



## Economic White Paper



### INTRODUCTION

The Decentralized Finance (DeFi) industry today consists mainly of the decentralized exchange of digital assets as well as the over-collateralization of digital assets to provide lending services.

However, compared to mainstream financial services, it is evident that due to the lack of service mechanisms, there are still limitations in the allocation of resources to users.

Mixty Finance proposes the concept of integrating all elements of financial to expanding the service model and scope of a financial product. It also gives DeFi greater potential to provide mainstream financial services.



Based on this concept, Mixty Finance integrates important elements of a centralized financial system to the decentralized financial system to expand the service model and scope of a financial product.

**MIXTY FINANCE** gives the potential for DeFi to provide mainstream financial services, as well as further decentralized social governance and autonomy.

### **Collateralized DeFi**

Today's DeFi landscape mainly exists on the Ethereum platform and consists of two types of systems: Decentralized trading systems like Uniswap. Additionally, there are stablecoin

Systems like Maker, decentralized insurance systems like Nexus Mutual, liquidity aggregators like 1inch, and more. It is clear that collateralized DeFi, in general, the risk control method is the automatic execution of collateral liquidation smart contracts, which provides considerable convenience and flexibility, but also puts barriers in DeFi's ability to provide mainstream financial services.

Today, one of the necessary components that DeFi needs to integrate is an important element of the centralized financial system, services, and financial products.

Mixty Finance integrates important elements of the Centralized Financial System to Decentralized Financial System to expand the service model and scope of a financial product. Mixty Finance gives greater potential for DeFi to provide mainstream financial services, as well as further decentralized social governance and autonomy.

Problem with Small businesses in need of financial services on a centralized financial service.



**- "No Collateral - 44%"**

Bankers need collateral to mitigate risk. However, most small businesses don't have any collateral assets, other than their own business. This is the primary reason bankers say 'No'. Banks make money from interest generated by large deposits.

But, small businesses do not have extra cash flow and extra savings to deposit with banks, as they require all their cash to support the daily cash flow requirements of their Businesses. Without large cash deposits and little revenue from interest, banks cannot say 'Yes'.

**- "Too much risk for too little return - 19%"**

Commercial banks require a certain threshold of low risk and profitability per account to engage in a profitable business relationship. Unfortunately, most small businesses cannot reach such a threshold, thus causing banks to decline to enter such a high-risk relationship.

**- "No audited financials - 8%"**

Large commercial bankers require full financial audits before offering their banking services. However, bankers do not have the bandwidth to conduct such audits, as they require much time and effort.

As a result, they request the small business to submit multiple years of audited financials from a reputable audit firm. Unfortunately, most small businesses do not have such data, and more importantly, cannot afford the high costs charged by large audit firms to prepare full financial audits.

**- "Lack of credit history - 17%"**

This is a "chicken and egg" situation, where small businesses cannot get credit from commercial bankers, and commercial bankers cannot give credit unless the business has a credit history.



## **Solution**

MIXTY FINANCE integrates important elements of a centralized financial system into decentralized financial services and enhances DeFi products in the following ways:

### **- Asset digitization**

The digitization of certain types of assets requires on-chain confirmation of a series of credit elements related to those assets, such as ownership/asset attributes/legitimacy, etc.

### **- Regulatory compliance**

If DeFi expands the service scope and category of the service group, compliance will become an important requirement, which will involve considering the needs of relevant assets or the service element review of relevant users. In addition to a risk control mechanism, Financial service-based DeFi must integrate the verification of service elements in a decentralized manner.

Verification of service elements can not be carried out using a traditional centralized mechanism with centralized storage and manual review. In the case of Financial service-based DeFi, the risk control mechanism and service elements require the introduction of two important decentralized mechanisms.

User self-sovereign with decentralized collaboration. Since there is no centralized intermediary or review organization in DeFi, all financial services require users to self-manage and authorize their actions.

