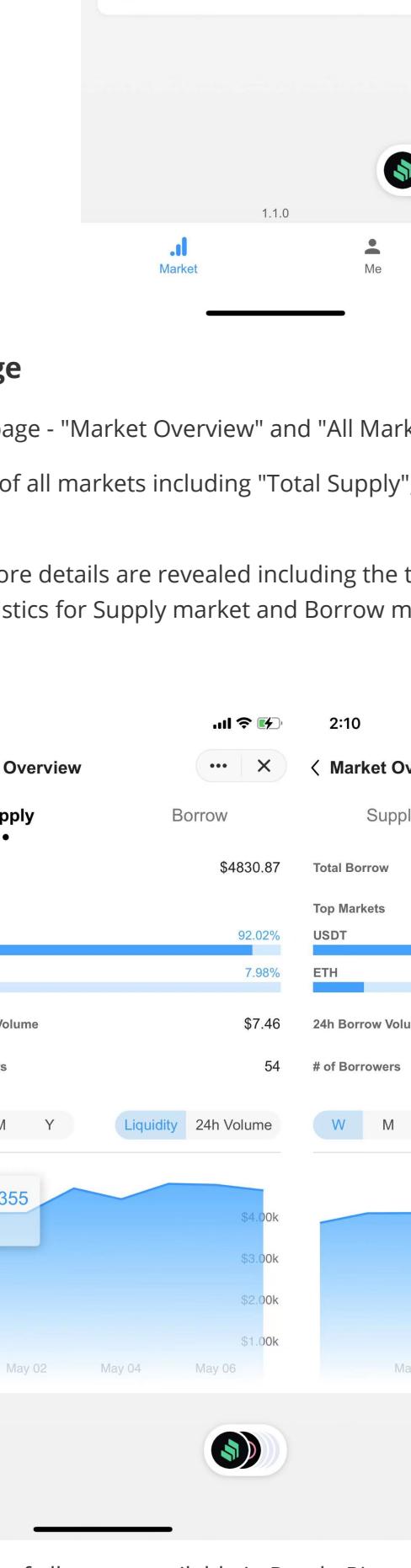


Pando Rings User Interface Guidance

Pando Rings is a dApp on Mixin Network for supplying and borrowing assets. Suppliers (and borrowers) of an asset interact directly with the protocol, earning (and paying) a floating interest rate. To borrow, the user has to supply and pledge an asset first.

It consists of two main pages - "Market" and "Me".

