



Meta Finance 2.0

Web 3.0 Loan Matching Platform Whitepaper



Abstract

Meta Finance 2.0 is a business intermediary service network platform that connects borrowers and lenders of all types, and suggests suitable products to borrowers in reverse.

Currently, in order to get a loan in the loan market, borrowers need to directly visit a loan agency, receive consultation, or find information online and prepare the necessary documents, and it takes a long time to get loan approval.

However, by using the Meta Finance 2.0 platform network, borrowers can choose the products they want while matching the conditions of borrowers and lenders, and receive loans in a minimum amount of time.

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1. Background


since the end of 2018, DeFi services have started to emerge and have grown to hundreds of services worldwide, used in various fields such as lending, staking, decentralized exchanges (DEX), derivatives, wallets, identity verification, prediction markets, and insurance.

Although many companies have introduced various dApps, there were not many applicable fields until now.

DeFi has improved the inefficiency of the financial system and has received a lot of attention from the blockchain industry. With the influx of users who understand blockchain technology, DeFi has experienced rapid growth in a short period of time.

Functionally, traditional finance markets and DeFi are not significantly different. The biggest difference is that traditional finance markets rely on central institutions such as banks, governments, and insurance companies as the trusted party, while DeFi is a peer-to-peer financial transaction that utilizes smart contracts and decentralized asset deposits on the blockchain, without intermediaries or central institutions.

However, this does not mean that central institutions always engage in malicious behavior. What DeFi is aiming for is to create an environment where malicious behavior cannot occur and to prevent such possibilities.



The decentralization of DeFi is important for the stability of the entire system, as the system is operated by nodes around the world rather than a central entity's database, making it safe from hacking or system shutdown threats.

In addition, DeFi has many advantages in terms of personal information protection, and users of DeFi do not need to disclose their personal information compared to the many qualification requirements of the traditional financial industry.

Central institutions have traditionally demanded excessive personal information, but in the DeFi ecosystem, users have the advantage of selectively disclosing the desired level of personal information to the desired counterpart.

2. Meta Finance

Currently, loan institutions spend a significant portion of their budget on third-party fees related to promotion, marketing, and attracting new customers, which ultimately gets passed on to the borrower.

Inaccurate product information forces consumers to go through a difficult process that includes dedicating time, effort, and emotional exhaustion when trying to obtain a loan.

In addition, it is practically impossible for those seeking small loans or new filers (financial customers with thin documentation due to a lack of financial transactions, such as young adults) to receive low-interest loans based on the current credit rating evaluation system used by commercial banks.

The Meta Finance 2.0 project is designed to address these issues.

By using blockchain technology, we connect borrowers and lenders of all types, remove unnecessary intermediary and marketing costs present in the retail financial services industry, and provide complete transparency throughout the entire transaction process.

The diversity of the Meta Finance 2.0 network, community participation, and user engagement on the Meta Finance 2.0 platform will lead the paradigm shift of expanding the efficient credit loan market that produces an efficient economy.

