

DemBlock Terminal V2 https://demblock.com The DemBlock Terminal is a layered environment consisting of three layers. It is a global sourcing platform and an aggregator of buyers (traders), sellers (suppliers) and DeFi liquidity providers. On the top it works like Alibaba, connecting buyers and sellers globally. On the 2nd layer it is a DeFi platform providing a staging ground for buyers looking for a financing in crypto and for DeFi liquidity providers offering crypto financing as well as advertising of sale of their open claims positions to interested parties.

The DemBlock Terminal offers users the possibility to list, advertise, discover, retrieve, and display DeFi contracts and documents that are notarized on the Ethereum blockchain and globally connect buyers, suppliers and DeFi liquidity providers. The DemBlock Terminal helps you explore a huge and rapidly expanding universe of DeFi information and gives you powerful new capabilities for interacting with that information.

How does the DemBlock Terminal work and how does it offer possibility for everybody to participate in DeFi and earn yields?

In order to access the DeFi space for common assets like a cargo of bananas being shipped from Costa Rica to Europe or a shipment of sugar cane traded between a company in the Dominican Republic and Sweden, it makes no sense to wait for the fully tokenized world economy, which probably will never happen.

Therefore the DemBlock Terminal approach provides a solution that covers more asset classes than synthetic asset providers. We offer a seamless integration between the tokenized DeFi and the world trade and businesses as they are today, nearly thoroughly untokenized.

Under the hood

Via the DemBlock Terminal you can tokenize/notarize a DeFi agreement on the blockchain. This translates to a seamless merger between the tokenized DeFi universe and non-tokenized aspects of the real business world.

Why this approach is a suitable way to integrate classic trade and DeFi?

Business contracts, especially those having agreed upon reliable arbitrage courts like those on New York, London, Switzerland, are enforceable globally, even more if they are notarized on the blockchain, an aspect providing an additional layer of trust, reliability and goodwill in the global trade. We here are intentionally moving away from the maximalist DeFi dream of having a completely decentralized global financial system.

Why this approach is new?

 The starting point is suppliers, buyers and DeFi liquidity providers registering on the DemBlock Terminal. In order to advertise their products, their list these on the DemBlock Terminal using the DemBlock token "Dbto1" to pay for the listing.

- Buyers have the option to finance their business activities in crypto by selling a stake
 in a particular trade or business itself and/or by obtaining a crypto loan from a DeFi
 liquidity provider and notarize this contract on the blochchain by using the DemBlock
 Terminal engine.
- The DeFi liquidity providers can advertise their services on the DemBlock Terminal and attract attention and demand from buyers looking for a DeFi solution.
- DeFi liquidity providers can advertise on the DemBlock Terminal also the offering of their DeFi open claims and other DeFi contracts for sale.
- Buyers can search the DemBlock Terminal for DeFi liquidity provider services.

Example

Tim has a small trading company importing skateboards from China to the UK. He registers as a buyer on the DemBlock Terminal. Shortly afterwards he finds there a suitable supplier of skateboards from Shanghai. Due to a recently increased demand for a certain type of skateboards he decides to double his order volume.

