YAAF
REVOLUT

WHITEPAPER

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About Revolut

1) Overview

The digital economy is booming, and Web 3.0 is coming. YAAF (Yield Aggregator Autonomous Fund), a quantitative wealth management platform under Revolut in the UK, is devoted to creating a world-class traffic portal for the Metaverse and Web 3.0. It now has tens of millions of users in important nations worldwide. In Web 3.0, Metaverse scenarios, and digital asset exchanges, it has developed a quantitative 3.0 system method of "oracle AI big data" that intelligently creates profits, enabling users to take control of their wealth. YAAF is committed to becoming the optimal partner for institutional and individual investors, providing them with secure and comprehensive yield optimization products and risk management. Choose YAAF and join us in empowering the future of DeFi!

2) Introduction of Revolut

Revolut is a revolutionary financial technology company that offers banking services ranging from currency exchange and debit cards to virtual cards and Apple Pay. The London-based business was established in 2013 by Nikolay Storonsky and Vlad Yatsenko, and it is committed to providing its clients with the most innovative and user-friendly financial solutions. Payments, limitless currency exchanges abroad, AI-driven smart investments, safe trading of digital assets, and quick withdrawals are just a few of its features. In 2021, Revolut raised an impressive $800 million in Series e-funding, which will further develop the world's first global financial superapp,

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YAAF-Meta, YAAF-Model, and YAAF-Miner. This investment is a testament to Revolut's infinite potential and invites everyone to join in its growth.

3) Product Advantage

YAAF is a cutting-edge financial ecosystem built on web 3.0 that integrates algorithmic trading robots, big data, and AI technology to offer investors safe, transparent, and affordable financial services and investments. With the YAAF-Miner and YAAF-Model apps, investors can access a variety of yield aggregator strategies, liquidity mining pools, and staking rewards, with a comprehensive risk management system for complete peace of mind. YAAF also has a user-friendly interface and high technical performance, making it ideal for users of all levels. Invest in your autonomous financial future with YAAF today!

4) Application Scenarios
YAAF-Model

YAAF Model is an extensive platform architecture and an AI model for quantitative cryptocurrency transactions. It offers many crucial functions to higher-level programs through API interfaces. A typical example of a program created using this Model is YAAF-Miner. The API will eventually be accessible to partners and academic institutions.

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YAAF-Miner

A DeFi application developed on the YAAF-Model platform is called YAAF Miner. To divide the income produced by the YAAF model and other applications, it employs the technique of staking mining. YAAF-Miner provides users with a safe and reliable service, allowing them to quickly join the DeFi sector and share in the cryptocurrency market's profits. In addition, YAAF-Miner offers a suite of features, including auto-mining, hybrid mining, and automatic real-time reward distributions.
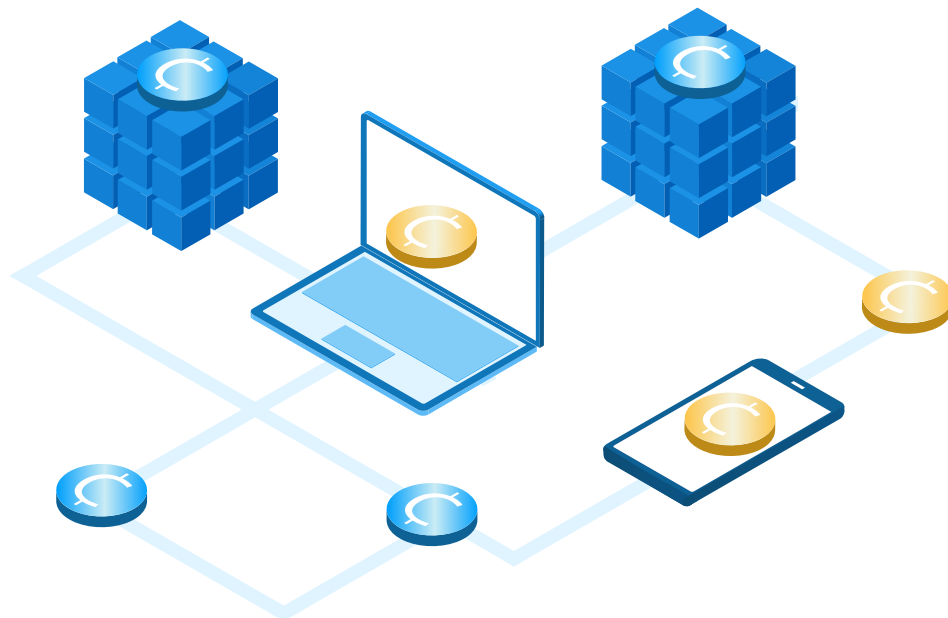
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YAAF-Meta
It provides users with applications for the future Metaverse.

