ERC-20 Collateral Loan Service

: NFT Bond & One-to-one Transaction

ERC0-20 Token & Token Collateral Loan Service

ERC-20 Protocol

- Conventions that must be followed to prevent malicious use and enable fair use
- Existence of essential functions that must be implemented, such as BalanceOf, Transfer

ERC-20 Tokens

- Cryptocurrency created for the smooth use of services operating on the Ethereum network

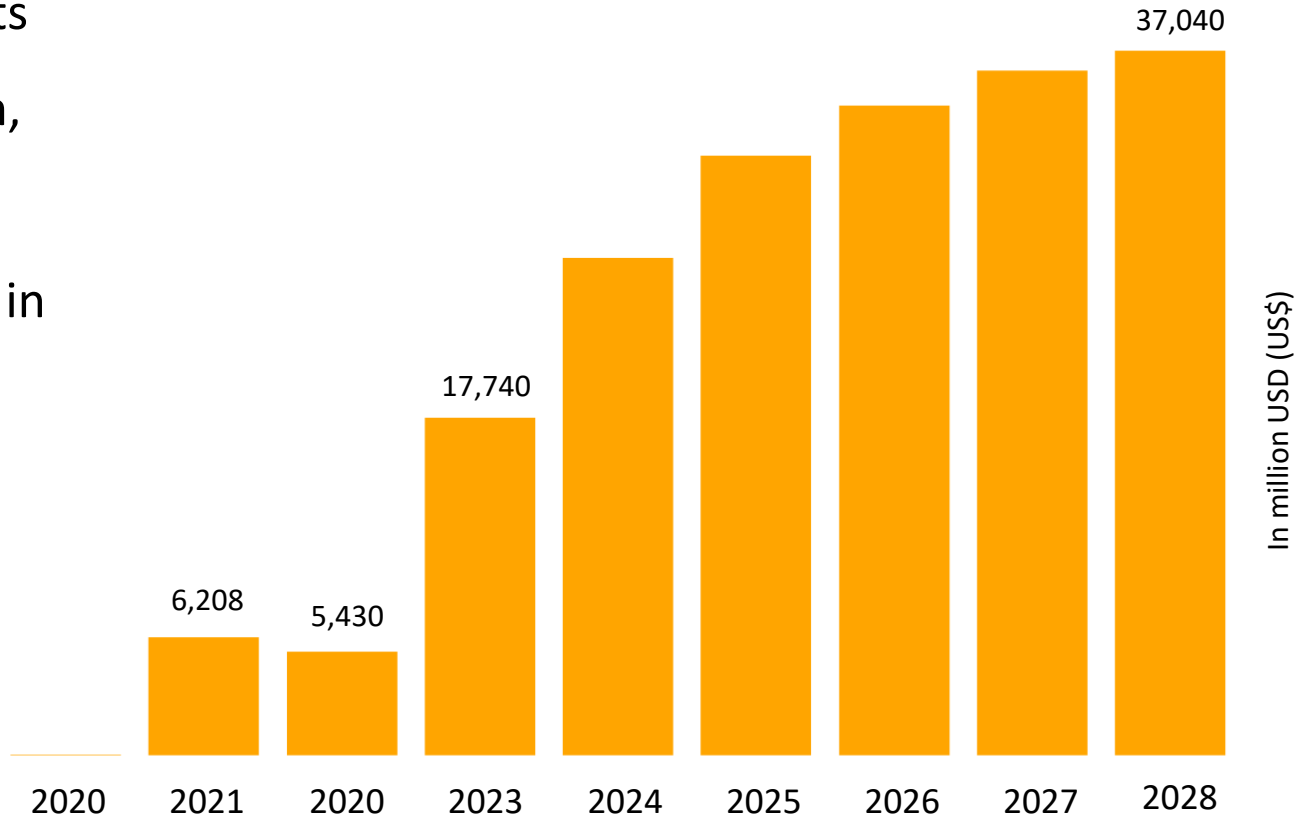


Token Collateral Loan Service

- Traditional loan services → Difficulty in evaluating individual creditworthiness due to decentralization
- Lending an amount of B tokens equivalent to, for example, 70% of the market price of A tokens, using A tokens as collateral

