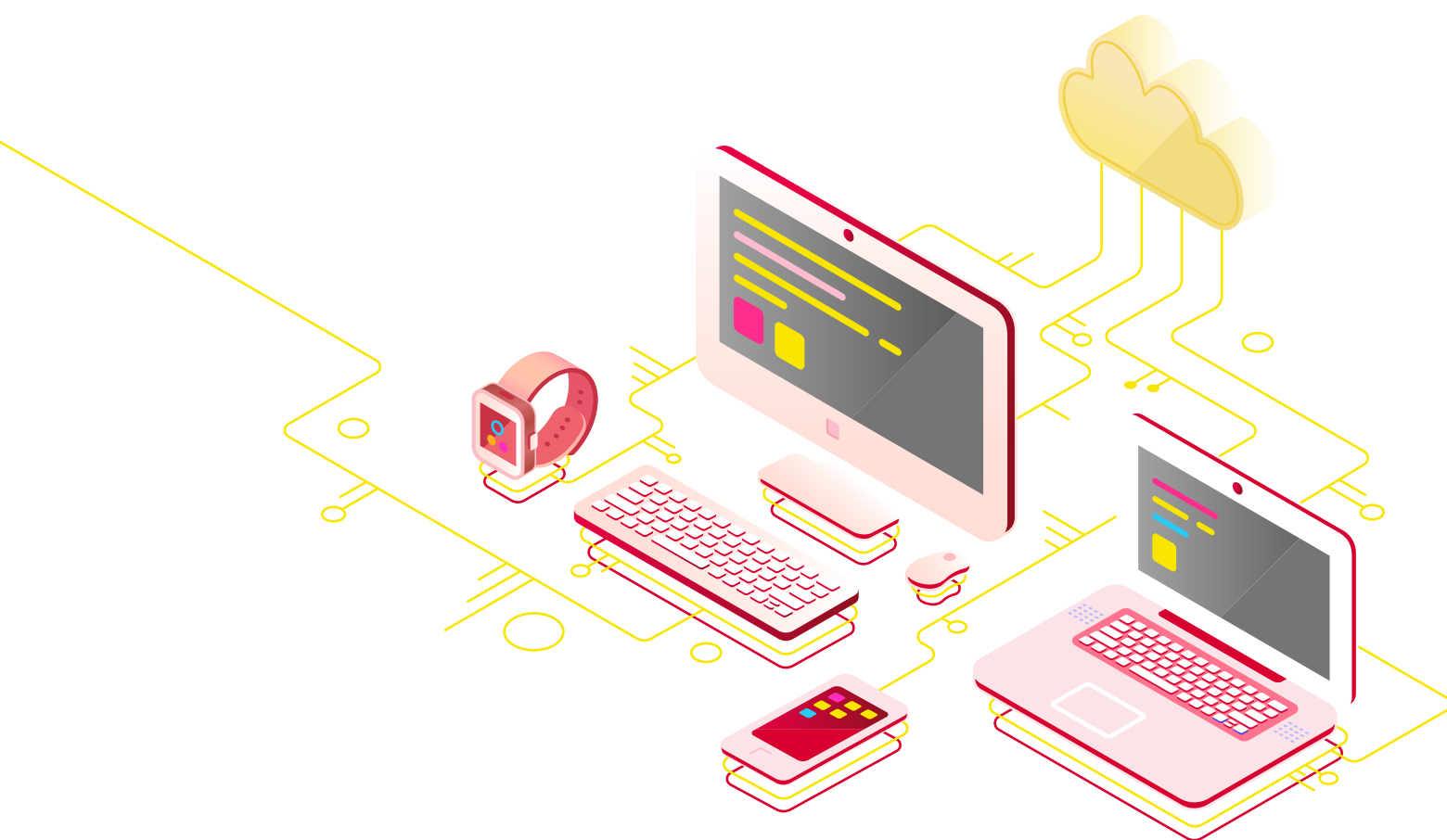


DEFISTOA

DeFiSTOA Whitepaper

Whitepaper v0.7



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Introduction



Defistoa is a project that tries to connect various financial assets in a digital environment. It is a DeFi platform and a virtual asset securities platform that supports mutual trading of cryptocurrencies that have already formed the DeFi market and securities or funds represented by real assets. For this connectivity project, our project is also a financial platform based on an autonomous arbitrage network that provides a program to increase asset growth and investment value through a machine learning model in order to innovatively increase the various interest growth programs provided by the existing traditional finance.