5) Eco Partner

Yield Aggregator Autonomous Fund (YAAF) has received strong support from international first-line capital, such as Sequoia Capital, and many global digital asset field partners. Together with industry chain partners, it provides strong support for the digital industry's economic development, welcomes the digital economy's future, and strives to create a new ecology for the global digital economy.

2. Ecologic Structurer

▶▶ *The YAAF ecosystem is designed to provide users with a secure, transparent, and cost-effective way to access financial services and investments.*

▶▶ *YAAF-Model is a cryptocurrency quantitative trading AI model that provides users with access to algorithmic trading strategies.*

▶▶ *YAAF-Miner is a DEFI application (DAPP) that employs staking mining to distribute YAAF-Model revenue to users.*

▶▶ *YAAF-Token is a token economic paradigm for community governance that allows users to participate in YAAF ecosystem governance.*

▶▶ *YAAF-DAO is a decentralized governance community that allows users to make decisions about the YAAF ecosystem's evolution.*

▶▶ *YAAF-Meta provides users with applications for the future Metaverse.*

▶▶ *These components provide users with a secure, transparent, and cost-effective way to access financial services and investments.*

3. Release Notes

2021
YAAF-Model was developed and deployed.

Q1-2022
The quantitative hedge fund YAAF will be established.

Q2-2022
Web 3.0 infrastructure construction will be carried out.

Q3-2022
The DEFI smart contract model will be developed.

Q4-2022
The Global Digital Asset Fund will be launched

Q1-2023
A new generation of DAPP applications, YAAF-Miner, will be released.

3. Release Notes

Q2-2023
The security performance of digital assets will be improved.

Q3-2023
The token economic Model YAAF-Token will be released.

Q4-2023
Product upgrades will be carried out to shift towards decentralization.

Q1-2024
YAAF-DAO will be established, and governance will gradually shift to the DAO.

Q2-2024
The YAAF-Miner 2.0 version will be launched.

Q3-Q4 2024
The YAAF-Token 2.0 and YAAF-DAO 2.0 version will be launched Respectively

4. YAAF Trading Model

1) Overview

YAAF-Model (Yield Aggregator Autonomous Fund Trading Model) is a revolutionary web 3.0-based quantitative trading model that combines algorithmic trading robots with big data and AI technology. It safeguards investors from losses and generates significant profits by utilizing fundamental strategic principles and big data computations. Continuous optimization of deep learning algorithms and training with more data can limit drawdowns and maximize profitability.
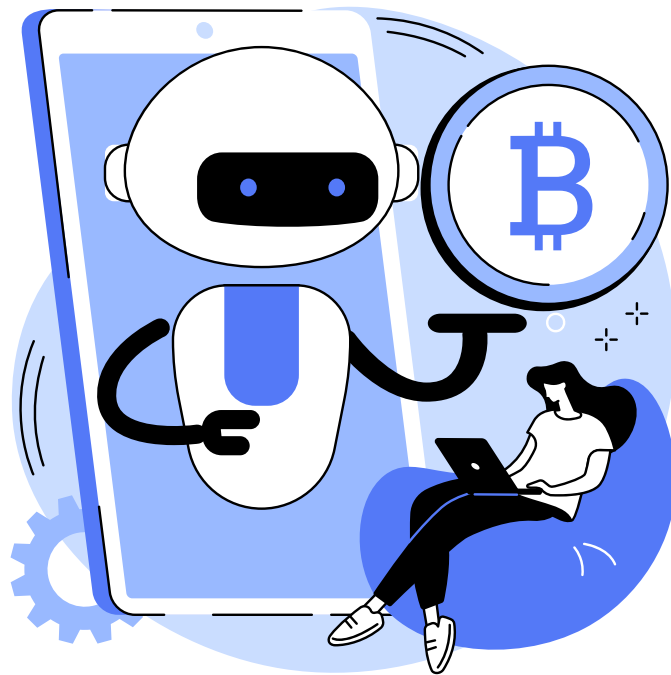
4. YAAF Trading Model

2) Advantages

YAAF-Model is a fantastic tool for digital asset management. It can give customers a secure and trustworthy platform to assist them in accurately assessing market trends and profitable investments. Multiple risk control measures, such as market risk control, capital risk control, and position risk control, are incorporated into YAAF-comprehensive Model's risk management system. The risk management system can adequately monitor the user's trading activity and modify the position size and leverage to protect against market volatility-related losses. In addition, its automated trading algorithms are developed to optimize risk/return profiles, minimizing the chance of loss and maximizing the investment return.

