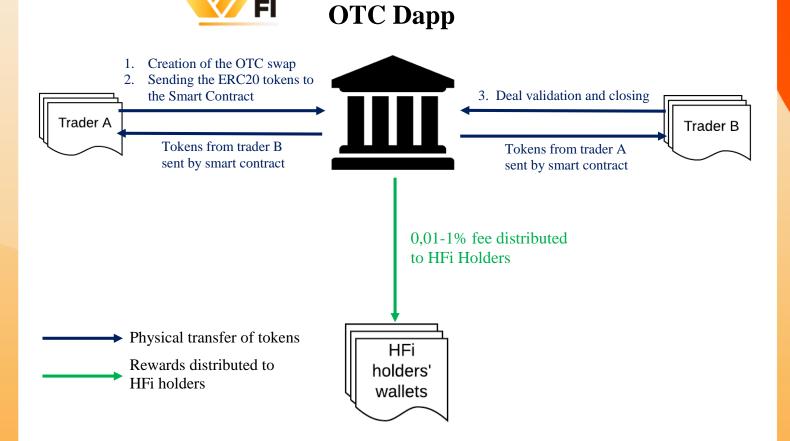


# HFS - OTC Dapp

The Holder.Finance OTC Dapp is a premium feature of the HolderSwap platform that provides extra security, privacy and transparency on a OTC swap of the traders' choice.

**HolderSwap** 



#### What is Holder.Finance OTC?

Over-the-counter (OTC) trading will be the first feature of the HolderSwap POC (Proof Of Concept). We offer a private, personalized service to any trader needing to fill large orders while avoiding higher fees and/or slippage on other exchanges or swaps. The OTC option offers a solution to both selling tokens "tax-free" in the projects with a sell tax and avoiding high slippage when trading in illiquid markets. Whether you are trading huge amounts of cryptocurrencies or just wanting to avoid higher fees, the Holder.Finance OTC desk provides you with execution and settlement services that are decentralized, automated, secured and ultra-competitive.



#### What are the features of Holder. Finance OTC?

#### • Dedicated services for early users:

Includes a simple UI, a quickstep guides document, as well as a service support in the Holder. Finance Telegram channel <a href="https://t.me/Holder\_Finance">https://t.me/Holder\_Finance</a>. From the initial registration all the way through to trade execution, with trade reporting the HFi team looks to give you the best experience in our decentralized Dapp.

• A decentralized Dapp for a worldwide coverage:

The OTC Dapp provides Global Coverage for any country, any timezone. Support will be provided 24/7. The Dapp is built in a smart contract on the Ethereum Network. Therefore, the traders have full transparency in real time on their transactions.

• Full ERC20 assets support:

In addition to OTC wBTC and wETH trading, the Holder.Finance OTC Dapp can support all ERC20 tokens including the stablecoins such as USDC or USDT.

## How it works?

## 1. Signup

You have to register either in the HFi Private Sale whitelisting on our website <a href="https://holder.finance">https://holder.finance</a> or directly in the OTC Dapp. Once your account is validated you can start trading using our OTC Dapp.

#### 2. Trade Setup

Trader 'A' (the seller) enters the OTC Dapp and inserts the trade using the HFi OTC platform. Then he fixes the price according to his offer. The offer is visible on the HFi OTC Dapp. As long as trader 'B' (the buyer) has not accepted the offer, trader 'A' can remove his offer and withdraw his funds anytime by clicking a simple button.

## 3. Trade Completion

Once Trader 'B' accepts the offer and deposits the tokens, the trade is automatically triggered via smart contract and the blockchain transaction is executed. The smart contract releases funds to each counterparty, in a fast, secured and automated way.



## Holder.Finance flow example:

Trader 'A' wants to exchange 1 Wrapped BTC (ERC20) for 15.200 USDT (ERC20). He executes the following command by a simple action in the HFi OTC Dapp:

<u>Code (explained):</u> createDeal(address \_tokenAddressOffer, uint256 \_amountOffered, address \_tokenAddressRequest, uint256 \_amountRequest) payable external

Depositing 1 WBTC in the contract (by transferFrom method, trader 'A' has to approve the Smart Contract to deposit the funds first) through the HFi OTC Dapp.

The trader 'A' is able to cancel the deal by clicking on the "cancel" button on HFi OTC Dapp. It has the following effect on the smart contract:

<u>Code (explained):</u> cancelDeal(uint256 \_dealID) isDealOwner(\_dealID, msg.sender) isDealStatus(\_dealID, DealStatus.ACTIVE) external

#### Or;

Trader 'A' waits until trader 'B' accepts the deal by clicking on the "Accept the deal" button. Once trader 'B' accepts the terms of this deal, he clicks the "Accept this deal" button on the HFi OTC Dapp, then it's calling the following method in the blockchain:

<u>Code (explained):</u> acceptDeal(uint256 \_dealID) isNotDealOwner(\_dealID, msg.sender) isDealStatus(\_dealID, DealStatus.ACTIVE) payable external

By clicking on this "Accept this deal" button, the smart contract executes the deal into the blockchain and sends the tokens, automatically, to the right parties.

## How the OTC deals' fee is calculated?

Each transaction in OTC Dapp is subject to a (small) fee charged to both traders taking part in the swap transaction. However, this service will remain free of charge for all HFI private sale investors as an added early adopter benefit.

| HFi tokens hold in the trader's wallet | Fee rate         |
|--|------------------|
| No HFi tokens                          | 1%               |
| 0.001 – 0.0049 HFi                     | 0.5%             |
| 0.005 – 0.099 HFi                      | 0.1%             |
| 0.1 – 0.299 HFi                        | 0.05%            |
| 0.3 – 0.499 HFi                        | 0.01%            |
| >0.499 HFi                             | NO FEE           |
| HFi Private Sale investors             | TAX FREE FOREVER |

For the whole period of beta testing of the HFi OTC Dapp, the OTC deals are tax free for everyone.