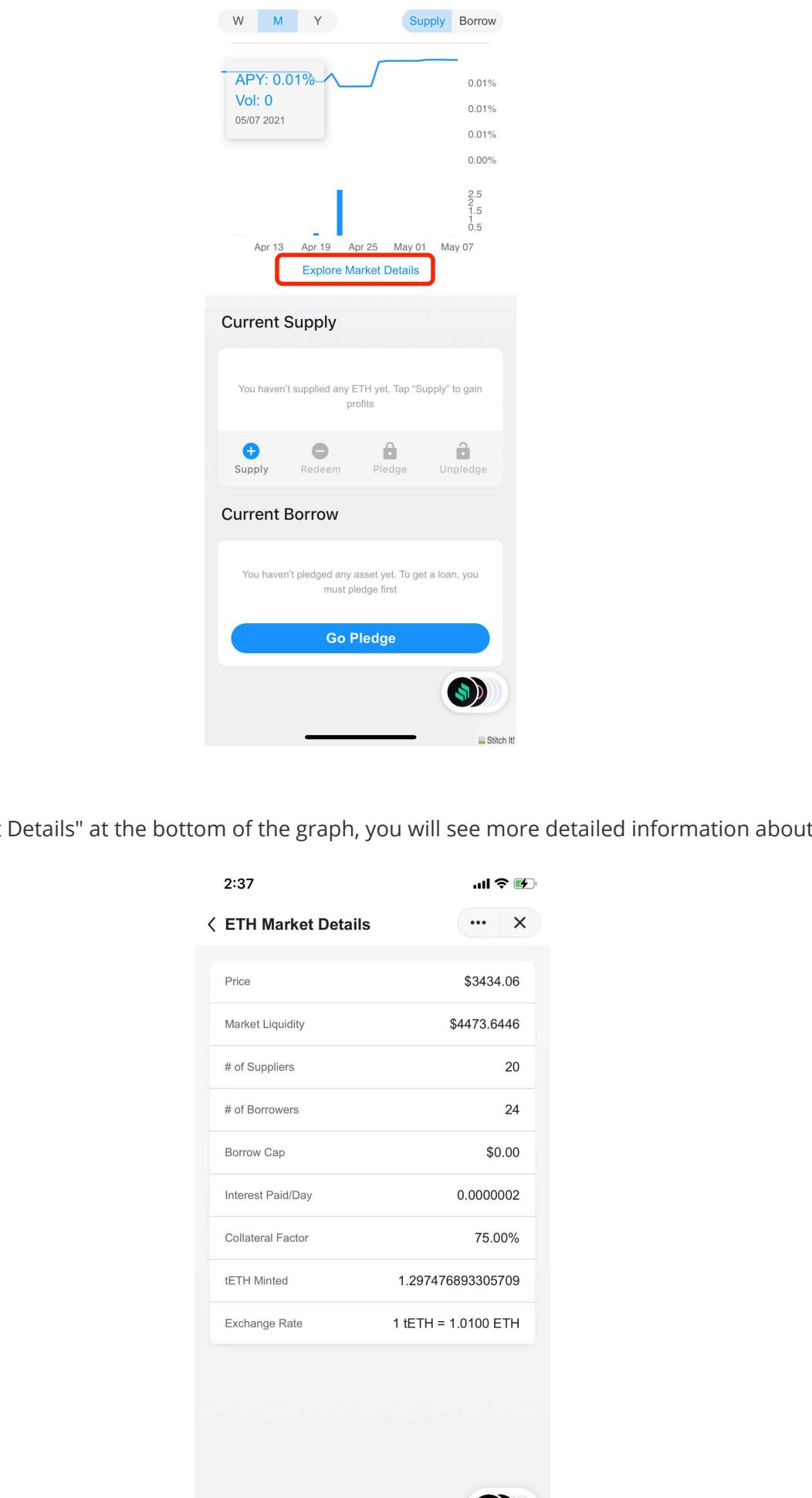


Navigation of the "Market" page

There are two sections on the "Market" page - "Market Overview" and "All Markets".

Market Overview shows key parameters of all markets including "Total Supply", "24h Supply Volume", "Total Borrow" and "24h Borrow Volume".

By clicking the right arrow of the card, more details are revealed including the top 3 markets by market share percentage, number of suppliers/borrowers, and graphs. Statistics for Supply market and Borrow market are shown in separate panes.

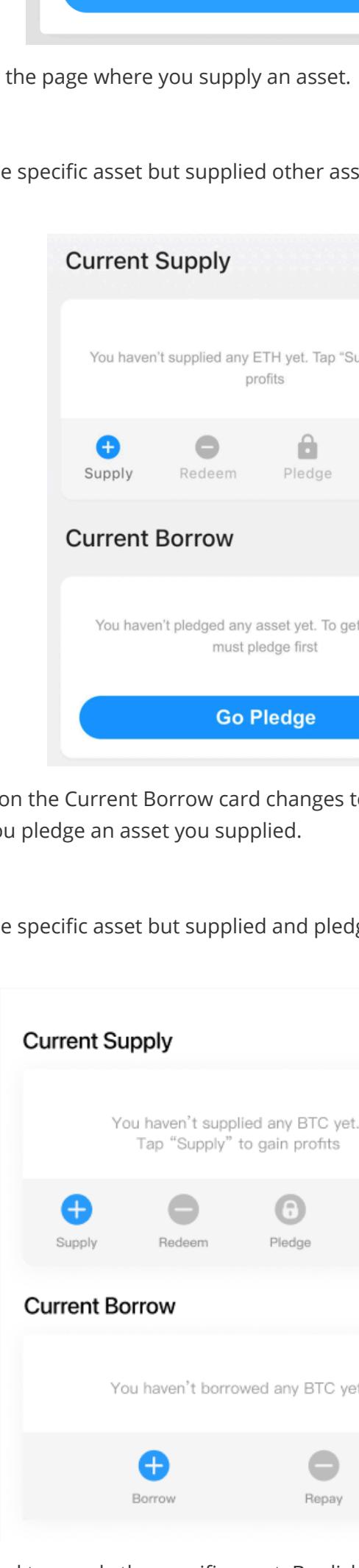


In the All Markets section, there is the list of all assets available in Pando Rings. For each asset, you can see parameters including the liquidity of the asset (i.e. the fund available for users to borrow), Supply APY (i.e. the interest rate the supplier of the asset earn) and Borrow APY (i.e. the interest rate the borrower of the asset is charged at).

