

Payzus DeFi Platform



WWW.PAYZUS.IO



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Introduction

Payzus mission is to tailor out the best technologies, innovations, and protocols brewing in the field of Decentralized Technologies and create a unique recipe out of it by abstracting away (removing) all its complexities and simplifying it with an easy user interface.

We aim to bring innovation through intelligent token design and governance with the intention to help mass adoption of decentralized technologies worldwide.

Our sincere efforts to help the world to become more decentralized through technology.

What you'll Get?

Multidisciplinary Field Decentralized Applications and Protocol Aggregator.

Access best of Decentralized Applications, innovations and, protocols in the multidisciplinary field from a single portal.

Intuitive User Interface For Easy participation Advanced Analytics to help users to make smart decisions.

Intelligent Token Design and Incentives to leverage utility of one field with another from a single place.



C.1 - Fintech

Your Portal to the world of Permissionless Decentralized Finance.

You are in control of your Keys and Assets All the Time.

Access to Advanced DEFI Analytics, Manage your portfolio, Swap Tokens, Lend or Borrow Assets, Get Insured, Automate your Portfolio and Trading Strategy, take out Flash Loans, access the tools to farm the high Yield, access to derivative markets, and access various other Popular DEFI protocols from a common Simple User Interface.



C.2 : Ed-Tech

Get Paid and Incentivize

- For Teachers - Creating and Publishing high-quality Online educational courses**
- For Moderators - Curating and moderating the list of High Quality educational courses**
- For Students - For Completing the courses.**



C.3 : Real Estate

- **Fractional Tokenization :** Tokenize your property and sell into the market of any desired fraction amount
- Do not have a lot of money to invest in real estate? Now access a portion of it or the amount you can afford via Fractional Tokenization.
- **Worldwide Liquidity :** Tap into a global customer base



What is Payzus Token?

"PZS" is basically an ERC-20 token, which would be used to govern the Payzus ecosystem in near future.

As a holder/owner of "PZS" tokens, you will have the following benefits/power:

- To propose updates/solutions and decisions for the growth of Payzus Ecosystem
- Stake "PZS" tokens to earn PZS-Utility Tokens
- Vote on those proposals. The greater the amount of PZS token you'll hold, more the voting power you will have.
- Decide and Manage the issuance of PayZus Utility Tokens

Other Unique Features of **PAYZUS** Defi Platform



Payzus Defi Platform is an Ethereum based open source and non-custodian protocol that enables the creation of money markets. Although it offers other services, it is perfect for lending and borrowing. Like several Defi lending platforms. PZS Token is the governance token that maintains stability in the system.

Pzs token is an ERC-20 token that offers varieties of loans and lending services such as uncollateralized loans, Flash Loan, and unique collateral types. The interest rate varies from originating and flash loans.

This is a multi-purpose Defi platform that manages digital assets. It provides varieties of Defi services like lending, borrowing, swap, provides market stats such as Live ERC-20 stats, Metrics, Token exchange, Automate Trading, Access Derivative Markets and, insurance, etc. You can look at it as a Defi bank that allows you to integrate your services to serve your purpose.

Payzus lending and borrowing DeFi Platform

It is an open-source protocol built on Ethereum, enables users who have ETH and access to MetaMask to lend and borrow.

- Lend/Stake your Assets to earn fees, incentives and voting rights.
- Lend your assets to various liquidity pool available of your choice from various popular protocol from Single Place
- Borrow Assets via popular protocol like Compound , Maker DAO ,DYDX from Single Place

What is lending and borrowing in Defi?

In Defi lending, investors and lenders issue a loan or deposit fiat for interest through a distributed system and a decentralized application. On the other hand, an individual or business borrows money for interest through a decentralized network. Both lending and borrowing make use of DApps, Smart contracts, among other Defi protocols.



Why Decentralized Lending?

As Decentralized finance has given finance a new meaning, Decentralized lending provided various lending opportunities and benefits to lenders.