From the protocol point of view, financial service collaboration mechanisms, decentralized financial product, verifiable credentials, and data collaboration mechanisms seem to be the appropriate set of Decentralized Financial Service (DFS).



Automated service auditing and smart contracts To achieve an automatic review of service elements without manual intervention, it is necessary to automatically quantify service elements through smart contracts.

Therefore, various qualitative service elements must be quantitatively processed, such as integration with a service score system. Besides, many service factors also come from centralized data sources. In certain scenarios, Oracles may need to be used as a credible mechanism for the introduction of this external data.

### **What Is Mixty Finance?**

Mixty Finance is a decentralized currency built on Ethereum open-source blockchain which aims to simplify user interaction with popular DeFi protocols and maximize the annual percentage yields (APY) of cryptocurrencies deposited into DeFi.

Mixty Finance focuses on user privacy, anonymity, and maintaining sovereignty over your wealth.

Mixty Finance is a protocol that unifies leading DeFi protocols and blockchain infrastructure by standardizing communication between them to create and execute complex financial transactions while championing Privacy, Anonymity, and Sovereignty.

Whether it's switching between multiple lending protocols, trading through multiple decentralized exchanges, or utilizing numerous base layer chains, Mixty Finance plans to be at the center of it all.



## Key Features

- **Community-Driven**

A Community that has its agenda of making its own decisions based on what would benefit the Token, but what matters is the community and what they want.

- **Liquidity**

Integrate our smart contracts into wallets, exchanges, and other service providers.

- **Derivatives**

Utilize and execute DeFi derivatives instantly with full transparency across your open trade positions. Automated Yield Maximize yield earning from our sophisticated arbitrage strategies. Defi Swap Allow User to Create Exchange, add Liquidity, and Swap.

## Ecosystem

Mixty Finance is powering open finance through our ecosystem of cross-chain protocols, exchanges, and applications that are the legos to build the next-generation of DeFi.

Discover a growing array of next-generation tools, protocols, and applications in our innovation playground.



**Mixty Swap** - High-Speed and 0 GAS! Next-Generation Protocol for DEX, the first AMM DEX running on Ethereum L2, supported by Mixty Finance and Cross-Chain Asset Protocol ShuttleFlow.

**MixtyDex** - A decentralized order-book exchange powered by Conflux Network using BoomFlow and MatchFlow.

**MixtyPortal** - Interact with Mixty Finance and manage assets using a simple browser-based wallet that unlocks the power of the blockchain on your computer.

**Mixty Bounty** - Participate in growing Mixty Finance through joining our community events, building integrations with other applications, and more.

### Tokenomics

Name: Mixty Finance

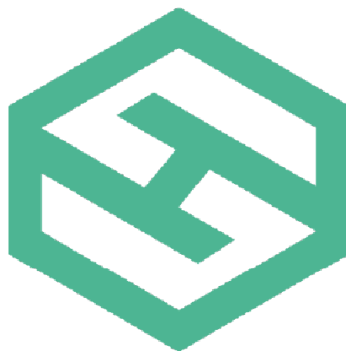
Symbol: MXF

Decimal: 18

Total Supply: 20,000

Smart contract address: 0x29f199517022235761bc3287b8c80fda84e32488

### Upcoming Exchanges





## Roadmap

### **Q4 2020**

MIXTY LAUNCH

PRE-SALE OF MIXTY

LAUNCH OF MIXTY ON UNISWAP & HOTBIT

### **Q1 2021**

LAUNCH OF MIXTY ON BILAXY

LAUNCH OF STAKING PLATFORM

### **Q2 2021**

LAUNCH OF MIXTY FINANCE DEFI

LAUNCH ECOSYSTEM PRODUCTS TO SUPPORT COMMUNITY

### **Q3 2021**

TESTNET

WALLET INTEGRATION AVAILABLE ON APP STORE

WALLET INTEGRATION AVAILABLE  
ON GOOGLE PLAY, WINDOWS, AND LINUX

### **Q4 2021**

MAINNET LAUNCH