In addition, Defistoa stands for decentralized finance. In the established financial system, we pursue distributed finance in which rights are equalized and opportunities are balanced, rather than decentralized out of regulation. The existing financial market ecosystem was the property of a specific group. In a decentralized financial ecosystem, it must be newly defined and established. The free market economy of a decentralized financial ecosystem is based on the assumption that the future will be built from an artificial and intentional infrastructure to an autonomous and intelligent infrastructure as a financial ecosystem of a society based on high intelligence.

Defistoa is a project formed and ongoing to build a network suitable for the hyper-connected high-intelligent financial infrastructure of the future financial network and to connect the laws and institutional devices of real finance with the protocol of the virtual financial market.

Through Defistoa, anyone can stand at the center of finance, and anyone can enjoy profits in the financial market.

Summary

Defistoa provides a means of motivation for the participation of financial programs as a issuing market to operate various inter-financial product brokerage programs, and becomes a platform for intermediating various financial services as a distribution market.

Defistoa attempts to build a virtuous cycle ecosystem of digital finance by rebuilding the issuance and distribution market models, which are major models of the financial transaction market, into a suitable digital ecosystem.

In establishing such a system, various interest programs and asset growth programs are provided to motivate the market in the process of digitally converting the existing financial issuance and distribution market models to fit the virtual asset market model. We will build a Finance Buffer Process, provide premiums for participants in the ecosystem of these markets, and digitize the efficient capital product brokerage market in the financial product distribution market based on this.

Defistoa aims to build the framework and protocol of the traditional financial market as a mathematically intelligent, autonomous participation framework, rather than intentional marketization in the digital ecosystem. This could be a type of swap service between cryptocurrency and real money, or between cryptocurrency and real assets.

Finance should be traded simply and conveniently, with the right to participate by anyone. In addition, it must have stability and reliability, which are the prerequisites of financial services, and have sustainability. In addition, it is necessary to manage risk and ensure the stability of assets, to ensure anonymity of capital flows, and to create intuitive identification of data flows and a transparent information chain. The regulation of the network to become a safe financial ecosystem in the issuance and distribution markets of finance lies in the equilibrium of market autonomy and participation.

In terms of limitations, leverage should be used as a means of stabilizing various values for finance, and a token economy should be designed that can build an ecosystem with a sustainable virtuous cycle. Defistoa was developed for this purpose and is constantly being upgraded.

The approach to security technology is also easy and convenient. Since it is an inconvenient act to go through the authentication procedure every time, the UI/UX aspect is also considered so that the authentication procedure is simplified and convenient for the authorized user of the whitelist method. Our security is advancing the security access system based on informal, not formal ASCII access. The transaction of assets is designed to increase convenience, but the withdrawal of assets must be the basis for absolute security and strong control. An unauthorized user blocks access and operates a security model that further strengthens the security of assets and management by measuring the pattern and similarity of access behavior and login access.

There are concerns that the decentralization of money is used for illegal funds and is abused as a means of escape. CBDC emerged to offset this, and measures to prevent such money laundering are emerging in the process of development. Decentralization arises in a society where opportunities are uneven, processes are unfair, and unjust.

The social trading platform that Defistoa intends to implement is to start to improve the problems for this cognitive revolution and relational revolution. It is expected that it will be a window to express where Defistoa's business started and what the business group of Defistoa has thoughts.

The reason why the twisted ecosystem of the current economy and capital was formed is that the system cannot control the many needs of people. The more you try to control it, the more you will try to express your desire in the dark in search of other detours. Defistoa tries to provide a channel for those who want economic desire. It tries to build business inflation through a capital redistribution model of by-products of value obtained in the process.

01

Necessity

The problems of current financial services are clear, but there is no improvement. Rather, it has entered the stage of fixation. Defistoa has been thinking a lot about the decentralized financial services that will come in the future. Based on this, we are trying to prepare for the upcoming market.

Currently, the virtual asset market is not very different from risky gambling venues. It appeared to criticize and improve the limitations of the centralized economic model, but rather, the moral hazard reached a more serious level than the central institution. It is disturbing market participants by distorting absurd and irrational claims. A market has been formed that should be understood only as technical absences in which fundamental analysis is omitted. The market's psychological fandom became the background for the market formation. It resembles a tulip bubble where you can't know when it will fade.