3) Features

YAAF-Model offers investors a genuinely automated and low-risk investment opportunity. It creates an efficient, transparent trading

4. YAAF Trading Model

environment and risk management system. Combining quantitative trading robots with big data and AI can detect and respond to market changes in real-time, enabling it to discover the most profitable opportunities and capitalize on them. Furthermore, it can deploy different strategies tailored to the investor's risk profile and market conditions. This guarantees that the investor's funds are managed most efficiently and that their returns are maximized.

4) Past Performance

Over the previous twenty-four months, YAAF-Model has earned a stable return of 24% to 36%, avoiding significant market volatility and doing far better than anticipated. In addition, it has produced more consistent returns than many traditional manual trading tactics, making it an attractive and dependable investing instrument for managing digital assets.

5) Quantitative Trading

a) Overview

Profitable quantitative trading relies on mathematical models and algorithms applied to financial markets. Utilizing computer models and high-speed data networks to find and execute trading opportunities focused on speed, precision, and trade execution. Quantitative trading strategies apply to all asset classes, including stocks, bonds, commodities, and currencies.

4. YAAF Trading Model

b) Algorithmic trading

Algorithmic trading is an automated approach that executes trades in financial markets using computer programs. Institutional investors and high-frequency traders with access to sophisticated algorithms and trading platforms are common users. The primary benefits of algorithmic trading are speed and precision. Algorithmic trading permits traders to profit from market price fluctuations and execute trades faster than manual trading. In addition, algorithms can lower the likelihood of errors caused by human biases and emotions.

c) High-frequency trading

High-frequency trading (HFT) is a type of algorithmic trading characterized by high speeds, high turnover rates, and high order-to-trade ratios that leverage powerful computers to transact many orders at extremely high speeds. HFT uses proprietary trading strategies by computers to move in and out of positions in seconds or fractions of a second. Because of its speed and advantages, HFT has become increasingly popular in the financial markets, accounting for a significant percentage of all trading volume.

HFT strategies use sophisticated technologies such as co-location services, which allow traders to place their servers close to exchange servers to reduce latency and increasing their trading speed. Additionally, HFT strategies employ sophisticated order types designed to exploit market inefficiencies and price discrepancies. These strategies can execute orders in milliseconds and quickly identify and exploit arbitrage opportunities.

4. YAAF Trading Model

f) Martingale trading strategy

The Martingale trading technique is a common trading method that involves doubling down after a loss. A risk-based technique entails expanding your position size following a failed transaction to recoup the loss. The objective is to finally generate a profit by recouping losses. This method applies to all markets and is often employed on the Forex and futures exchanges.

6) About DEFI

a) DEFI Advantages

DEFI, also known as decentralized finance, is a growing financial movement that uses decentralized systems, smart contracts, and blockchain technology to streamline the process of financial transactions and investments. DEFI enables access to financial services such as loans, savings, investments, trading, insurance, and more in a more transparent, secure, and cost-effective manner than traditional financial services. DEFI has enabled the creation of decentralized digital financial platforms, hence reducing the necessity for third-party interference in financial transactions. This allows users to access financial services without central authority oversight, enhancing the user experience and expanding financial inclusion.

Decentralization is one of the direct contrasts between DEFI and conventional finance. DEFI is based on public blockchains that let anybody access financial services without requiring a bank or government as a central authority. This decentralization also makes it more difficult for financial institutions to influence the market,

4. YAAF Trading Model

facilitating more open and transparent financial operations.

The usage of smart contracts is a further distinction between DEFI and conventional finance. Smart contracts are digital agreements that automatically implement an agreement's terms and conditions without a third party's need to negotiate or enforce it. These contracts are securely kept on a blockchain, rendering them unchangeable and fraud-resistant. Overall, DEFI gives customers greater control over their financial services by granting them access to more transparent and secure financial services and by allowing them to access a broader selection of financial services and investments at a lower cost. This makes it an appealing alternative to standard financial services and investments.

a) DEFI Advantages

Pledge Lending: Pledge lending is a decentralized finance (DeFi) mechanism that allows cryptocurrency holders to borrow funds against collateral they have staked. This mechanism enables borrowers to access liquidity without selling assets while also allowing lenders to generate additional interest revenue on loaned funds. As security against default, lenders obtain a fixed percentage of the borrower's collateral in exchange for the loan.