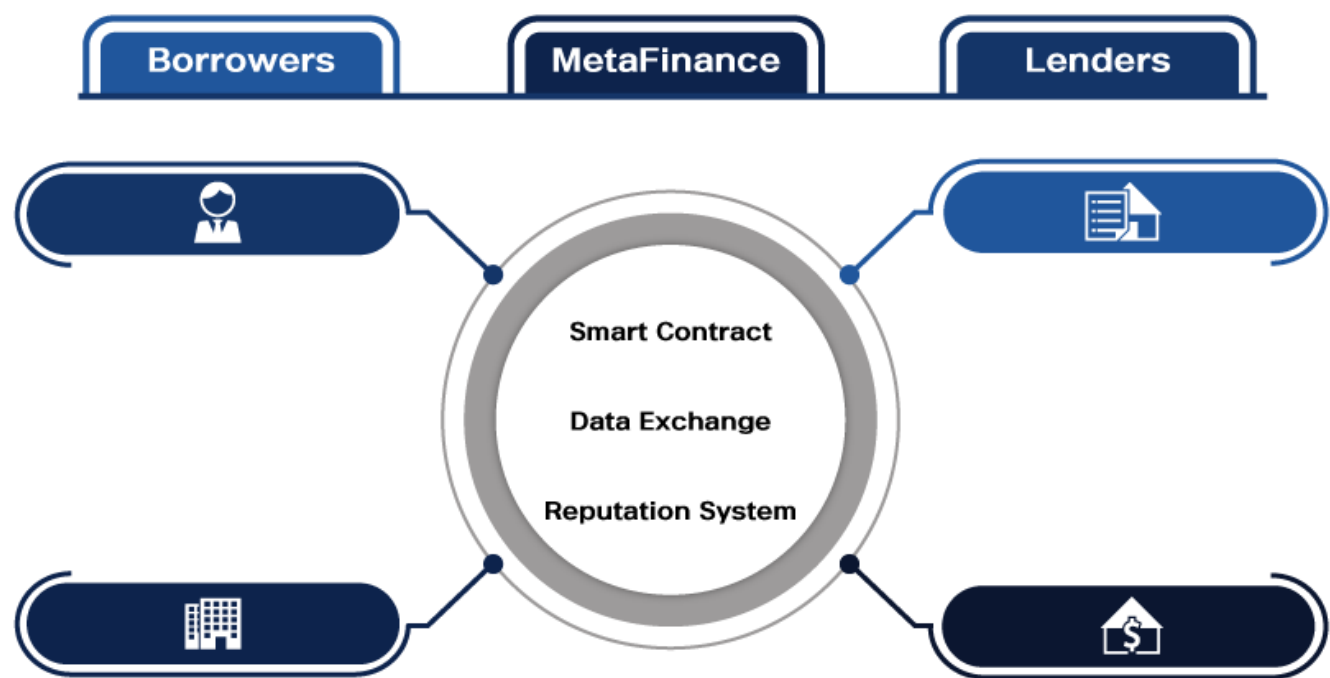
An on-demand platform that utilizes low verification and networking costs can enable a new kind of decentralized marketplace designed to grant authorization to end-users rather than platform owners. It will help construct a future of inclusive finance and credit for all.

2-1. Loan Intermediary Matching

The Meta Finance 2.0 platform is an on-demand loan platform that allows borrowers to receive optimized loan product information with just one click.

To receive loan product information on the Meta Finance 2.0 platform, borrowers first need to submit their personal information, and based on this information, the loan institution will propose suitable loan products to the borrower. The borrower can then select the most suitable product from the proposed loan products and receive the loan.

The Meta Finance 2.0 platform includes smart contracts, data-based loan matching algorithms, and data screening tools, allowing for transparent and secure transactions.



[1] Individual borrowers

Individual borrowers can receive optimized loan product information with just one click on the Meta Finance 2.0 platform by providing simple data to the platform. The platform provides data to partnered lending institutions, which then suggest loan products suitable for the borrower based on the provided data.

Borrowers can click on the desired loan product among the suggested loan products, receive information, and be connected directly to the partnered lending institution to receive the loan.

(Example 1)

A, a 20-something just starting out in society, needed 3 million won urgently and visited various financial institutions, but could not get the loan he wanted.

A started looking for loan intermediaries to find ways to secure funds, and he came across Meta Finance 2.0 platform, which offers cryptocurrencies as rewards. A was able to easily and quickly receive a loan through the Meta Finance 2.0 platform. He also received cryptocurrencies as a reward and converted them into cash on a cryptocurrency exchange to gain additional income.