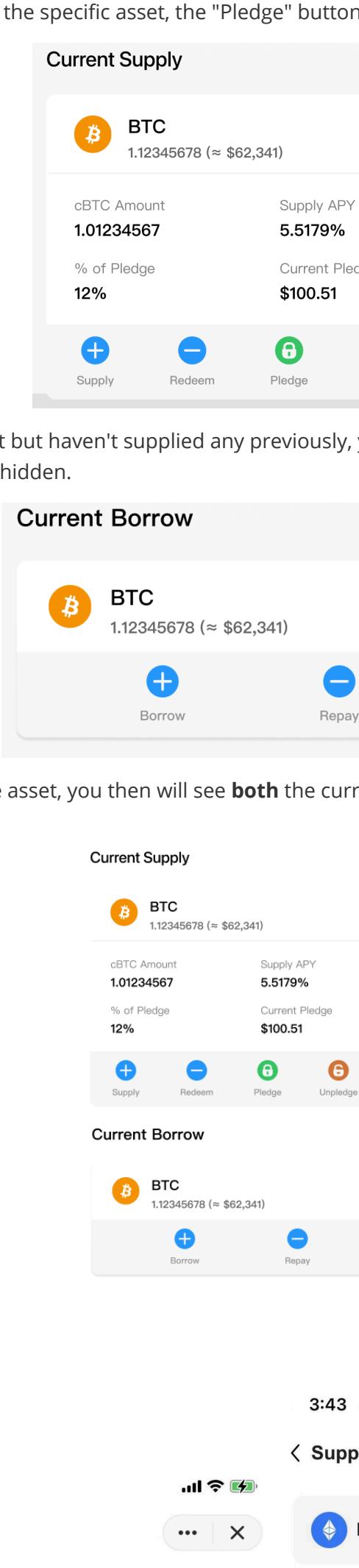
A click on the asset row will take you to the specific asset page.

Navigation of the specific Asset Page

The asset page consists of three sections - key parameter of the asset, the graph showing the trend of 24h supply/ borrow volume, and the Supply/Borrow status of the specific asset. If you haven't supplied or borrowed any of the specific asset, (eg. ETH), you will see a page as below screenshot.

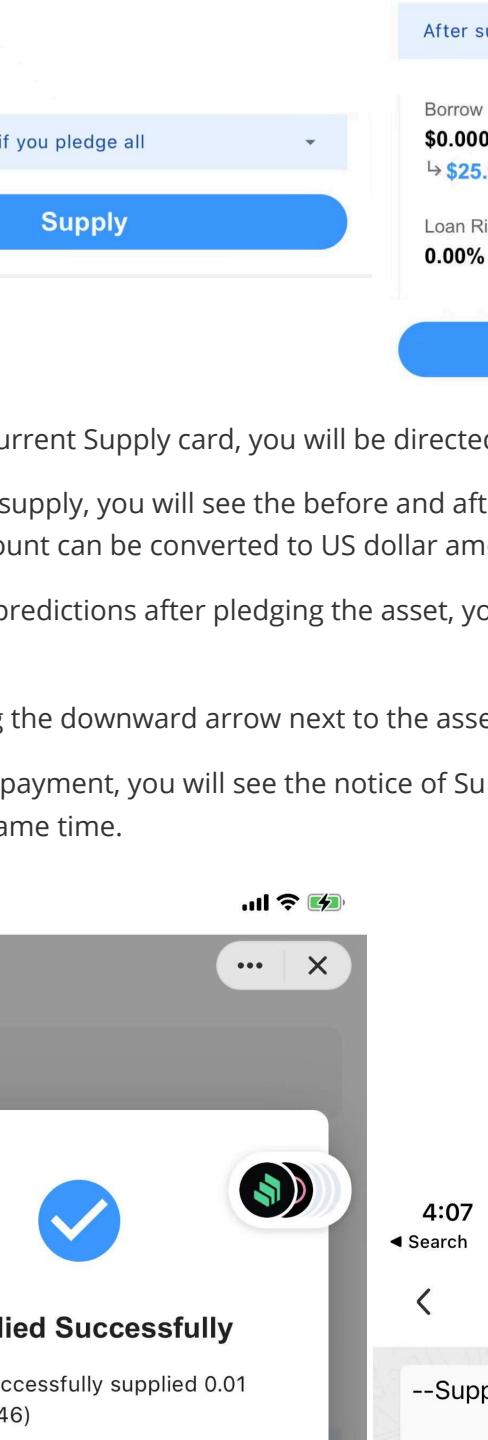


By clicking "Explore Market Details" at the bottom of the graph, you will see more detailed information about the specific market.