Liquidity Mining: Liquidity mining is a sort of incentive scheme in which users are rewarded for contributing liquidity to a DeFi project. By providing liquidity to a project, users are effectively facilitating the seamless exchange of tokens. This incentive scheme allows users to earn incentives for maintaining a DeFi project's liquidity. Rewards may consist of DeFi project tokens or charge reductions.

4. YAAF Trading Model

Yield Aggregator: A Yield Aggregator is a form of decentralized finance (DeFi) technology that enables users to receive money from various sources in a single location. This strategy is advantageous for investors who wish to diversify their revenue streams without managing several investments or accounts. Income aggregators may incorporate a range of sources, including decentralized exchanges (DEXs), yield farming platforms, and other DeFi protocols. Users can maximize their profits by optimising their income streams by collecting revenue from several sources.

5. YAAF-Miner

1) Overview

YAAF-Miner (Yield Aggregator Autonomous Farm Miner) is a yield aggregator and liquidity mining platform that allows users to earn rewards from multiple DeFi protocols in one place. YAAF is designed to provide users with a secure and easy way to earn rewards from DeFi protocols. YAAF-Miner seeks to provide users with the best possible yield opportunities, leveraging the Binance Smart Chain to provide access to a variety of different DeFi protocols and yield strategies. Additionally, YAAF-Miner offers a suite of tools that allow users to track their performance, automate their yield farming strategies, and optimize their rewards, enabling them to maximize their yield potential and increase their returns.

5. YAAF-Miner

2) Earning Model

Simply put, the YAAF-Miner is a contract with a BUSD reward pool that provides daily returns. Similar to StableFund, the funds can be used in a third-party application, such as YAAF-Model, to do quantitative trading and generate yield.

YAAF-Miner has four core functions that are enabled by its smart contracts: fund allocation, fund balancing, yield calculation, and user-machine interface.

a) Fund Allocation

The smart contracts employed by YAAF-Miner automatically allocate the collected funds to two pre-established fund pools:

i) Quantitative Fund Pool

The YAAF-Model managed Quantitative Fund Pool has a fund ratio

5. YAAF-Miner

of 80% and is invested using a quantitative trading strategy with daily reinvestment, including but not limited to Quantitative Robot, Futures and Options, Trust Investment, Fixed-income Investment, and Swap Flash Payment. This pool's expected monthly return range is between 12% and 36%.

ii) Yield Aggregation Fund Pool

The Yield Aggregation Fund Pool, which YAAF-Miner manages, leverages the Yield Aggregator for liquid staking mining, such as but not limited to, Pledging Lending, Mortgage Clearing Services, and Liquidity Mining. The monthly yield expectation for this pool is between 8% and 12%.

b) Fund Balancing

The smart contracts enable real-time yield aggregation fund pool monitoring via YAAF-Miner. When the fund ratio surpasses 25% or falls below 15%, the smart contract initiates the process of rebalancing. This stabilizes the execution of the YAAF-quantitative Model's trading strategy by reducing the volatility of the quantitative fund pool and ensuring that the yield aggregation fund pool has sufficient liquidity for users to withdraw their winnings at any moment.

c) Yield Calculation

Smart contracts calculate earnings in real-time based on various variables, such as the investment period, the amount of money, and the funds' loyalty (length of continuous investment). A system for automatically distributing dividends is then implemented to distribute the accumulated profits.

5. YAAF-Miner

d) Interaction

The smart contracts provide a user-friendly interface for users to invest (stake mining), reinvest (re-stake), and withdraw profits (cash out) via a DAPP.

e) Demo Example

▶▶ YAAF-Model manages the Quantitative Fund Pool, which has an expected monthly return of 36%.

▶▶ The Yield Aggregation Fund Pool, maintained by YAAF-Miner, is estimated to yield 12% each month.

▶▶ The weighted rate of return equals 31,2%, computed as 36% x 80% + 12% X 20%.

▶▶ The daily return is 1.04 percent.

▶▶ The daily compounding annual yield (APY) is 1.0104365 = 43.66=4366%, comparable to a daily return of 11.96%.

▶▶ This results in a twelvefold increase in earnings!

▶▶ This is the power of compounding, whereby a tiny initial investment can easily lead to financial independence!

▶▶ This is also why YAAF-Miner can generate such a large daily return!