However, the technological value of virtual assets is clearly present. It was amazing that the real market value has been transferred to the digital market and the properties of assets are implemented using blockchain technology.

The main reason the virtual asset market is maintained is that the historical properties of money and virtual assets are similar. Tulips, for example, cannot keep the originals, but Bitcoin can keep the originals digitally forever. Just as gold has immutability because it is not oxidized, Bitcoin's mainnet has implemented immutability through blockchain. It also has the value of scarcity through a digital-based trust process according to the difficulty of POW mining.

We should make sure your virtual assets don't follow the same steps as Tulip Bubbles. Like the Bretton Woods Agreement, which unified 1 ounce of gold to a value of \$35 in the past, virtual assets can also be the beginning of decentralized financial services if mutual agreements can be reached through agreements with organizations that can cover the global market.

The topic of virtual assets is definitely Defi. Credit currency has no value in itself, but a market is formed through guarantees and created through the trust process of guarantees. In order to develop into a society that trades credit, the expansion of circulation must be secured. The liquidity expansion of virtual assets is implemented through DeFi. Attempts to link DeFi and credit currency with digital protocols lead to CBCD.

The service Defistoa wants to provide is to increase accessibility. With the advent of the previous Web 2.0, accessibility increased within a short period of time. In proportion to the increase in accessibility, freedom of expression and distortion of information also increased. Through this, the total cost of ownership (TCO) for transparency has decreased, but the TCO for establishing a proof-of-trust process has rather increased.

This reduced the TCO for information acceptance, but increased the TCO for proving information value and strengthening trust. As a result, injustice and unfairness for obtaining necessary information disappeared, but injustice and unfairness for evaluating the reliability of information arose. The consumption of resources was determined by a small number of vested groups, and the system was fixed. The more advanced the social system was, the more the marginalized financial class increased. In order to give them the opportunity to choose the opportunity cost, there is a need to build a financial service platform from the most realistic perspective.

We believe that it is necessary to raise the simple possibility to a level that can be realized by providing the possibility of a variety of services and transactions that meet the purpose as much as possible. Based on this judgment, Defistoa aims to be the only starting point to lead the market based on virtual finance and real finance.

02 Purpose

Defistoa does not believe that all users need to trade digital currency. It is also intended to allow everyone to trade. Defistoa believes that transactions should be made in a more accessible way than the current digital currency trading method. By implementing this, we are trying to achieve the purpose of the transaction desired by the participant.

Finally, Defistoa aims to shorten the gap between vested interests and unequal opportunity costs by providing users with up-to-date financial services that have been leveled up and providing opportunities for capital growth to anyone. It is to provide a way to support and coexist with the financially underprivileged through a platform that can be implemented.

The direction Defistoa is pursuing is defined by the following nine specific goals.

1. Make the most of the network of digital assets.
2. It provides a fundamental network to exchange digital assets for real assets.
3. Increase accessibility and overcome the limitations of participation.
4. To play a role as a middle-man financial network.
5. Make it a virtuous cycle ecosystem through a shared circulation system as much as the opportunities gained.
6. Provide information on participation in trade as much as possible and create a fair trade environment.
7. Provide a social finance environment through the implementation of a shared finance framework.
8. It provides an environment to use and utilize the digital value exchange process easily and conveniently.
9. Establish a future-oriented financial network to provide universal participation and opportunities.

03

Function and Service

1. Common quotation transaction through global automatic exchange rate conversion

Price is a very important financial indicator. Price distortion in the existing cryptocurrency trading process can be the biggest risk factor in the market. We are currently expanding the currency through DeFi, and if we do not provide a clear background on the price composition in this process, there is a high possibility that a greater volatility risk will be reflected by the social system. The price center of the existing trading market was the dollar. We traded through the exchange rate market of each country with the dollar as the base. This is an environment that is sufficiently tolerated because the standard of products is specialized in the existing futures contract trading market like CME and BOE, and the monopoly of the trading environment according to the size of the market occupied due to the economies of scale is a situation of systematic vested rights formed through a historical process. However, if approached from the perspective of globalization of cryptocurrency, this may be persuasive in the currency trading market of a single market, but there are limitations in terms of operating a common market. For that reason, we have built a price-based model around the major trading markets of commodities. This means that the unit of value must be made by a positive integer operation, and the number is determined as the unit trading market based on price, rather than dividing the number by price.