Therefore, Defi lending has the under-listed benefits:

- Hedge funding - The cryptocurrency space, in general, are volatile, which often sends investors packing. Therefore, if the investor doesn't want to get burnt in the market, frustrating price swings, the investor, or holder sell-off at bull run, however, Defi lending provides an opportunity for the investors who want to hold Crypto for a specified time.

Also, Defi lending allows traders or investors to deposit Crypto for fiat to fulfill other needs without selling off. For instance, a business that holds crypto assets and won't want to sell to execute a project could simply approach a Defi lending platform to deposit Crypto for fiat to execute the project.

Why Decentralized Lending?

- Earn interest in holding crypto assets

As a crypto asset holder, you don't need to sell off to avoid the bears. Rather, you lend it out with agreed interest rates defined in the smart contract. Within the stipulated time, you earn your money with interest.

Consequently, Defi lending becomes a haven for panic sales.

Meanwhile, the underlying technology of Defi doesn't demand rigorous documentation, as seen in the traditional lending system.

Rather, it is a function of clicks through a Decentralized Application. Lenders earn interests without stress in a distributed and centralized network.

How does Defi lending work?

The decentralized lending is as simple as putting your hand in the pocket to lend a borrower. However, the Decentralized application and Smart contract represent your intermediaries and negotiators, respectively.

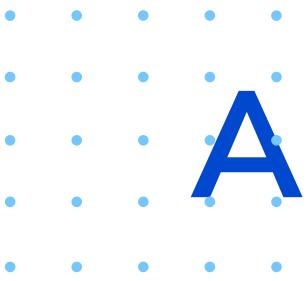
Assuming you have \$50,000 to loan through a DApp, you only need to press some buttons on your PC, and that's all.

What happened is that you opened a DApp which hosts a smart contract and a pool of borrowers. So at the click, you decide what interest rate you want to give out a loan, if favoring, then lending is on the way. Concurrently, the smart contract automates lending and borrowing agreement.



Flash Loan

- A loan that got borrowed and repaid in a single Ethereum transaction called flash loan. Hence you don't need any collateral for flash loans.
- Borrow and repaid in a single transaction.
- No collateral required
- The borrower needs to return the original borrowed amount + a small fee (0.09% currently) +Platform Charges If Any(Optional)
- The transaction needs to be completed successfully otherwise everything will be reverted, and you need to pay the only Gas fee



Automate Trading

With Payzus Automate Trading system you can Create Investment Strategy to automate your Trading.

Q. What does it mean?

Let's understand with few Examples:

- Example #1: Swap 100 DAI to ETH on Uniswap every week.
- Example #2: Automatically refinance my loan between multiple lending protocols to always get the highest yield.
- Example #3: Automatically buy ETH when its price dropped and then sell it again after the price has gone up again (automatic volatility trading)



Access Derivative Markets

- Create Synthetic Tokens To Track any Real World Assets like Gold, Silver, Apples, Coffee, Stock Price, etc.
- Bring "Futures" Market in Decentralized way On Ethereum Via Smart Contract



Insurance

Payzus has come with a unique feature of providing insurance.

- Uses the power of Ethereum so people can share risk together without the need for an insurance company.
- Secure risk and potential bugs in smart contract code.
- Be covered for events like The DAO hack or Parity multi-sig wallet issues.



Defi has generated so much attention and discussions around itself! It is quite overwhelming especially for crypto enthusiasts because it promises to offer financial services without any central authority like bank & payment processors, It is an emerging ecosystem that could be used to change how the global economy works.

The growth of the Crypto-market and Blockchain technology has worked positively in eliminating middlemen and improving on the economy especially in developing countries. In that regard, Defi payments are going to bring a major technological revolution in the way of the digital payments system.

What is decentralized finance (DeFi)?

In simple words, Decentralized finance (DeFi) is an ecosystem of financial applications that are built on top of blockchain networks. It replaces the middlemen or intermediaries with technical codes (such as decentralized asset custody, smart contracts, etc.) It provides an opportunity to make faster payments at very low fees.