Market Size

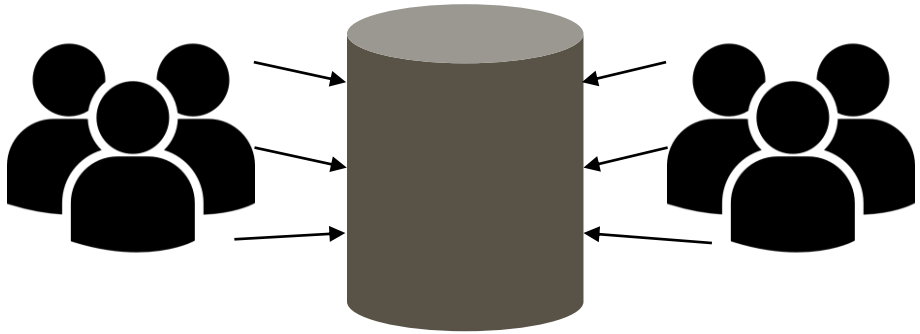
Decentralized finace (DeFi) markets are experiencing significant growth, driven by innovative blockchain technology and increasing interest in alternative financial solutions.



What's Different?

Conventional

- Pool-Based
- Some **Restrictions** on assets available within the service
- Deposit and loan interest rates according to the service algorithm
- Risk management through notification of the risk of liquidation of loan assets and implementation of liquidation



Ground-Breaking

- One-to-one Transaction Method
- Setting of loanable assets, loan interest rate, and period according to the **agreement** between the parties to the transaction
- Creation of Bond for the Lender upon loan execution

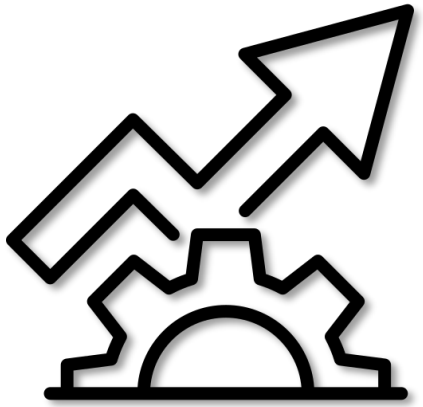
How Different?

- To inevitably conform to the loan conditions
- The inconvenience of individuals having to track assets that serve as collateral
- Some Difficulties in obtaining a loan for low liquidity assets

How Different?

- The one-to-one transaction that users are familiar with
- Users can set the desired loan conditions within appropriate criteria
- Minting NFTs as bonds