KRW			USD			CNY			JPY		
sell	price	buy	sell	price	buy	sell	price	buy	sell	price	buy
122,236	61.00	-0.65%	122,236	0.053870	-0.66%	122,236	0.358773	+0.66%	122,236	5.621313	+0.66%
123,229	60.90	-0.50%	123,229	0.053871	-0.50%	123,229	0.358135	+0.50%	123,229	5.612098	+0.50%
136,433	60.80	-0.33%	136,433	0.053593	-0.33%	136,433	0.357596	+0.33%	136,433	5.602882	+0.33%
831,321	60.70	-0.17%	831,321	0.053605	-0.17%	831,321	0.357008	+0.17%	831,321	5.593667	+0.17%
-0.17%	60.50	8,360,222	-0.17%	0.053428	8,360,222	-0.17%	0.355832	8,360,222	-0.17%	5.575237	8,360,222
-0.13%	60.40	8,933,449	-0.13%	0.053340	8,933,449	-0.13%	0.355244	8,933,449	-0.13%	5.564021	8,933,449
-0.50%	60.30	8,984,452	-0.50%	0.053252	8,984,852	-0.50%	0.354556	8,984,852	-0.50%	5.556406	8,984,852
-0.66%	60.20	9,017,414	-0.66%	0.053163	9,017,414	-0.66%	0.354068	9,017,414	-0.66%	5.547591	9,017,414

When the market becomes the center of a specific price, the market changes according to the size of the market automatically by the Automatic Linked Price Model. This makes it possible to establish a stable value standard structure according to the size of the market transaction by forming market price movements and notifying that the subject of market price formation changes.

The market with high participation in the transaction asking price determines the size of the market, and the size is an important factor in determining the stable price. Based on the participation price standard of the market, it is the basis of the basic transaction standard rather than the symbolic (meaning of a fandum) transaction of cryptocurrency. It forms a model price, influences the token transaction price.

2. Contracted trading (futures and options) based quote trading system

It is an important factor in the secondary market that must be considered because the market value of cryptocurrency and the risk-rising finance are inherently determined by the innate nature of the inflation model. These factors have been sufficiently verified in the market with various financial models that presented the theoretical background centering on price.

There are various models that have established a theory based on price. There are also theories suggested by the Japanese economist Hasegawa in the early days, and the birth of the Black-Scholes model based on Einstein's Brownian equation of motion laid the basis for most of the existing option pricing models.

Due to defi, inflation financing will eventually be unable to sustain a sustainable rise in the market, so the only means of termination is a sustainable rise in the underlying price. In order to establish a direction for stabilizing the base price and sustaining the multiplier effect of the market value, the traditional financial value calculation modeling is important, which affects the quoted price model as well.

$$\begin{aligned}c &= SN(d_1) - Xe^{-rT}N(d_2) \\p &= Xe^{-rT}N(-d_2) - SN(-d_1),\end{aligned}$$

$$\begin{aligned}d_1 &= \frac{\ln(S/X) + (r + \sigma^2/2)T}{\sigma\sqrt{T}} \\d_2 &= \frac{\ln(S/X) + (r - \sigma^2/2)T}{\sigma\sqrt{T}}\end{aligned}$$

- Call option equation $c = SN(d_1) - Xe^{-rT}N(d_2)$
- Put option equation $p = Xe^{-rT}N(-d_2) - SN(-d_1)$
- Delta : volatility in the value of an option due to changes in the price of the underlying asset
- Theta : how option price changes as time passes
- Gamma : The volatility of delta due to fluctuations in the price of the underlying asset
- Vega : Volatility in option value due to changes in underlying asset
- Rho: Volatility of option value due to fluctuations in interest rates

It can be used as an important criterion for interpreting the fundamental value of the market through average arithmetic according to the BASIS gap between the base price and the future price and the passage of time.

Since we are unifying cryptocurrency (virtual currency) and cryptographic assets (virtual asset), it is difficult to interpret this. Money is a model of the credit system and assets are a model of rights (securities). Money is the purpose of transactions and assets are the purpose of exchange.

Transaction and exchange can be interpreted in a similar sense in a broad sense, but if you look closely, transaction is buying and selling the exchange value of trust through a social system, and the exchange of assets, like the value of money, is a specific entity that formed a price (There is a difference in buying and selling (including virtual digital codes)).