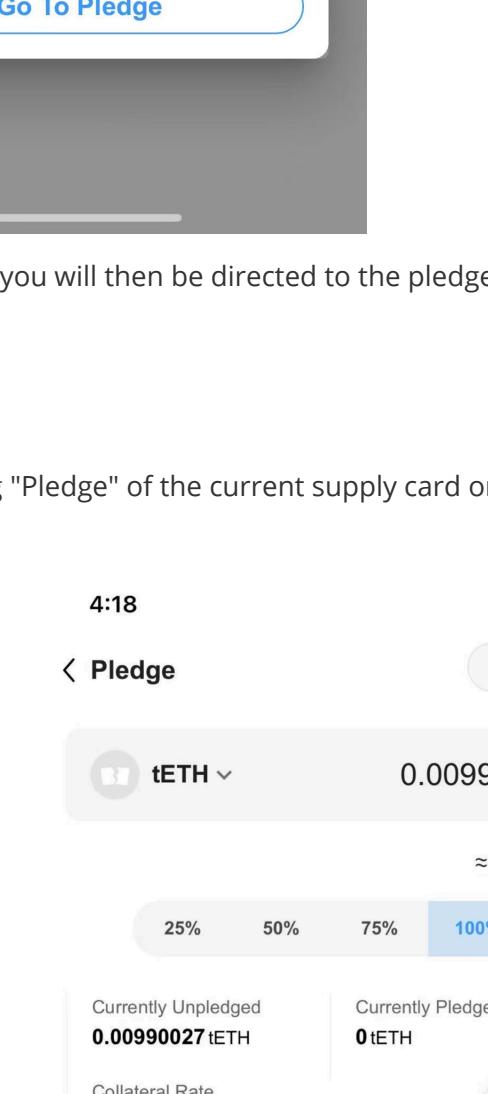
For the Supply/Borrow status, there are six variations of display depending on your status.

1) If you are a total new user and haven't supplied any kinds of asset, you will see the combination as:



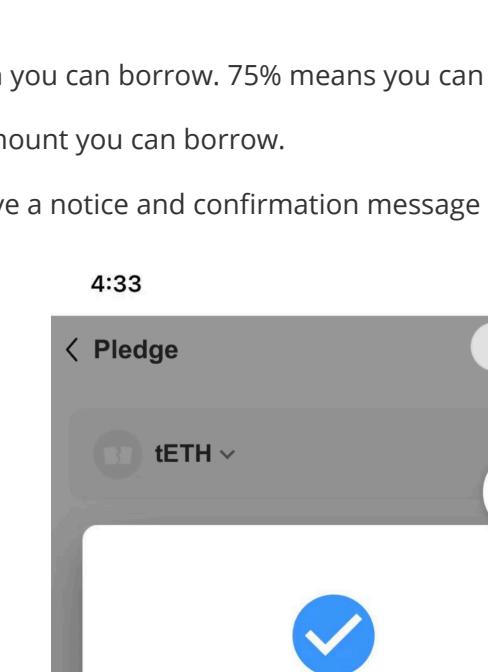
By clicking Supply, you will be directed to the page where you supply an asset.

2) If you haven't supplied or borrowed the specific asset but supplied other assets previously and haven't made any pledge, you will see the combination as:



Note that the hints and the main button on the Current Borrow card changes to remind of "go Pledge". By clicking on "Go Pledge", you will be directed to the page where you pledge an asset you supplied.