5. YAAF-Miner

3) Referral Rewards

a) Referral Reward Rules

YAAF-Miner has a referral program that offers four different levels of commission:

1st Level: 10%; 2nd Level: 2%; 3rd Level: 0.5%; 4rd Level: 0.5%

This is the leading program in the Binance Smart Chain ecosystem, targeting promoters and industry leaders who want to earn money through referrals.

b) Referral Reward Example

>> If A suggests B, B suggests C, C suggests D, and D suggests E, then:
A will earn 10% of the amount B invested plus 2% of the amount C invested plus 0.5% of the amount D invested plus 0.5% of the amount E invested.

>> If each investor recommends 3, and each investor can only invest 100BUSD at this time, and if each investor only invests 100BUSD,

>> The possible referral income for A is: 102

>> The possible referral income for B is: 61.5

>> The amount of referral revenue earned by C is: 48

>> The amount of referral income earned by D is: $30

5. YAAF-Miner

Level	Commission Rate	3	5	10
Level 1	10.0 %	0.3	0.5	1
Level 2	2.0%	0.18	0.5	2
Level 3	0.5 %	0.135	0.625	5
Level 4	0.5 %	0.405	3.125	50
All Commission Income		1.02	4.75	58

According to the above form

If A recommends three individuals, each of them recommends three people, and each person invests one million dollars, A's referral revenue will be 1,020 billion.

If A refers five individuals, each of them refers five people, and each person invests one thousand dollars, A's referral revenue will be 4,750 dollars.

If A refers ten individuals, each of whom refers 10 people, and each person invests 1,000BUSD, A's referral revenue will be 58,500BUSD!

Utilize the referral program's successful scale to achieve financial independence even without funding!

5. YAAF-Miner

4) YAAF-Miner FAQ

ⓘ   *Q: What is the price of YAAF?*
A: YAAF does not have a set price. The amount of YAAF per BUSD increases with a higher TVL and decreases with a lower TVL, creating a level playing field so no user can be late. There is no calculator available to work this out. However, YAAF-Miner will have a plan (YAAF-Token) for releasing tokens and airdropping them to all early investors of YAAF-Miner.

ⓘ   *Q: What will my daily percentage be?*
A: Daily percentage is up to 10%; this depends on claiming habits, the time of day you re-stake or deposit, and TVL fluctuation. The average daily return is 7-10%

ⓘ   *Q: Why are my rewards not growing?*
A: Your claiming habits can affect your rewards; your daily percentage will drop if you claim too much. If you have only recently made a small deposit, it will take time to show up on the DApp. Note that the rewards are displayed in three decimal places. Additionally, a daily increase in the TVL can cause a lower percentage.

ⓘ   *Q: What happens if I always claim?*
A: If you constantly claim, your daily percentage will drop dramatically, and you will not receive the highest daily returns. This is the anti-whale mechanism, which prevents a whale from draining the TVL.

5. YAAF-Miner

i *Q: Is re-staking more often better, 2 or 3 times a day?*
A: Re-staking is the same as compounding. So essentially, yes. You will need to pay standard BSC gas fees for every re-stake.

i *Q: What is 'YAAF'?*
A: YAAF is the miners hired with BUSD and work to get your rewards. This is just a term we decided to use. Crypto OGs will know 'YAAF' as BUSD

i *Q: Can I get my initial back?*
A: YAAF-Miner is a locked rewards pool, so no. You can get your initial back over time through the My rewards section of the DApp. This is to ensure that the YAAF-Model fund pool stays as stable as possible and achieves the highest returns.

i *Q: How come my referrals aren't showing | Where are they?*
A: Your referrals appear in the 'My Rewards' Section of the miner DApp. YAAF-Miner has a referral program that offers four different levels of commission: 1st Level: 10%; 2nd Level: 2%; 3rd Level: 0.5%; 4th Level: 0.5%.

i *Q: What are the fees?*
A: A 3% dev fee is taken upon ALL deposits and withdrawn from YAAF-Miner. Standard BSC network gas fees are required for EVERY transaction made deposits, withdraws, and re-stake! A common issue when re-staking is no gas fees!

5. YAAF-Miner

ℹ *Q: Does the YAAF amount decrease when I claim?*
A: No, YAAF will not decrease when you claim. If you make a new deposit or re-stake, the amount will increase, but not when you claim (take rewards). However, the YAAF will become less efficient if you claim too much.

ℹ *Q: Is this sustainable?*
A: Yes, as long as there is TVL (total value locked) in the contract, there will always be rewards. People who claim too much will be punished and receive lower rewards. The sustainability of the rewards will increase with a higher TVL.