- 1) BUT: In order to get a higher loan from his bank he has to wait 3 weeks for the loan application process to be finalized.
- 2) Tim does not have three weeks to wait, due to the fact that his supplier in Shanghai already has enough demand to sell all his production immediately. He notifys Tim that he has to move to another potential buyer of his skateboards if Tim cannot pay the order in the next 5 days. Therefore waiting for the bank to process his loan application for 3 weeks is not acceptable for Tim.
- 3) Therefore he posts an advertisement on the DemBlock Terminal stating that his company is looking for a short term crypto loan in Ethereum.
- 4) Brian from Hong King, a DeFi liquidity provider having 100ETH to invest, responds to Tims ad.
- 5) Tim and Brian start negotiating on the DemBlock Terminal Instant Messenger.
- 6) They agree on the following terms: Tim gets 100ETH liquidity from Brian for a timespan of two months. The collateral for this deal is Tims company Bill of Lading for the additional quantity for skateboards. The contract is signed by both parties, scanned and uploaded via the DemBlock Terminal to the Ethereum blockchain. In this contract Brian agreed to provide Tim with 100ETH liquidity for a time span of 2 months. Tim promises to pay back a summa summarum of 107ETH after the expiration of these two months without delay.
- 7) A couple of days later Brian browses the DemBlock Terminal and sees another ad from a company in Dubai looking for a 2 months 100ETH trade loan and willing to pay back 111ETH after the expiration of these two months, but Brian has no liquidity left to invest.
- 8) Therefore Brian himself posts an ad on the DemBlock Terminal offering his open claims towards Tims company for sale.
- 9) Chad, a DeFi liquidity provider from Macao, sees Brians ad and offers him 105ETH for the Tim-Brian-107ETH-DeFi-loan. Brian accepts Chads offer and sells, thus making a profit of 5ETH from his contract with Tim and becoming liquid again. The Chad-Brian-105ETH-contract-for-the-sale-of-the-Tim-107ETH-DeFi-loan is signed by Chad and Brian and then uploaded via the DemBlock Terminal to the Ethereum blockchain. Brian notifies Tim that his company is now owning 107ETH to Chad, a fact Tim can check by surfing the Ethereum blockchain by using a hash provided by Brian. This way, only Brian, Tim and Chad can see the details of the Chad-Brian-contract. Nevertheless the sale price between Chad and Brian, which should stay a business secret, is written in a separate contract, signed, scanned and uploaded to the Ethereum Blockchain where Tim without the hash number cannot find the details, which Brian and Chad do not want to disclose due to the fact that this is a trade secret, not meant for the public, even if accessible on the blockchain.

Further there is an option to encrypt documents on the blockchain by using a strong password, where everybody who has the hash number can find the document but not open it without that password set up by the contracting parties. This feature is especially useful for contracts using the notarizing on the Ethereum blockchain, but at the same time wishing to keep secrecy for the contracting parties and their contractual details, mostly where trade secrets like sensitive pricing models are involved.

10) At the end, how does Tim know whom to pay back his loan? Every further purchaser of the debt has in his contract all the previous hashes of the previous contracts included, so when Chad presents the contract Brain-Chad to Tim, Tim can trace back this contract to his initial contract with Brian.

Every sale of open claims produces two types of documents being uploaded to the blockchain:

- A) the contract of sale of open claims which is accessible to everyone having the hash
- B) a second document which is encrypted by a password containing sensitive trade secrets and which can only be accessed by knowing the hash plus the password. Tim has only the hash of the sale contract without the sale price.

The core of the DemBlock economy model lies in the use of the DemBlock Terminal. The DemBlock Terminal utilizes DemBlock tokens as the only tool of paymant for services offered. The DemBlock token is an Ethereum based ERC-20 token. The DemBlock token is used on the DemBlock Terminal for paying the product listing fees in the product database and the corporate and sourcing verification on the blockchain as well the notarization of DeFi contracts.

Reliable and trustful DeFi Terminals are deemed to be the vital infrastructure of the DeFi universe and the global trade. We are striving to improve the reliability and the trustfulness by utilizing a state-of-the-art blockchain technology combined in a way that has not been accomplished before with traditional product listing Terminals.

Although there have been many approaches focusing on improving the DeFi universe, the global supply chain, and especially sourcing quality management, none Terminal ecosystem has achieved this yet.

By utilizing blockchain based technologies we are striving to solve these problems. Through the use of unmodifiable properties of the blockchain our system enhances the credibility of various paper-based information, certificates and photos uploaded to the internet.

The blockchain based approach that has been developed by DemBlock for the DemBlock Terminal strives to solve two of the biggest problems in the DeFi universe, modern global sourcing and supply chain management.

These are the information asymmetry as well as information inconsistency faced by buyers, suppliers ans DeFi liquidity providers. Our blockchain based approach to minimize these problems will result in making the supply chain heterogeneity more transparent and more predictable, as well as increase the transparency considering the supplier. In addition to that our Terminal model will increase the mutual confidence between DeFi liquidity providers, buyers and suppliers.

The DemBlock Terminal also provides an instant messenger for partners to communicate.