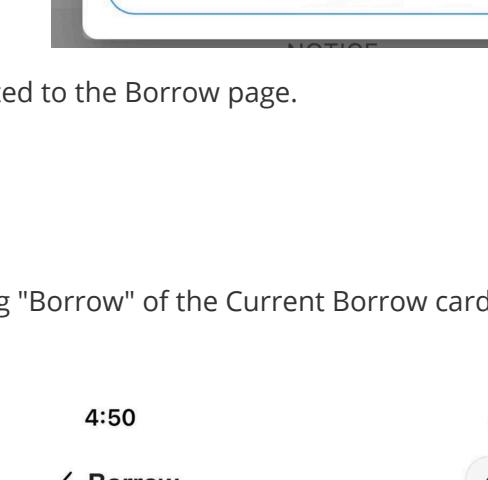
3) If you haven't supplied or borrowed the specific asset but supplied and pledged other assets previously, you will see the combination as:



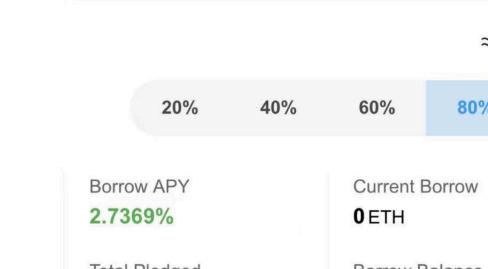
By clicking on "Supply", you will be directed to supply the specific asset. By clicking on "Borrow", you will be directed to the borrow page of the specific asset.

4) If you have supplied the specific asset but haven't borrowed any previously, you will only see the current supply card showing the metrics and operation buttons related to Supply, but you won't see the current borrow card. The reasoning behind is supplying and borrowing the same asset is unlikely to happen so we've designed to automatically hide the current borrow card.

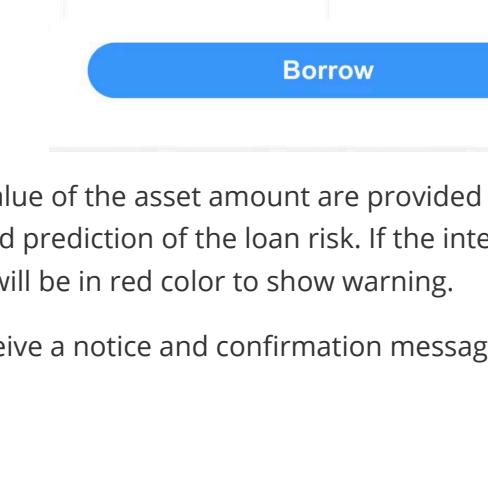
If you have supplied but haven't pledged the specific asset, the "Pledge" button will be deactivated.



5) If you have borrowed the specific asset but haven't supplied any previously, you will only see the current borrow card but you won't see the current supply card as it is hidden.



6) If you did supply and borrow the same asset, you then will see both the current supply card and current borrow card.



Navigation of the Supply page

After entering the amount you intend to supply, you will see the before and after amount of your current supply and the total unpledged amount of the asset. The amount can be converted to US dollar amount by clicking the switch icon.

If you intend to borrow and want to see predictions after pledging the asset, you can unfold the section by clicking the downward arrow.

You can switch to other assets by clicking the downward arrow next to the asset name.

After entering your wallet password and payment, you will see the notice of Supplied Successfully and received confirmation message in the Bot chat window at the same time.



By clicking "Go To Pledge" on the notice, you will then be directed to the pledge page.

Navigation of the Pledge page

You can go to the pledge page by clicking "Pledge" of the current supply card or "Go to Pledge" button of the "Supplied Successfully" notice.

Collateral rate determines the how much you can borrow, 75% means you can borrow up to 75% of the value of the deposit.

Borrow balance means the remaining amount you can borrow.

After successfully pledged, you will receive a notice and confirmation message in the Bot chat window.