Therefore, assumptions about assets are based on the entity, even if there is a price change for the value at the time of transaction. However, since money is a kind of trustworthy token that can be exchanged within the trust process based on the usefulness of the entity to be exchanged, the means for exchange can be said to be a monetary property.

Money assumes liquidation transactions, and assets should be viewed from the perspective of assuming rights transactions.

Our platform verifies the market value we want to commit. This is because we are not a currency transaction or exchange rate-based arbitrage transaction, but a model for exchanging the exchange value of an asset, and the basis of the value is operated with assumptions defined according to the process and model required by finance.

Termination transactions, arbitrage transactions, short selling, etc. are not a fundamental model of existing finance, but a means to control the risks of the social system. We believe that the controlling means we have in virtual asset trading is the exchange. It is because of the belief that it can suggest how to balance open control and market into a democratic operating model through mathematical modeling and proposals from various open markets.

3. High frequency trading exchange buy system

Currently, the world has a high frequency network system. There are already many high frequency trading platforms. However, there is a limit to the fact that the existing models suitable for the high frequency view of the financial market of the cryptocurrency market have not been sufficiently presented.

The high frequency we speak of refers to the concurrency strategy in the physical network model of how well distributed traffic is distributed and exchanged as much as the responsiveness of communication.

With the recent advent of the RDMA method, structures are being created to unify physical information between different legions, and PoP (intermediate network) exchange technologies are improving so that all systems can be linked through 1Hop on a cloud-based basis.

However, their switching network operation technology should still be based on a traditional network switching system. However, due to the limitations in which the market is formed through semi-passive construction, technical capabilities based on experience are also important.

Defistoa's technical team has long experience with these issues, is designed to demonstrate and operate them, and has already been proven.

(Certification agencies intend to provide verification data through famous overseas network certification agencies. There seems to be no certification agency so far. It seems necessary to present a self-assessment criteria table)

4. Swap function between virtual assets

As a kind of DeFi feature, we define it as Oracle swap. It would be appropriate to understand it as Atomic Swap based on our own smart contract. However, because swap is not through P2P, it is defined as Oracle swap. A hash time lock exists. This is to go through some procedures during the TXID generation procedure. This is mainly applied in the contract creation model of the ERC series, but it is extended to work in other mainnet networks. Although not yet specified, we have the intention of extending this model to a decentralized model by means of an internal process.

In the step of creating a contract, a specific step is included in a separate hash model. You don't go through that step until you've gone through all of the code in the process. However, in order to achieve this completely and safely, it must be premised that the exchange of contracts by mutual consent must be made.

In addition, we believe that these asset-to-asset swaps involve some kind of inter-different token exchange. Therefore, it has a centralized mainnet model to build separate contracts. This mainnet model utilizes the delegated reputation proof model called Finl Chain, and reuses some codes of the Finl Chain's mainnet model to use it as an asset swap model specialized for DeFi exchanges and establishes it as an Oracle swap model.

However, rather than developing around a decentralized financial model, we are developing by proposing a separate MT (Message Type) that we exchange like Swift, and developing it to achieve the purpose of an easy and convenient exchange with the existing traditional financial ecosystem.

Header(s)	Header(s)				Trailer
	T A G	Field a	T A G	Field b	

The java interface implemented through swift otd (object type definition) will provide a portable binary and source suitable for Oracle swap. However, this is an exchange process between types to develop into an international financial and securities model, and I think it will be a separate and additional type proposal.

5. Autonomous wallet creation and independent transmission function

consensus network as a Delegated Reputation Object and established a natural language-based Mnemonic model to create an irreversible property, which is an important model for the formation of an important identification-based network of the Defistora project.

Also, we prefer application-based rather than web for transactions. Of course, it accepts the various advantages of the web as it is, but it is judged that it is a more realistic defense against DR (request acceptance) for security problems only when native language is used for important transaction processing and interfaces. I feel the need to provide an application-based operating mechanism through more than 10 years of research and demonstration of the ARM firmware, boot loader, kernel and driver technology in the embedded field, and interfaces between frameworks and various architectures. In this process, the question of how much to control human desires was also considered. Building an independent wallet system takes into account the decentralization factor. Personally, I think decentralization has similar properties to social freedom. You seek freedom, but you cannot hurt others. This comprehensively contains the restrictions on mutually prescribed behavior within the legal and social system.

Therefore, “decentralization” is also the reason why institutional control is recognized as one of the measures taken into account that it will not work through normal mechanisms. I don’t like cyberpunk. We are individuals that are formed in relationships and seek reasons for existence in society.