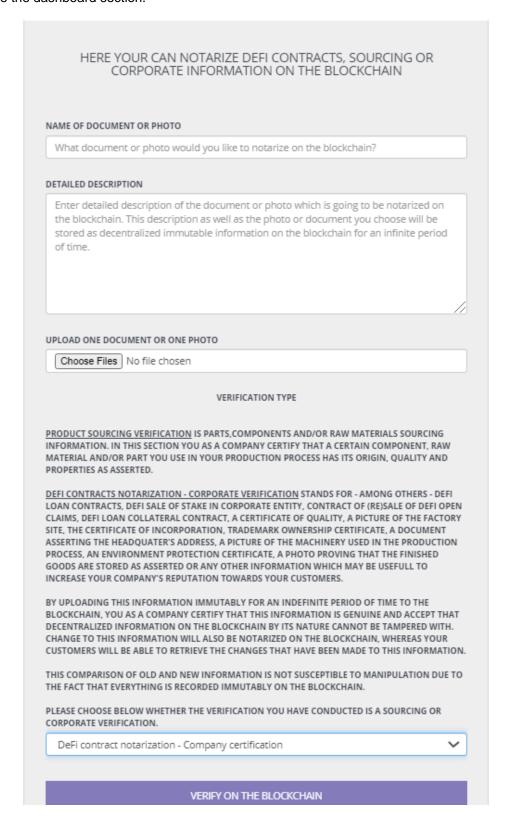
All current Terminals offering a range of products only employ classic text and picture upload options, which can be altered and updated without any obstacles, thus making it possible to change information at will without leaving a trace of these alterations. All these information cannot be verified without a third party.

In order to be able to list products or to buy products, users have to register on the DemBlock Terminal as suppliers, buyers or both. DeFi liquidity providers register as suppliers.

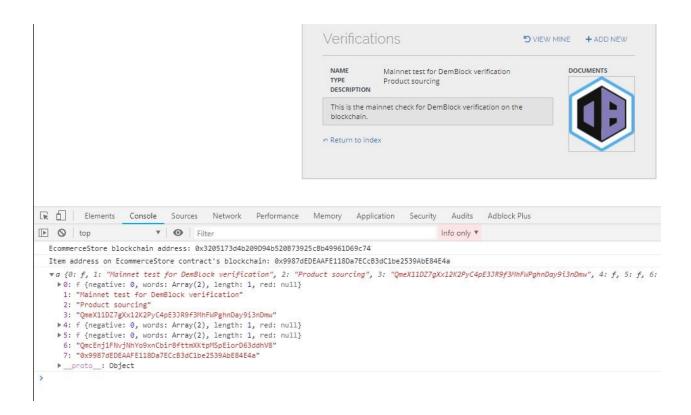
REGISTRATION				
EMAIL	YOUR NICKNAME OR YOUR COMPANY NAME	I AM A:		
FIRST NAME	LOCATION	SUPPLIER OR DEFI LIQUIDITY PROVIDER BUYER BOTH		
	ANDORRA 🗸	ENTER TEXT FROM IMAGE		
LAST NAME	YOUR WALLET ADDRESS FROM WHICH YOU ARE GOING TO PAY USING DEMBLOCK TOKENS	cohksab		
PHONE	PASSWORD			
		CONFIRM		
	CONFIRM PASSWORD Please retype your password			
	instead of compan			
	If you do not want to provide your telephone number to registration go to your dashboard - and fill the			
	on conduct DeFi contract notarization as well as supply pressing the CONFIRM button you agree to our Listi			

After registering, suppliers or those registered as both - beside the classic dashboard for corporate information - have the possibility to notarize DeFi contracts, as well as corporate and sourcing data on the blockchain.

Below is the screenshot of the DeFi contracts notarization as well as corporate and sourcing verification form inside the dashboard section.



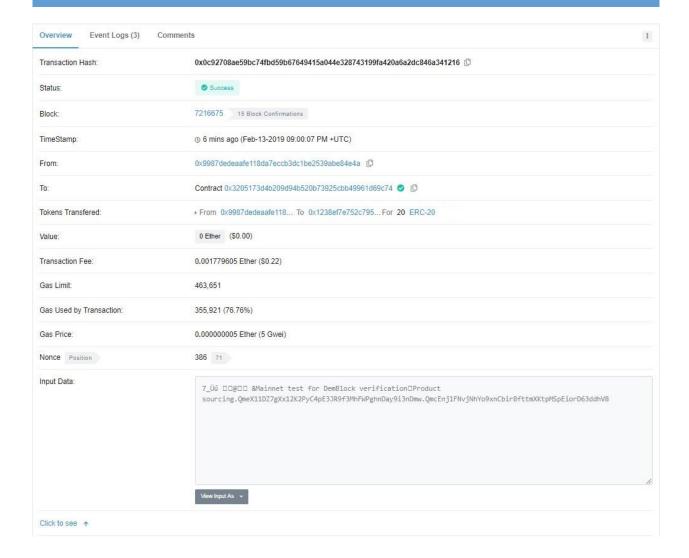
After the successful verification on the blockchain, the verification is visible on the dashboard. The verification includes a name of the document, type of the verification, a detailed description and an uploaded document or picture. In this sample we used our logo as the document to upload to the blockchain.