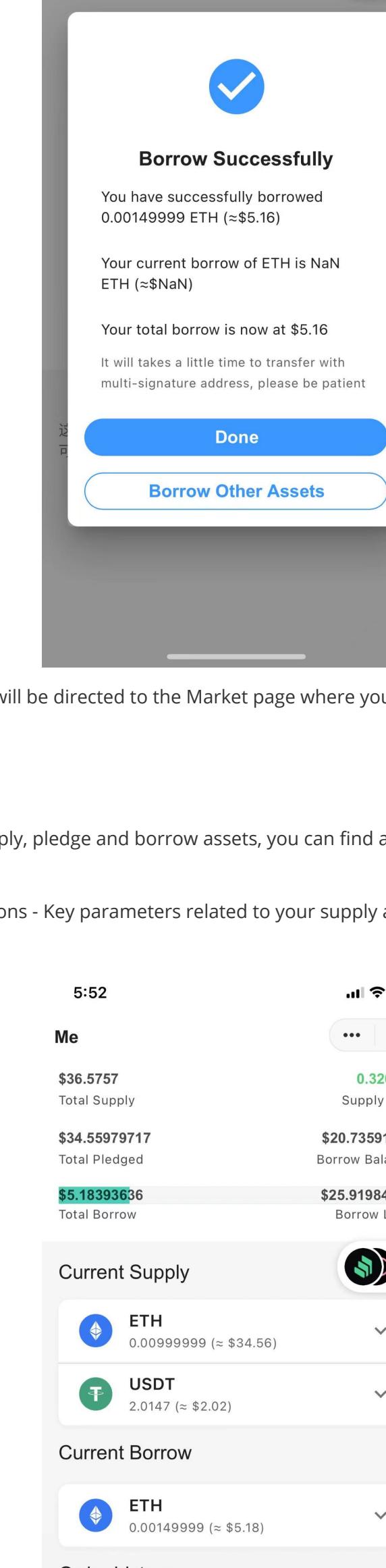
If you click "Get a loan", you will be directed to the Borrow page.

Navigation of the Borrow page

You can go to the borrow page by clicking "Borrow" of the Current Borrow card or "Get a loan" button of the "Pledged Successfully" notice.

Thresholds of 20%, 40%, 60% and 80% value of the asset amount are provided for quick entry. After entering the amount, you will see the change in the borrow balance and prediction of the loan risk if the intended borrow amount/borrow limit is over 80%, the loan risk will be high and the prediction will be in red color to show warning.

After successfully borrowed, you will receive a notice and confirmation message in the Bot chat window.

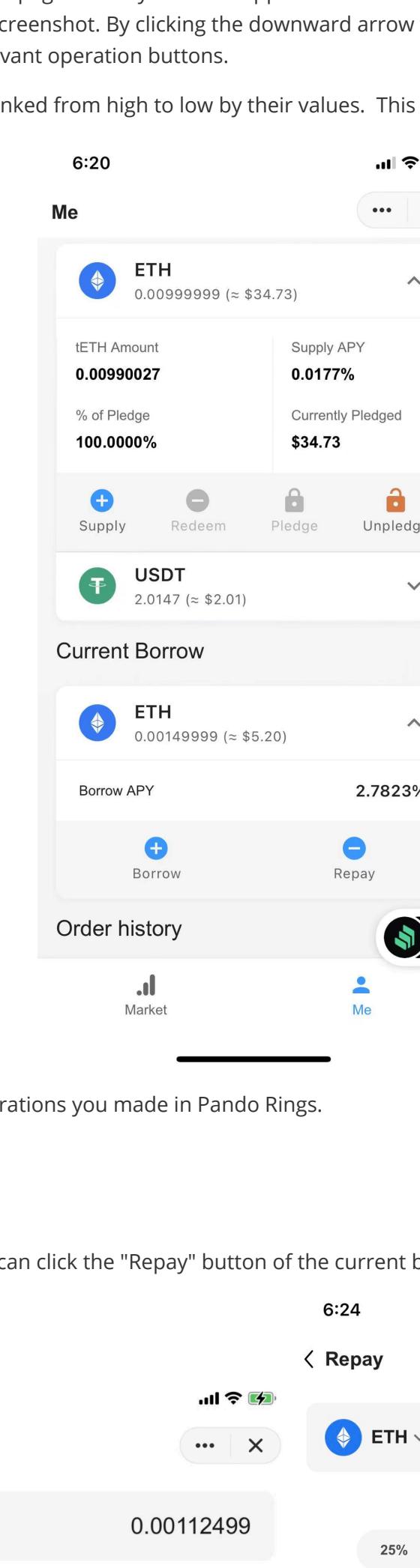


By clicking "Borrow other assets", you will be directed to the Market page where you can choose another asset from the assets list.

Navigation of the "Me" page

Now that you have learned how to supply, pledge and borrow assets, you can find all of your supply and borrow status on the Me page.

The Me page is composed of four sections - Key parameters related to your supply and borrow status, your current supply, your current borrow and order history.



