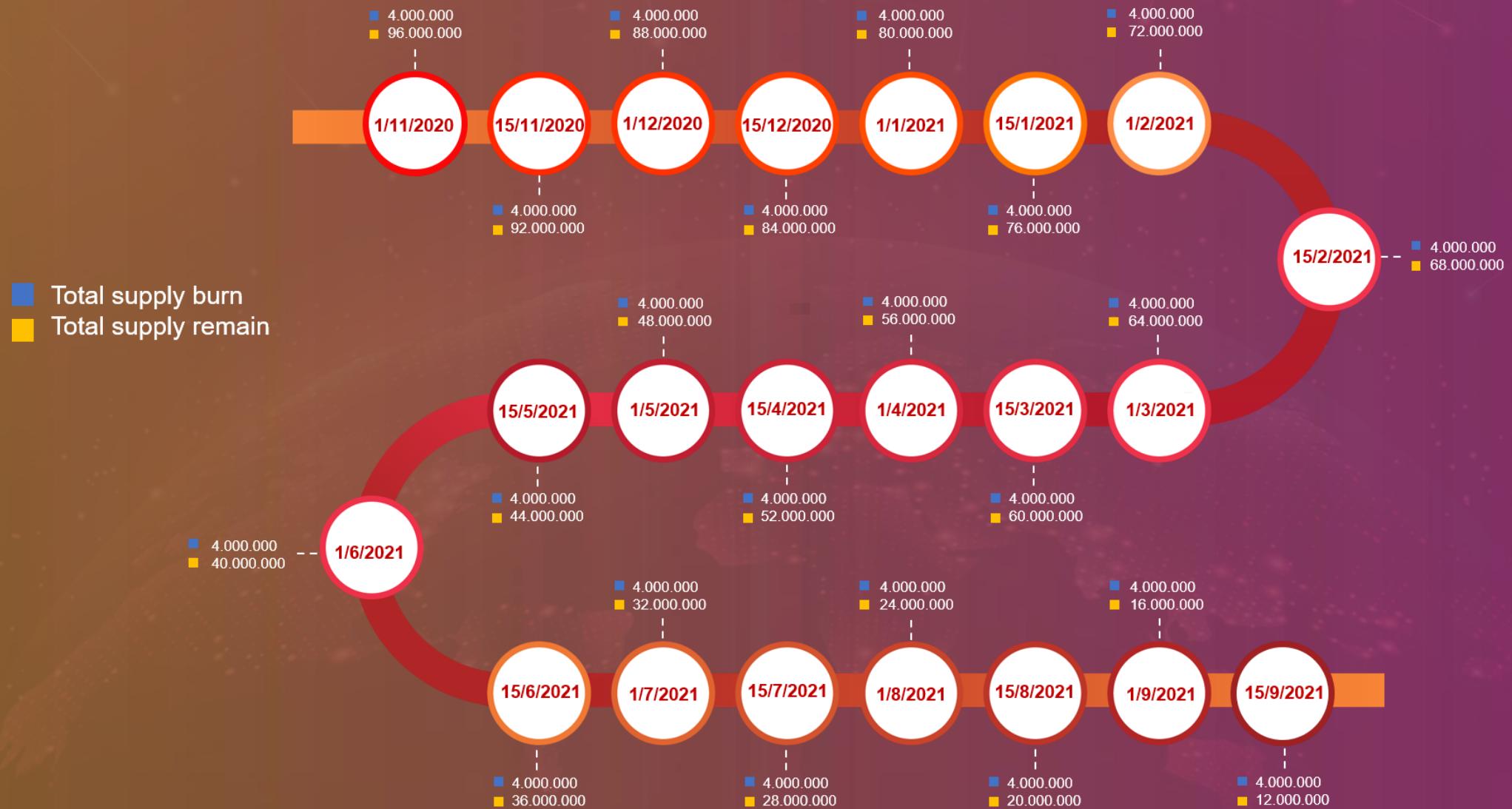
# Price growth roadmap

## Price Growth Roadmap





# Burning roadmap



# PARTNER



Bankroll



Trontrade



Rocketgame



Zethyr Exchange



Tron Mutual



Zethyr Finance



JUST



888 TRON



Moolah.bet



Bank of TRON  
(+BTT)



Tron Banker



Justswap



# JSB Finance is the most transparent financial system in the world

- JSB Finance is not an organization - because it doesn't have any leader getting all the benefits for himself.
- JSB Finance is not a company - because it doesn't have any bosses or owners
- JSB Finance is a platform based on Blockchain technology and smart contracts. All transactions in the system are automatically, balanced and calculated based on automatic algorithms and smart contracts. So this is a very reliable financial system.



# The reason for choosing JSB Finance

- **Transparent**

All transactions in the system are clear, transparent and free from interference by anyone, even the creators of the system, because the whole system is managed by Blockchain technology and Smartcontract, this is a financial system. the most transparent key in the world.

- **Fair**

JSB Finance is run with an automated algorithm that's fair for everyone, with no exceptions. Penalties, blocked or frozen accounts do not apply. All members have the same rights and obligations and are bound by Smartcontract, in which they cannot cheat or evade.

- **No permission needed**

JSB Finance provides a decentralized platform based on Blockchain and Smartcontract technology, allowing millions of people to participate on duty without any intermediaries. JST Bank respects the principle of waiting time in circulation while the system plays the role of calculation and balance.



# Thank You !

[support@js.foundation](mailto:support@js.foundation)

<https://www.js.foundation>