ℹ *Q: What is the best strategy?*
A: We recommend the tried and tested method as it is written in the contract. Re-Stake 6 days and claim 1 day a week. It will compound your investment, and you will receive your initial back in 3-5 weeks

ℹ *Q: What prevents the devs from rug pull?*
A: The contract is immutable and fully audited by Haze Security. Therefore, it cannot be changed or altered in any way, shape, or form. It is audited and verified. You can view this on bscscan.com, and the audit is found on the website

ℹ *Q: The 6/1 Strategy explained?*
A: It is six days, not six times re-stake. Yes, in those six days, you can re-stake as often as desired. It is just compounding faster.

5. YAAF-Miner

Q: Is it too late to invest?
A: No, the contract is written to provide an optimal entry for all users, new or old. This is the reason the YAAF per BUSD amount frequently changes with TVL fluctuation to provide an even playing field for any new user coming to YAAF-Miner and not give the first user(s) a head start

Q: Can contract functions be added?
A: No, the contract is immutable and cannot be changed. The contract works perfectly well as it is. No wallets can be blacklisted, and no forcing people to re-stake for six days and claim 1 day a week. Nothing can be changed

Q: Does it have an anti-whale mechanism?
A: The contract has an in-built anti-whale mechanism. This works as follows; User 1 re-stake 6:1 gets the highest daily percentage in those 24 hours. User 2 does 5:2 and gets a lower percentage. User 3 does 4:3 and gets a lower percentage again. This happens until the user who continually claims rewards drops to 0.5% per 24 hours. This is to prevent one user from draining the TVL, creating sustainability.

Q: What is the minimum deposit?
A: 1 BUSD minimum deposit requirement. If there are rewards in the "My Rewards" section and you make a new deposit, both the new deposit and rewards are transferred into YAAF-Miner

5. YAAF-Miner

ⓘ *Q: What is minimum re-stake?*
A: There are no minimum re-stake requirements. You will always be charged standard BSC BEP20 gas fees for every interaction with the contract

ⓘ *Q: What is the roadmap for the long term?*
A: YAAF-Miner aims to become the largest DApp on Binance Smart Chain. Additionally, YAAF-Miner also plans to deploy onto other public chains in the near future. Furthermore, YAAF-Miner will have a plan (YAAF-Token) for releasing tokens and airdropping them to all early investors of YAAF-Miner.

ⓘ ***DISCLAIMER***
We DO NOT guarantee a 10% return on investment per day; it is up to 10%. Please note that YAAF-Miner may be illegal in certain countries, so consider this before investing. Additionally, do not invest more than you can afford to lose.

6. Underlying Technologies

Web 3.0, blockchain, POS public chain, L2 layer, DEX, Oracle, Deep learning, AI, Quantitative algorithms, Neural networks, Collateralized lending, Liquidity mining, Yield aggregators.

7. Risk Warnings and Statements

Presently, the regulatory policies of various nations regarding blockchain projects and swap funding are still unclear, and there is a risk of participant loss owing to policy considerations. Transactions involving digital assets, including digital project assets, are highly uncertain. After entering the market, players who lack expertise may find it difficult to withstand the asset shock and psychological pressure created by market instability. Although academic specialists, government media, etc., occasionally provide advice on sensible involvement, there are currently no written supervisory methods and provisions, making it difficult to avoid these hazards efficiently. This paper is intended solely for informational purposes, and its contents are intended solely for informational reasons. There is no buying advice for the project's digital assets and associated firm stocks and securities. The project team will continue to make reasonable efforts to ensure the accuracy of the material. During its development, the platform may undergo updates, including but not limited to platform mechanism, token and its mechanism, token distribution, etc. As the project advances, portions of the document may be modified accordingly, and the team will publish the new content by posting notifications on the website.

The participants assume all risks and consequences associated with the acquisition of digital assets, and they agree to the terms of this document in its entirety. By acquiring the project's token and participating in the project, the participant declares that he has read, comprehended, and accepted all of the contents of the project's documentation and agrees to be responsible for any losses resulting

7. Risk Warnings and Statements

from the policies and market risks. The project team is not liable for any losses caused by project participants due to their participation. Participants should recognize that the project's success depends on the team, the technology, the market, and the participation of the community and that it is difficult to foresee these variables. It is possible that the project will not reach its objective or that the project will fail. Participants should comprehend the risk elements and make decisions after giving them due thought. The project team will make reasonable attempts to develop the project but is not liable for any resulting losses.

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