DeFi is all about leveraging blockchain technologies to maximize service efficiency and minimize its cost. Defi platform covers all the aspects of financial services under decentralized infrastructure, such as lending, borrowing, and trading. At present, the majority of DeFi based applications and ecosystems are being created on Ethereum.



What are the key benefits of Defi in today's modern world?

Defi enables users to interact with each other via a peer-to-peer (P2P) networks through decentralized applications (dapps). This ecosystem helps the user to manage their assets on their own. It is an open-source, permissionless, and transparent financial service ecosystem that operates without any central authority and available to everyone worldwide. Precisely, we can say it is available to everyone having internet connectivity.

Decentralized finance vs. Traditional finance system

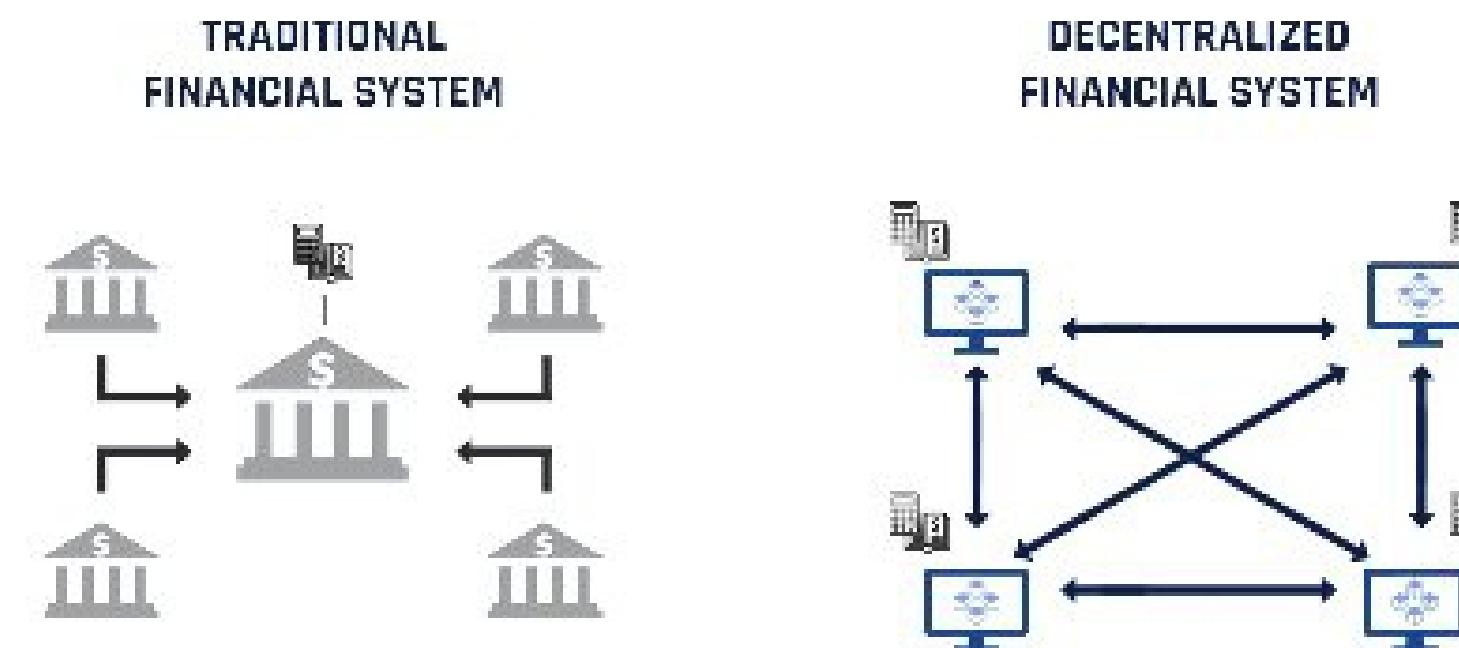
- **INTERMEDIARIES** - Traditional financial system relies on intermediaries such as banks and other payment processors. While Defi platform-based applications use smart contracts to eliminates costly intermediaries. It makes transmittal services more affordable for the global population. Also, users can maintain control over their funds at all times.
- **GLOBAL PAYMENT SYSTEM** – From a global perspective, traditional financial services are inadequate and limited. On other hand, through the Defi platform, anyone in the world with an internet connection and smartphone can access extensive global financial services.
- **PRIVACY AND SECURITY** - In Defi, Simultaneous entries are stored on thousands of computers that improve transparency and security. Hence, there are less chances of system failure as Defi services are built on top of public blockchains while traditional finance system suffers from bottleneck issues.