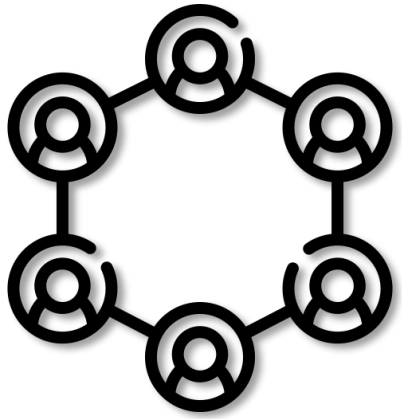
Achievements



Improving the accessibility of the cryptocurrency loan market

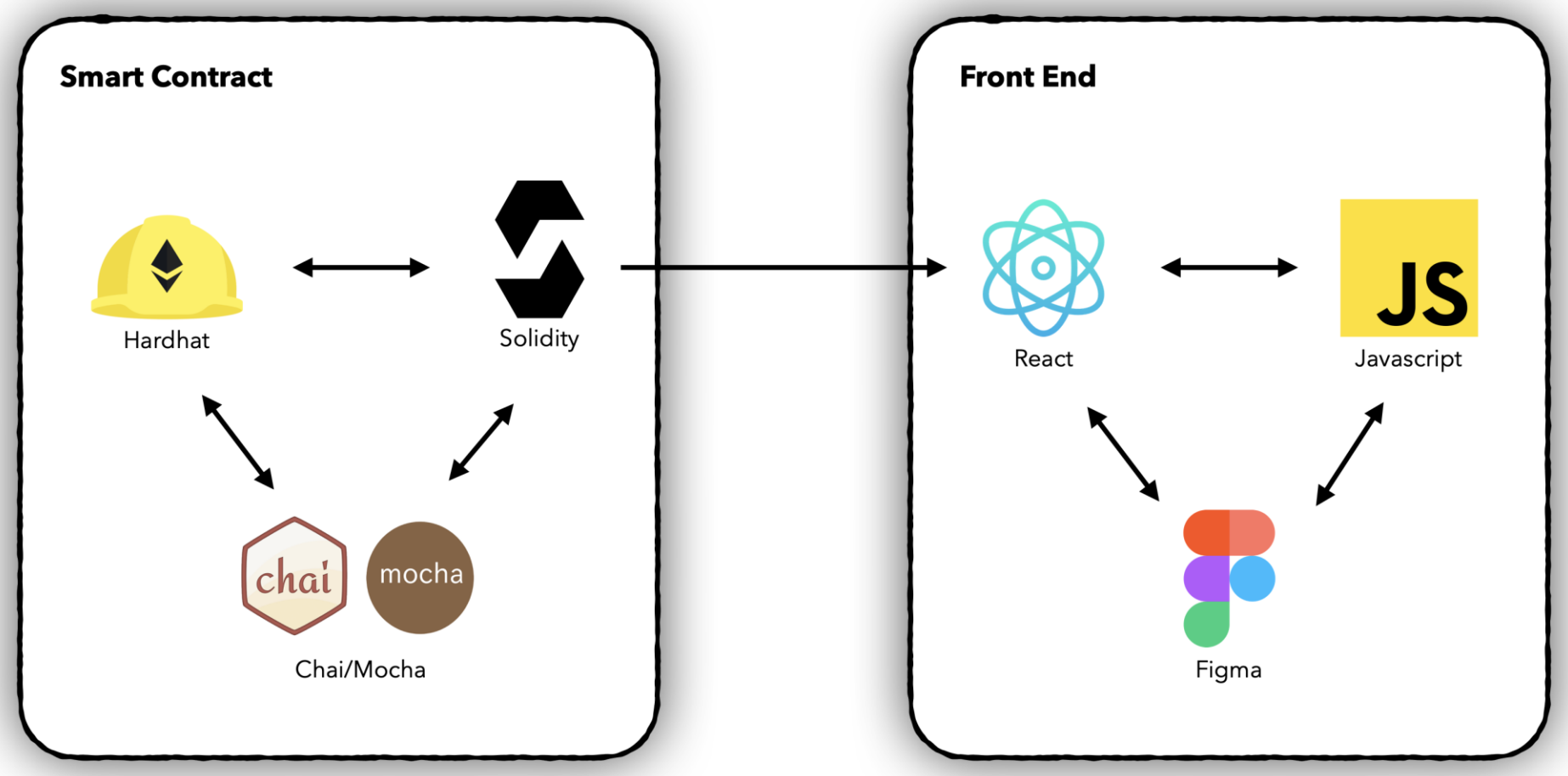
```
function setMetadataAndmappingNFTWithMetadata(
    uint256 _tokenId,
    uint256 _proposalId,
    address _borrower,
    uint256 _amount,
    uint256 _dueDate,
    uint256 _contractTimestamp,
    uint256 _interestRate,
    uint256 _paybackAmountMinusFee
)
    public
{
    // add new mapping
    mappedNFT[_tokenId] = Metadata(
        _proposalId,
        _borrower,
        _amount,
        _dueDate,
        _contractTimestamp,
        _interestRate,
        _paybackAmountMinusFee
    );
}
```