Therefore, the perspective of composing an independent wallet system may be implicitly tolerated to create an illegal process, but it was intended to contain the minimum information to sufficiently present traceability. This is to be used as an important record and information at the time of creation and in the process of moving the wallet information. However, for this purpose, special procedures and processes were considered.

This particular procedure should imply locality about the timing of the wallet's creation, and means that time information is very important. In addition, the system created through this process should be highly legible code, and personally, it was intended to be expressed only by numbers.

While there may be ways to expand the range of random numbers by using non-reversible properties of concurrency, I believe that such a process is a major component of the wallet's security perspective, but the model we intend to operate does not have asymmetric keys because it is intended to be interpreted through a particular trading base.

This is to provide a highly readable exchange method in the course of the transaction and to increase the availability of the target's flow traceability by increasing the level of identification. In addition, since virtual currencies use the trust process of transactions through the proven mainnet, it is not considered to be a good utility from a TCO perspective, suggesting that the appropriate address scheme model for distributed financing is presented from a Trading Broker perspective.

6. PC-based Transaction-Only Program (HTS) Available

Through a specialized program on transaction processing, an independent program was opened to create a more sophisticated mechanism for processing transactions. It will be more useful than terminal trading on the web. This is because it is a way to approach the high availability problem of networks that finance has, and it considers evolution as a tool to enhance expertise in this field.

7. Digital trust of virtual assets Interlinked securities transactions

This feature is a similar concept to the recent Defi craze. We build a programming interface model to build trust models suitable for various coin ecosystems and expand into the digital derivative financial market.

The individual's procedure is a simple transfer of Bitcoin or Ethereum to fix the volatility assets, thereby completing the trust act. This behavior is expected to contribute to the expansion of the asset storage and asset transaction to a secondary financial derivative model through the determination of specific criteria. These decisions are not from consignment or custody, but from the point of view of banking. In expanding our business, we set the direction to the service we want to consign, so we define and explain the function.

However, since such a bailment is for the purpose of trading, it is not to preserve the original value, but to use the value, so the exchange value for the price difference occurring in the transaction process may increase or decrease.



8. OTC (Over-The-Counter) trading

If there is a model to audit information transparency and various risks, the quality of the OTC market can be improved. All markets try to overcome the limitations of the capital attraction channel, but it is necessary to present a new stepping-stone model for the market area that has been potentially fixed under the governance structure of long-established capital and politicians.

Obviously, there are limitations in every field. We are not claiming to be the best now. I am trying to say that now is the beginning. It was created for the purpose of overcoming the limitation of capital movement and evolving into a new global financial market through a strategy to increase the accessibility of the existing market.

It is no different from the existing OTC market. However, the function of the OTC market that we think requires more detailed information exchange and broker function than that of simply suggesting prices between sellers and buyers, so it is to create a highly efficient market by presenting a suitable model.

9. Smart contract-based virtual fund service

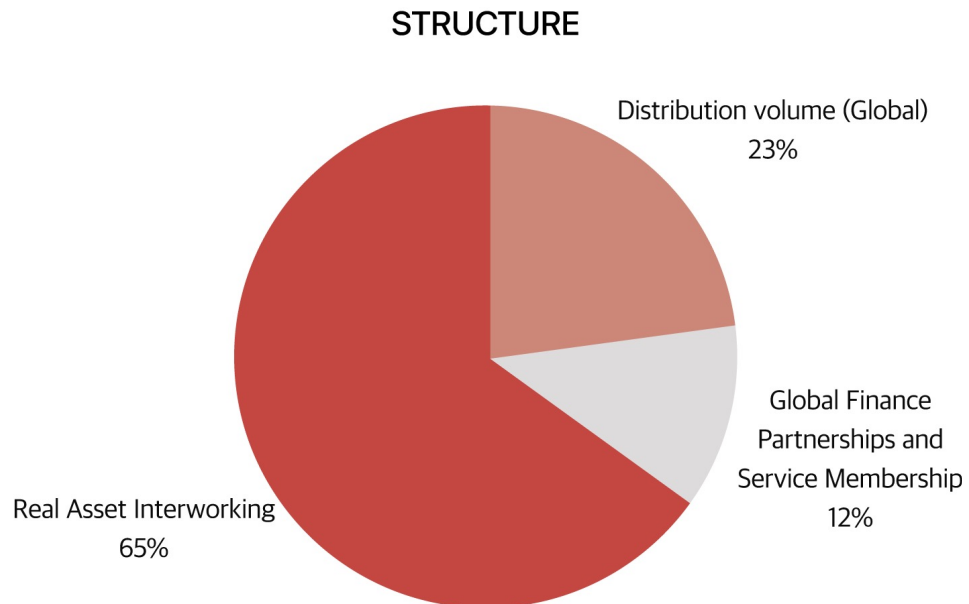
There are various fund programs in the world. However, it is difficult for us to easily access good fund programs. Participation is restricted due to limited information. In addition, it is difficult to find the important capital avenues necessary to access the business. Since these channels are localized, it is difficult to expand internationally free capital. The complexity of the market is high, but the connectivity of global capital markets is not as proportional to the securitization market as in the derivatives market. However, as long as there is already an international transaction environment through GDR, it must be done through AML and KYC suitable for the purpose of investment unless it is intentionally raised or distorted enough.