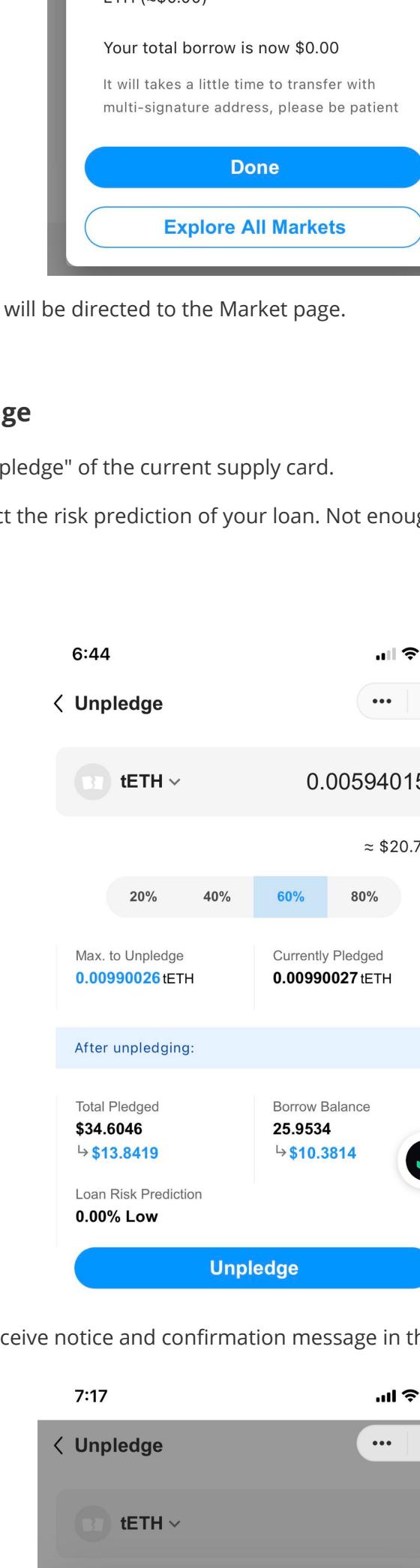
The key parameters include the amount of your total supply, the aggregated supply APY (i.e. the aggregated interest rate you will gain of all the assets you supplied), the total amount you pledged, the borrow balance (i.e. the remaining amount you can borrow) and a progress bar showing your total borrow amount in comparison with your borrow limit.

If the total borrow/borrow limit is less than 60%, the bar is of green color; the percentage between 60% and 80% including 80%, the bar is yellow, and if over 80%, the bar is red as a warning.

You should pay close attention to the bar as it is a direct indicator of the safety of your loan.

For the current supply and current borrow cards, the initial status is similar to the ones on the Market page. The difference is the two cards will never be hidden on the Me page. When you have supplied or borrowed more than one asset, the assets will be stacked in a list as shown in the above screenshot. By clicking the downward arrow to the right of the asset name, you will see key metrics related to the asset and the relevant operation buttons.