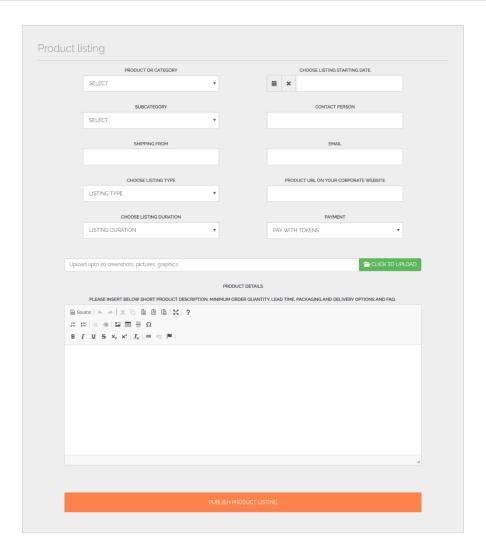
After the supplier finishes his verification, he has the option to immediately see that the data has been notarized on the blockchain by clicking on the right mouse button. The console section emerges showing several lines of data.

- 1.Name of the document
- 2. Type of verification: Corporate or sourcing verification
- 3. Hash for the verification name
- 6. Hash of the uploaded document or picture
- 7. Item address on contract's blockchain

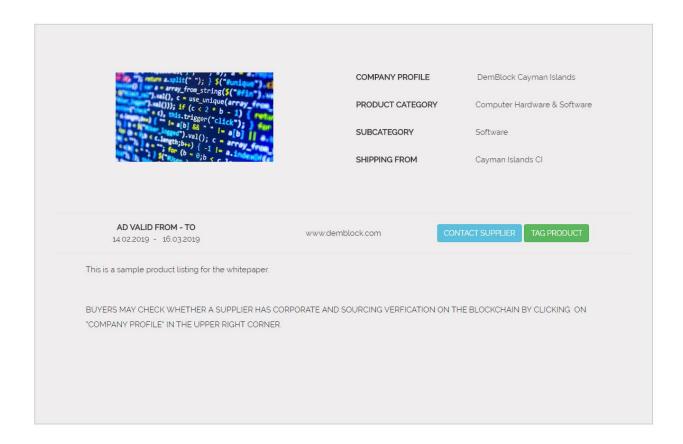
After that by using the hash of the verification name in the search form of www.etherscan.io we obtain the proof that the verification has been notarized on the blockchain in the form of the transaction hash of the verification including the input data section displaying the name of the document.



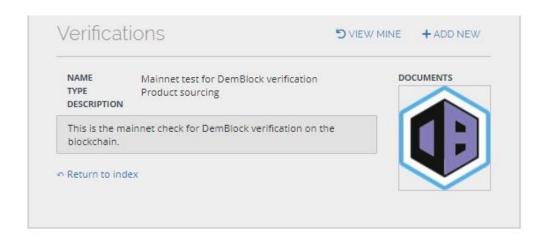




By clicking on the product listing, the details page opens.



In order to check whether a supplier has corporate and sourcing verification, the user should click on the "Company profile". In case the supplier indeed has corporate and sourcing verification on the blockchain, a section like this one will appear next to the classic corporate information.



What types of listings are possible on the DemBlock Terminal?

SUPPLIERS:

List products they are offering for sale

BUYERS:

- Search products listed by suppliers for sale
- Search DeFi liquidity providers offering crypto financing
- List their need of DeFi solutions

DeFi LIQUDITY PROVIDERS:

- List their offering of DeFi solutions
- Search listings of buyers looking for DeFi funds
- List their open claims for sale or refinancing
- Some larger DeFi liquidity providers may offer smaller DeFi investors smaller portions of their open claims.
- DeFi liquidity providers can beside offering their open claims for sale also borrow against these contracts and thus offer them as a collateral.