[2] Corporate loans

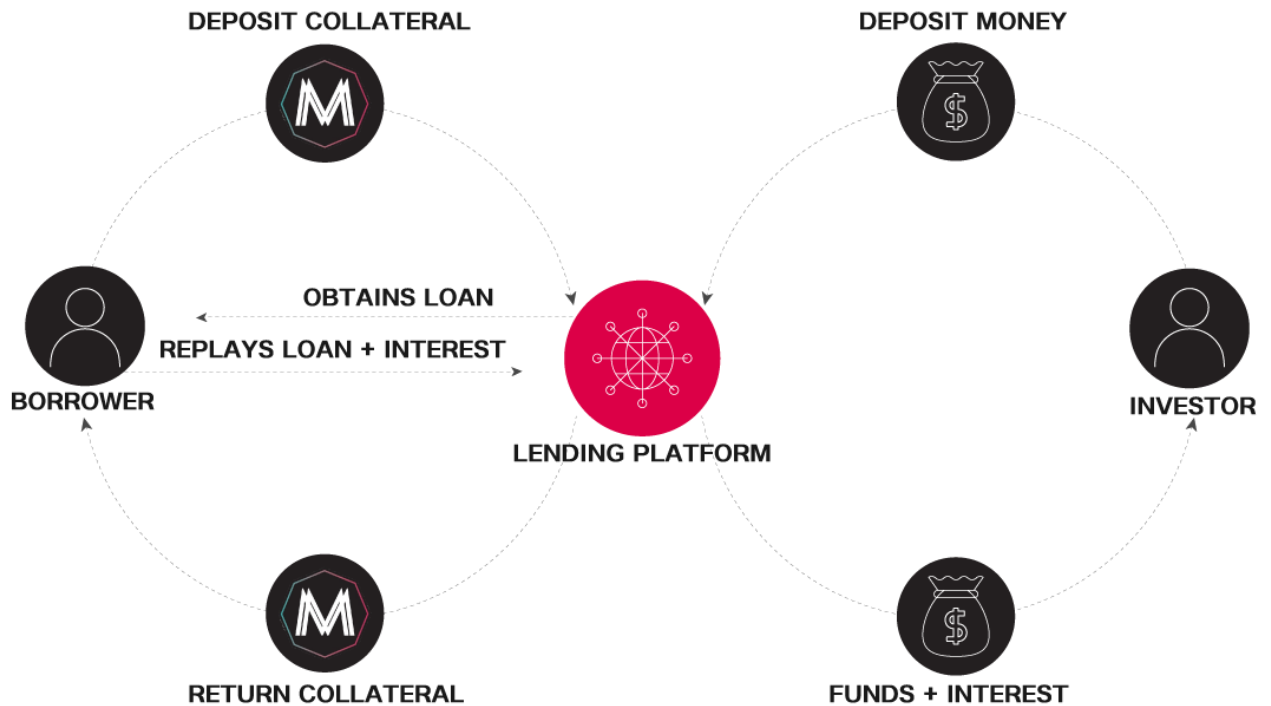
Corporate borrowers can input corporate data on the Meta Finance 2.0 platform, and partnered lending institutions suggest loan products that the company can receive based on the provided data.

Companies can click on the desired loan product among the proposed ones, receive information, and be connected directly to affiliated lending institutions to obtain the loan.

(Example 2)

B, who runs a small business, needed 50 million won urgently. However, all they had on hand was an electronic promissory note that had not yet matured. B went to a bank to try to cash in the promissory note through a discount agreement, but was rejected because the issuer's credit rating was low. B then searched for a discounting company for electronic promissory notes and discovered the Meta Finance 2.0 platform, where they were able to find products from affiliated companies that offered low discount rates and convert the electronic promissory note into cash.

2-2. Staking



Staking is a service that allows users to earn interest by depositing a certain portion of their virtual assets.

Depositors can deposit MF tokens into products offered within the Meta Finance 2.0 ecosystem, participate in the platform's operation and verification, and receive differential interest rates based on the period of time, paid out in MF tokens as compensation.

The staking system is one of the most important elements of a proof-of-stake blockchain, as it increases the cost of attack for malicious actors seeking to attack the network, thus improving the security and stability of the network.

The interest rates for each MF Staking product are as follows:

MF Staking Products

4% for a 3-month deposit

8.5% for a 6-month deposit

19% for a 12-month deposit

* There is no separate fee charged for using Staking, except for a 10% fee on the received interest.

2-3. Meta Finance Protection Fund

In order to ensure smooth interest payments for the Staking system, Meta Finance allocates 40% of the profits generated on the platform to the Meta Finance Protection Fund in the ecosystem, to ensure that Staking interest payments can continue to be made without any problems.

3. MF Token

MF token is an ERC-20 based token issued on blockchain technology and serves as a medium to maintain and activate the Meta Finance 2.0 ecosystem.

Lending institutions affiliated with Meta Finance can deposit MF tokens on the platform to promote their loan products. When the loan is completed through the advertised loan products, the tokens are deducted as intermediary fees from the deposited MF tokens.

Meta Finance provides a reward of 10% of the tokens received as intermediary fees to borrowers who use the platform to obtain loans to activate the platform.