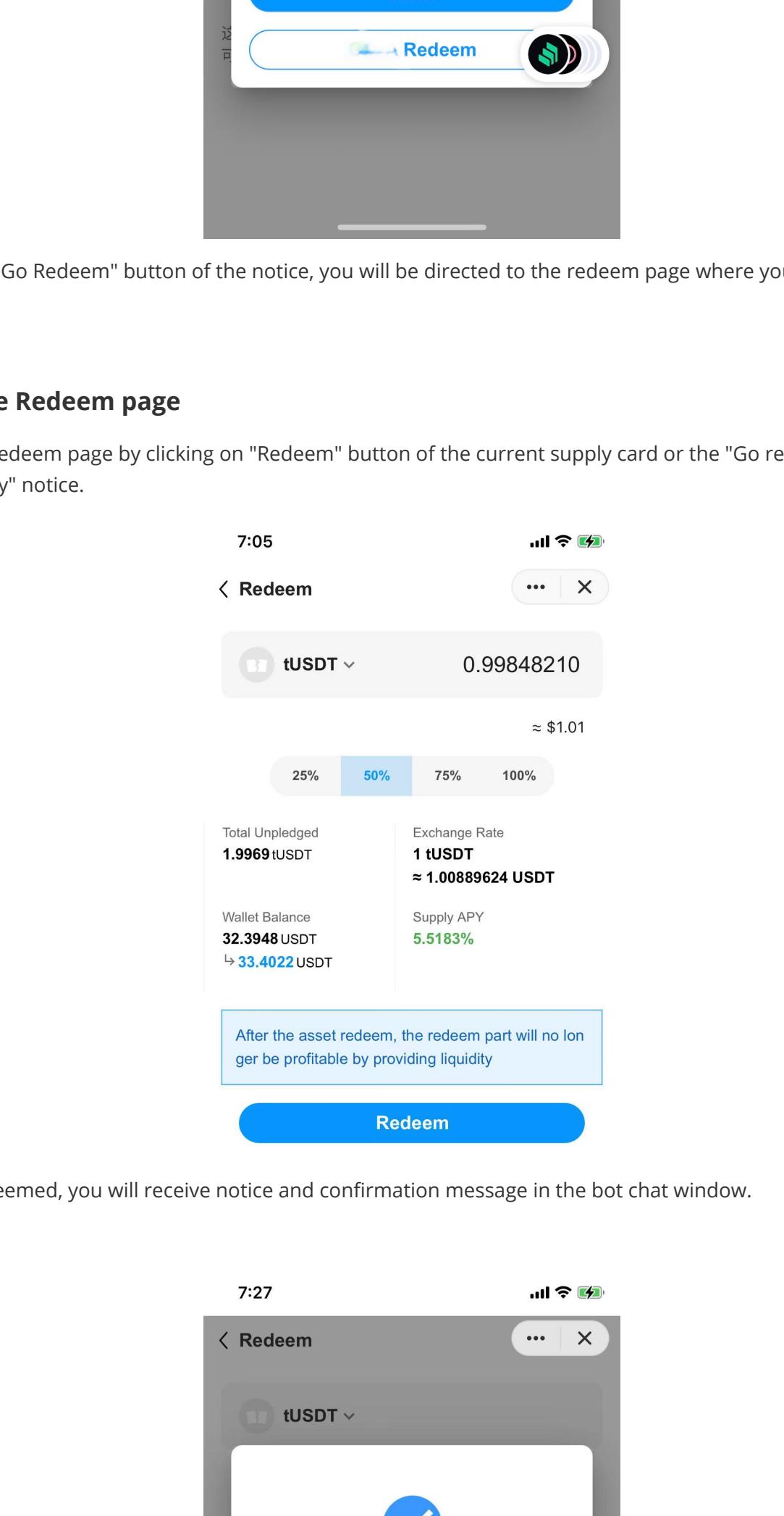
Note that your borrows are internally ranked from high to low by their values. This is designed to ease your repayment planning.



The Order History section shows all operations you made in Pando Rings.

Navigation of the Repay page

When you want to pay back a loan, you can click the "Repay" button of the current borrow card.



You can manually type in the amount you want to repay, or you can use the percentage shortcuts. If you want to pay off the loan, you can just click "100%".

After repayment, you will receive a notice and confirmation message in the bot chat window.



If you click on "Explore all markets", you will be directed to the Market page.

Navigation of the Unpledge page

You can unpledge assets by clicking "Unpledge" of the current supply card.

Be careful when you do it as it may affect the risk prediction of your loan. Not enough collateral will put your loan at risk of liquidation.



When clicking on the "Go Redeem" button of the notice, you will be directed to the redeem page where you can withdraw your deposit.

Navigation of the Redeem page

You can land on the Redeem page by clicking on "Redeem" button of the current supply card or the "Go redeem" button of the "Unpledge successfully" notice.



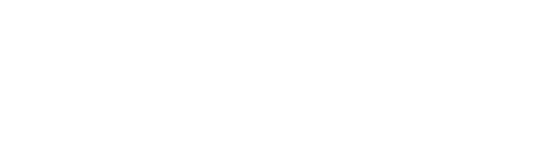
After successfully redeemed, you will receive notice and confirmation message in the bot chat window.



After successfully redeemed, you will receive notice and confirmation message in the bot chat window.



After successfully redeemed, you will receive notice and confirmation message in the bot chat window.



After successfully redeemed, you will receive notice and confirmation message in the bot chat window.



After successfully redeemed, you will receive notice and confirmation message in the bot chat window.



After successfully redeemed, you will receive notice and confirmation message in the bot chat window.



After successfully redeemed, you will receive notice and confirmation message in the bot chat window.



After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

After successfully redeemed, you will receive notice and confirmation message in the bot chat window.