Product listings expire and get delisted after the selected time period expires - which optionally can be relisted for the below mentioned fees again – whereas DeFi contracts, corporate and sourcing verification is paid only once to get notarized as decentralized information on the blockchain immutably for an infinite period of time.

Corporate and sourcing verification and DeFi contracts notarization fees are 20 DemBlock tokens per verification/notarization. Each verification/notarization allows text description and one page or picture upload to the blockchain. Payment of the corporate and sourcing verification and DeFi contracts notarization on the blockchain is done f.e. via Metamask. When you access your dashboard section on the DemBlock Terminal, make sure you are logged on your Metamask account. After filling the verification form and clicking on "Verify on the blockchain" Metamask transaction confirmation will pop up, where you can confirm your transaction.

Our listing packages are: Prime, Selected and Classic listings. They all include the same extent of product listing features, but are very different considering their visibility on our Terminal. Prime listings are always visible directly without search on the landing page on the top. After them the Selected listings are listed on

the landing page. The Classic listings are only visible as results to direct searches in our product search engine. The payment of the product listing is done on a prepaid basis.

Please send DemBlock tokens from the wallet address you registed with to this address: 0x1238eF7E752c7956E9bDDf1aa9e0262B5811E285. Minimum amount is 100 DemBlock tokens. After that the DemBlock tokens will be addredd to your account. You will get an automated notification email.

Listing type	Listing time in days	Listing price in DemBlock tokens
Prime listing	15	20
Prime listing	30	30
Prime listing	40	40
Selected listing	30	25
Classic listing	30	10
DeFi solutions, as well as corporate and sourcing verification		20

Nevertheless, prior listing your product we recommend to verify your corporate details and sourcing information on the blockchain, which can - with our tokens - seamlessly be done directly in the "MY DASHBOARD" section. Thus you as a seller will increase trust and transparency towards your customers.

For any listing with the DemBlock tokens of a product listing or a DeFi contract, corporate or sourcing verification on the DemBlock Terminal, a minor gas fee in ETH will be charged.

LISTING FEES

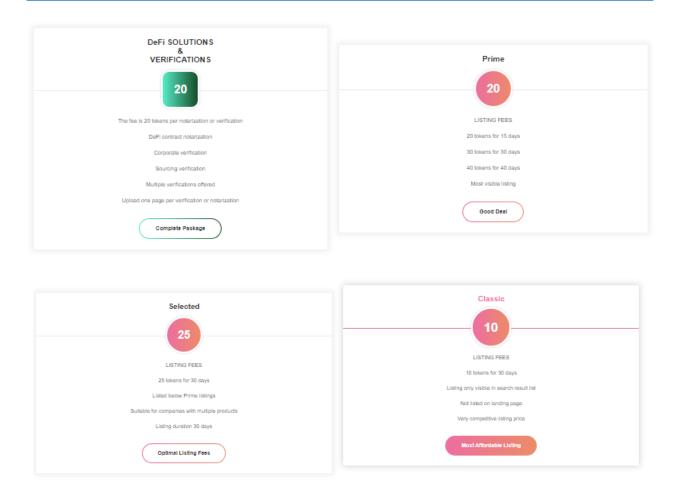
These listing fees feature product listing services on our terminal as well as optional DeFi contract notarization, corporate and sourcing verification on the blockchain.

Product listings expire and get delisted after the selected time period expires - which optionally can be relisted for the below mentioned fees again - whereas DeFi contract notarization, corporate and sourcing verification is paid only once to get notarized as decentralized information on the blockchain immutably for an infinite period of time. Both services - the product listing as well as the corporate and sourcing verification only can be paid with our tokens.

More information about DeFi contract notarization, corporate and sourcing verification can be found in the "MY DASHBOARD" - VERIFICATION section. Payment of the corporate and sourcing verification on the blockchain is done fe. via Metamask. When you access your dashboard section on the DemBlock marketplace, make sure you are logged on your Metamask account. After filling the verification form and clicking on "Verify on the blockchain" Metamask transaction confirmation will pop up, where you can confirm your transaction with 20 DemBlock tokens per verification and a small ETH gas fee.

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THE DEMBLOCK TOKEN

• The DemBlock token - fixed non-mineble, already minted to the end - total supply is 2,300.000.