In our service process, these problems were built on the basis of our own smart contract, and based on this, we tried to create a trust process in the OTC and crowdfunding network environment.

If the current service level is Level 1, it is a level 2 service model, and several major service models are established, and we intend to disclose related information and open the business.

04

Token structure and utilization



- Real asset linkage (SWAP) and virtual asset management: Value assets such as bonds/funds/leads and futures/spots are related to swap shares based on index-type funds, baskets, and CMA settings, and are operated in conjunction with STA coin assets.
- Global Financial Partnership and Membership Share: A kind of deposit and partnership for inter-coin transactions linked to the DeFi Exchange, and shares for exchange between coins.
- Circulation volume (global distribution): Initial market establishment for trading coins in the market through partial lock policy and liquidity volume for circulation trading

05

R&BD Group

Main Site

[STOA](#)

Main R&D

[Hackers Holdings](#)

Business Membership

[Kobea Group](#)

[IM Exchange](#)

[Live Holdings](#)

06 Founder

[Roy Kim](#)

07



08

Legal Notice

This white paper was written for the purpose of providing overall content, roadmap and specific information about STA coins and projects. This white paper is not intended to induce investments or contracts, or to offer to purchase stocks, shares, securities, debts, loans or the like. In addition, due to frequent changes in related policies, laws and regulations, technology, economics and other factors, the information provided in this white paper may be inaccurate, unreliable or not final, and may be changed several times. This white paper contains information related to future business and financial performance, and developments considered to be forward-looking information. The information can be distinguished by words such as 'prediction', 'expectation', 'prediction', 'intention', 'plan', 'judgment', 'pursuit', 'forecast', 'planning', 'purpose', etc. There is. Therefore, this white paper is provided for reference only, and the policy and technical content will be continuously updated, such as revisions and changes.

We are not responsible for the accuracy and legitimacy of the information provided in this white paper. If you wish to purchase, we clearly inform you that you should not rely solely on the information in this white paper. This white paper encourages buyers to analyze and research information on their own before investing. Therefore, we are not responsible for any damages arising from investments or compensation for damages related thereto. Participating in the issuance of STA Coins does not include any future profit or loss.

Anti-Money Laundering Act (AML)

DefiStoa is equipped with an internal anti-money laundering monitoring system to create a transparent transaction environment. If the source of the funds is unclear or if money laundering is suspected, the transaction itself may be suspended, such as the related account and the purchase or sale of the account. We are operating and responding to threats to the DeFi platform by monitoring real-time customer types, cash transactions, and distributed transactions.

Know Your Customer Policy

We are introducing a risk management data-based system to identify individuals and companies that are being monitored for risk of financial crime and unfair acquisition in advance.

When an unspecified individual joins the STA coin-related site as a member, the member information is carefully grasped through the Customer Verification System (CDD). The customer verification system is based on name and resident number, and in case of high money laundering risk, it goes through a strict process such as confirming the actual owner information such as address and contact information, and in case of high-risk customers, confirming the purpose of financial transactions and the source of transaction funds. If security concerns are involved in crime or terrorism, the customer may immediately stop the registration process.

Combating the Financing of Terrorism (CFT)

You must agree that you will not participate in any procurement, exchange or support activities to raise terrorist funds through STA Coin. Buyer should be aware that STA Coin cannot be sold, exchanged or disposed of for terrorist financing purposes.