MetaFinance Platform

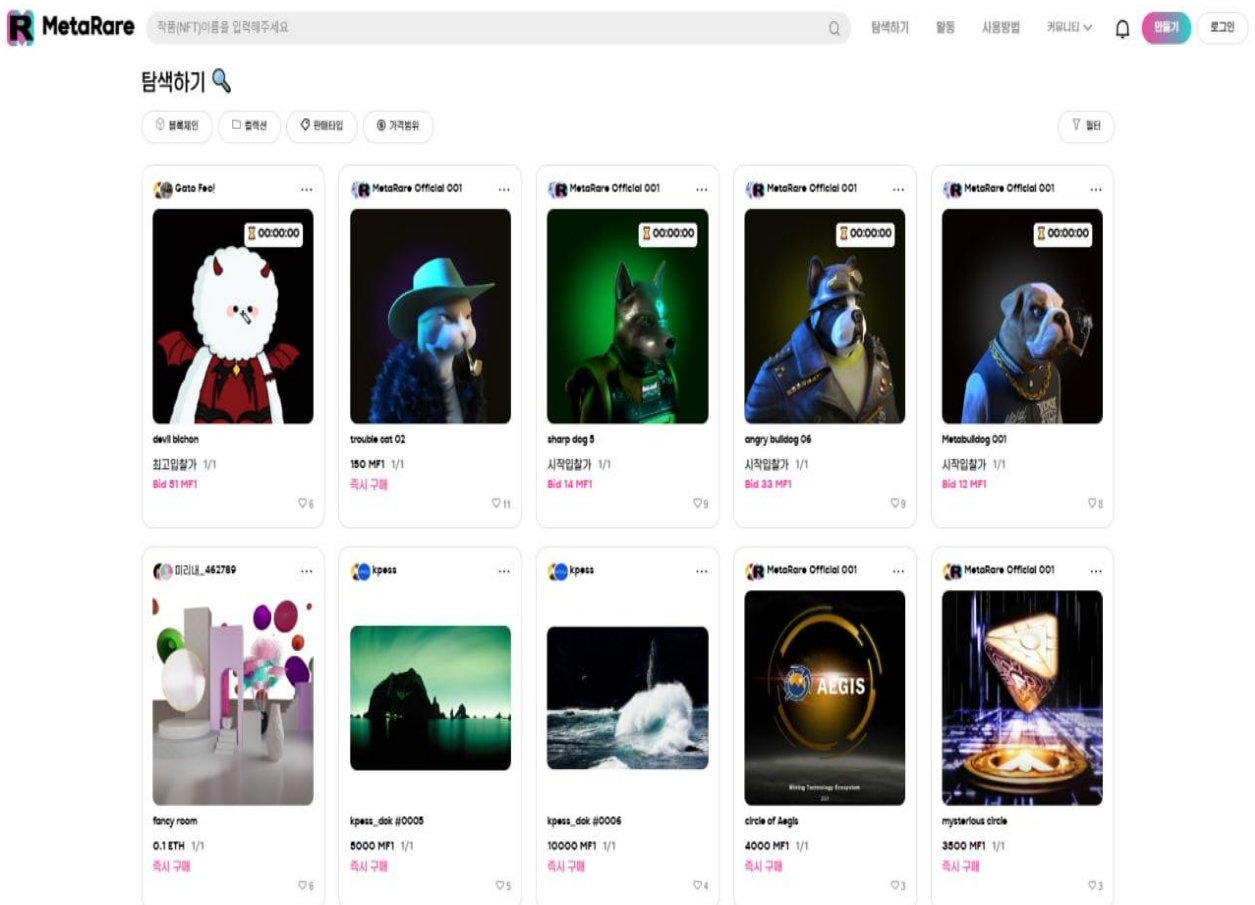


3-1 Where to use MF Token

MF Token can be used to purchase services and products provided by Meta Finance's partner companies, and can also be converted to fiat currency on listed exchanges.

[1] NFT Marketplace

Meta Finance's MF token is currently used as utility token in one of NFT market places MetaRare, and currently we are planning to partner with other NFT platforms to expand our services




[2] MarketPlace

This is the MarketPlace, a partner service platform of Meta Finance. On this platform, you can purchase services and various products of affiliated companies with MF tokens. We plan to partner with more companies in the future to offer even more products for our users.

신상품

새보기



백테코 인테리어 벽장식 유립형 패브릭 포스터(W12)


150% 1.444MF 1(1.593 코인)

4,000,000원

포스터

전체 상품

새보기




크리스마스스핀캘러

50% 525MF 1(525 코인)

4,000,000원

캘러




크리스마스불꽃캘러캘러캘러

50% 1.090MF 1(1.050 코인)

4,000,000원

캘러




불꽃 피규어 차츠 슬라임세트

50% 975MF 1(975 코인)

4,000,000원

차츠, 슬라임



항거캘러캘러 8개

50% 750MF 1(750 코인)