Decentralized finance vs. Traditional finance system

- **TRANSPARENT** - As Defi is an open ecosystem, it allows individuals to access their financial records easily, unlike traditional finance systems. All transactions can be publicly evaluated.
- **FASTER** - Cryptocurrencies are fastest, borderless, and reliable. It uses peer-to-peer technology, so coins are transferred directly from person to person via the net without going through a central authority or bank.
- **AFFORDABLE** - Decentralized exchanges have lower trading fees as it reduces the associated costs and allows for a more frictionless financial system compared with centralized exchanges.

Decentralized finance vs. Traditional finance system

- **CONVENIENT** – Cryptocurrencies are the best form of money for all types of transactions. Blockchain reduces the massive duplication of information that creates confusion, delays, and conflicts in many aspects of financial services. In that scenario, crypto becomes more convenient.
- **EASY TO USE** - Platforms like payzus allow people to intuitively use Defi services without the complexity of the centralized system.



Why decentralized finance is so important to us?

Following are some features of Defi



Programmability: New financial instruments and digital assets can be developed through highly programmable smart contracts that automate execution.



Immutability: Peer to peer tamper-proof synchronization of data through the open network of a blockchain improves privacy and security.



Permission-less : Unlike conventional finance, Defi is characterized by its transparent, permission-free Permission-less access: anyone with a crypto wallet and internet connectivity, irrespective of their geography, may access..

...Ethereum-built Defi applications. Users interact directly with the smart contracts from their crypto wallets. This is a fundamental feature & dominant reason behind the success of decentralized finance.



Self-Custody: Investors in the Defi market use Self-Custody wallets to retain ownership over their funds and control over their personal data. Self-custody wallets actually store “private keys” that allow you to securely access your blockchain-based assets, such as cryptocurrency Bitcoin and Ether.

You don't usually need technical knowledge to use a self-custody wallet. Using a self-custody wallet is straightforward. It's just like using a regular investment or payment app with additional security measures. The pair of public and private keys are used together to transact on blockchains. This pair is unique, and most self-custody wallets generate them using special algorithms.

Decentralized Exchanges

Almost all financial transactions demand the presence of centralized custodial service providers due to the counterparty risk. You might ask what counterparty risk is? It's a risk of you or the other party not receiving the funds or assets in a trade after you have paid in advance. The same risk exists in other forms of trades such as real estate transactions, stock trades, and even OTCs (over the counter) exchanges.



A third party exists to mitigate the existing counterparty risk in each trade or exchange process. These third-party institutions tend to charge a transaction fee for providing centralized custodial services, which may up to 5-8% for OTC transactions. Defi introduces us to the method of ‘non-custodial’ exchanges. Within the Defi-supervised exchange or trade, the codes, i.e. the smart contracts or decentralized key management systems (like that of Fusion’s DCRM), will hold the involved parties’ assets.

The above process is also referred to as peer-to-peer (P2P) exchange.

How does Defi payment take place?

Defi payments take place using smart contracts built on Defi technology, they perform as a intermediaries' actions present in the conventional financial system. Similar to the intermediaries, these smart contracts can

- Accept and manage deposits
- Handle collateralized loans,
- Liquidate collateral assets, and much more

You must also note that contract codes cannot be terminated or manipulated by anyone as they're built on a blockchain.

SOCIAL MEDIA LINKS



Talk To Us

**Please feel free to contact us
for further information**

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