Increasing Asset Liquidity through Bonds

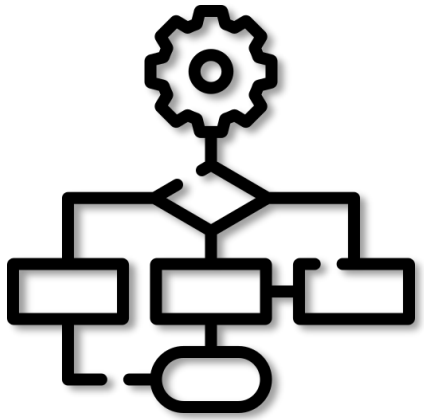


Enhanced Decentralization

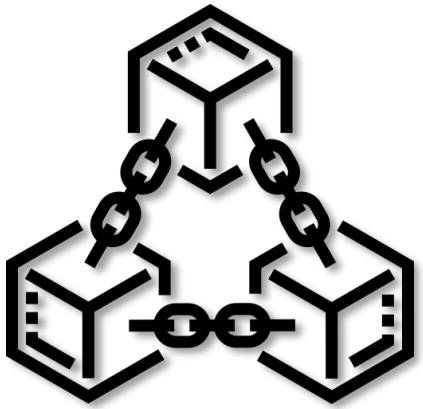
Technologies Used



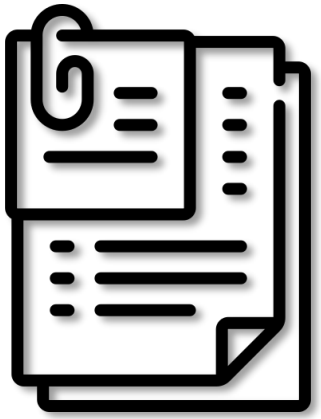
Development Process



Model
Analysis & Design



Smart Contract
Development



Writing
Testing Codes

Development Process

Liquidation Function Check

Front-End Development

Writing Development Specification

Scenario

Lender

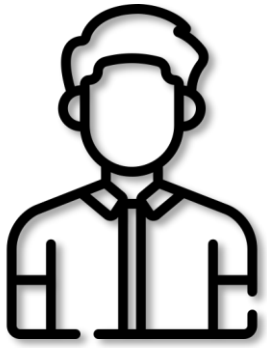
User wishes to **diversify** the form of **asset holdings** and **positions**

Lend Proposal

Propose a loan with the **conditions** you **want** in the service

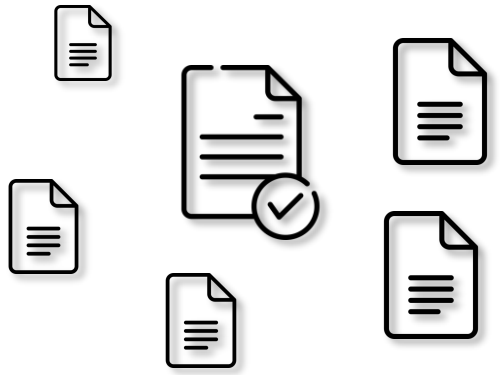
Scenario

Borrower



User who wants to **lend** assets

Lend Proposal List



Select from the loan **proposals** posted on the service

Lend &Borrow

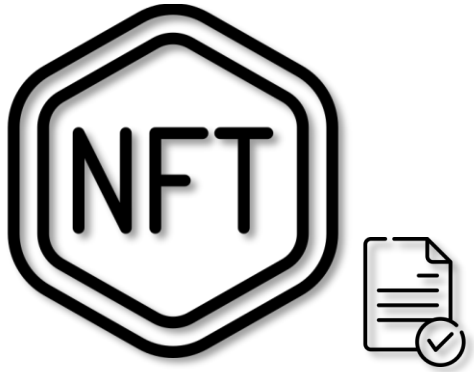
Loan Execution

Scenario

Lend &Borrow

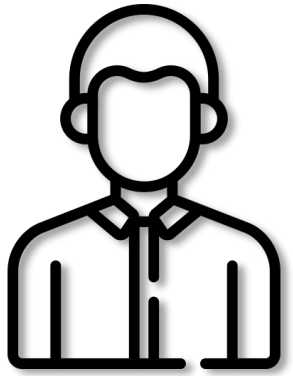
Based on
loan contract details

Minting NFT



Issue **bonds** in the form of **NFT**

Complete



Give to **Lender**