4,000,000원

캘러캘러

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4. Tokenomics

Token Name

Meta Finance

Symbol

MF

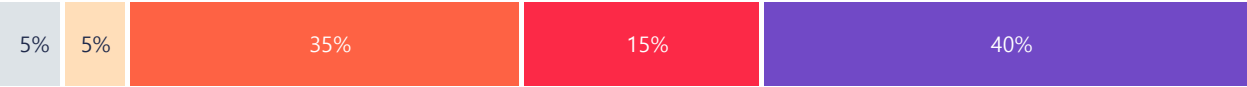
Protocol

ERC-20

Total Supply

1,000,000,000

Category	%	Token
Advisor & Team	5%	50,000,000
Partners	5%	50,000,000
Token Sale	35%	350,000,000
Marketing and Development	15 %	150,000,000
EcoSystem	40%	400,000,000
total	100%	1,000,000,000



Advisor & Team



Partners



Token Sale



Marketing and Development



Ecosystem

4-1. Distribution Plan

- **Advisor & Team 5%**

-This portion is allocated to the initial founders and advisors who played a key role in planning and developing the Meta Finance project. This amount will be locked up until Q3 2023 for the stability of the platform's ecosystem and will be unlocked in quarterly increments of 10% until Q4 2025.

- **Partners 5%**

-This portion is allocated for collaboration with various strategic partners. It is an essential element for the activation and promotion of the Meta Finance platform.

- **Token Sale 35%**

-This includes the amount of tokens circulating in the market, including pre-sales.

- **Marketing and Development 15%**

-15% of the issuance is allocated for global marketing and promotional activities for the Meta Finance platform and strategic development of the platform's services.

- **EcoSystem 40%**

-This is the allocated amount for maintaining and successfully activating the Meta Finance ecosystem system. This amount will not be distributed or sold in the market. It also includes the amount for staking interest and borrower rewards, which are services available within the platform.

5. Team



Kim Young Jung / CEO

Pearson Business Development Manager
Rosetta Stone Inc. Senior Manager
ELT BOOK LTD. General Manager of Sales
Easylinktech Managing Director
CEO / CO-founder



Jang Jae Yoon / CMO

Over 7 years of Business development &
managing marketing activities in various
organizations
Marketing & branding the renewable energy
Technology brand Identity development
CMO & Co founder



Siraj Ahmad Khan / Advisor

Marketing Mind Marketing Manager
Marketing Türkiye Marketing Lead
MARKETING-INTERACTIVE lead marketer

6. ROADMAP

2021

- H1
 - Research on blockchain and finance markets
 - Establishment of Meta Finance Foundation
- H2
 - Planning for NFT platform construction
 - Review of NFT platform technical specifications
 - Listing on Bittrex USDT market

2022

- H1
 - Planning for combining NFT and Defi finance
 - Research and expansion of Defi projects
 - Research on virtual asset market trends and business model
- H2
 - Planning for Meta Finance 2.0
 - Additional listing on DigUSDT market
 - Additional listing on AAX USDT market
 - Release of WhitePaper 2.0
 - Establishment of partnerships
 - Close beta testing of MF 2.0 platform
 - Development of MF 2.0 exclusive wallet started
 - Pilot operation of platform partner services



2023

- H1** - Platform partnership strengthening
 - Launch MF 2.0 dedicated wallet (with staking functionality)
 - MF 2.0 platform official service launch planned
- H2** - Development of platform-linked application begins
 - Planned promotion of MF 2.0 platform

2024

- H1** - Planning and construction of P2P services begin
 - MF 2.0 application trial operation scheduled
- H2** - The official launch of the MF 2.0 application scheduled
 - Strengthening platform partnerships
 - P2P DeFi services initiated

7. Partner

 moneybill



8. DISCLAIMER

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1. The purpose of this whitepaper is to provide a summary of information and an introduction to the Meta Finance 2.0 platform that is currently being prepared by Meta Finance. This whitepaper does not have legal binding force with respect to the Meta Finance 2.0 platform or Meta Finance.

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7. This whitepaper contains information about future plans and is based on the realization of those plans. However, this is not guaranteed, and the contents of this whitepaper do not guarantee the integrity of the services developed in the future.

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9. Meta Finance 2.0 platform development may be discontinued or the service direction and plans may be changed due to risks such as coin value decline, market environment changes, uncertainty, political risks, and competition.

10. As Meta Finance 2.0 platform is developed using emerging technologies, changes in technology during the development process may have a negative impact on the platform. Additionally, decisions regarding the operation policy and ecosystem disruption of Meta Finance 2.0 platform cannot be delegated or transferred to others and must be made at the discretion of Meta Finance.