



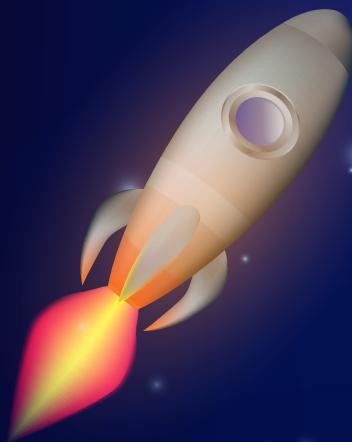
# THE MOON FINANCE

THE BEGINNING OF YOUR DECENTRALIZED JOURNEY

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## ABSTRACT

The future of the decentralized web is dependent on the next generation of decentralized financial infrastructure. Therefore, in order to sustain future growth and facilitate the influx of new members to the decentralized finance (DeFi) space, we aim to introduce an innovative and robust decentralized platform which is capable of handling such influx. We call this The Moon Finance. This ecosystem ensures the use of cryptocurrencies and tokens that are more user-friendly by a considerable margin. Here in our brand-new launch of The Moon Finance, we allow our clients to use the DeFi method to purchase tokens.

We are a decentralized ecosystem of aggregators that obtains and utilizes the lending services offered by other liquidity pools for the optimization of tokens and lending power of these tokens called ROCK. The services focused by us include Dydx, Fulcrum, compound, and Aave. These ROCK tokens are also used to facilitate the trade of other DeFi tokens.



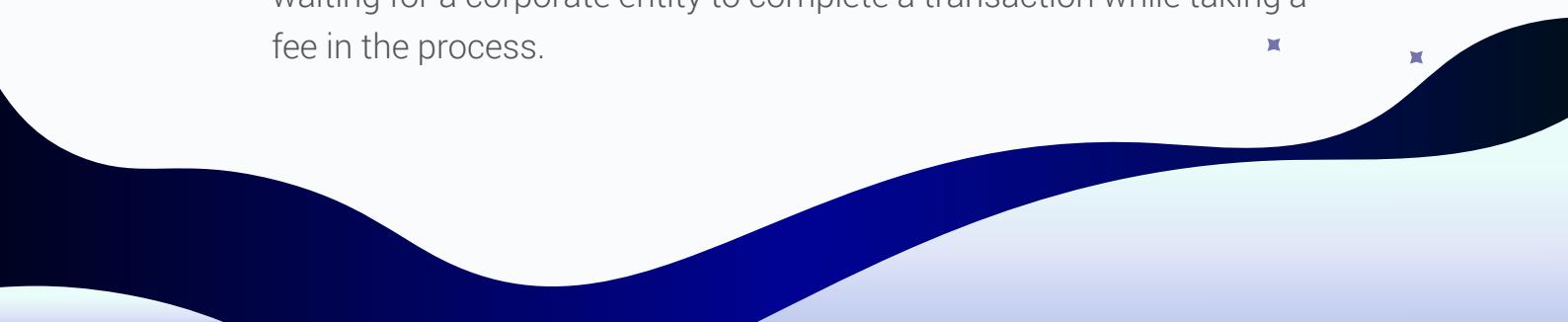
## FINANCIAL SYSTEM ISSUES

The current financial system allows for the exchange of value easily through debit and credit cards, and the exchange of currencies for goods and services through digital banking. It also allows individuals to store wealth, save money, and earn interest on those savings. Lastly, banks and other lenders provide individuals and businesses access to capital through loans.



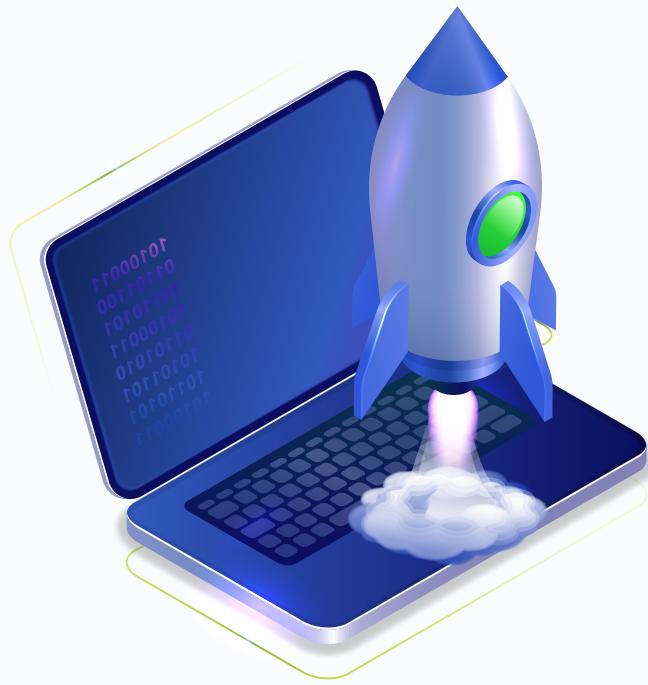
Despite the services mentioned above, current financial systems have significant issues. Financial institutions today are challenged with meeting consumers' high expectations for fast and convenient digital banking processes, while also needing to mitigate fraud and comply with increasingly stringent regulatory requirements. As such, banks are thinking more carefully than ever about compliant storage of personally identifiable information as they release more convenient financial products to busy customers.

Although it's clear that banks have room to grow when it comes to better servicing consumers, there are still inefficiencies in the way payments are made, and many worthy consumers are left without access to loans. The Moon Finance can alleviate the pain point of waiting for a corporate entity to complete a transaction while taking a fee in the process.



# OUR DECENTRALIZED SOLUTION

We believe the future of financial services is decentralized. With The Moon Finance we provide a platform where our clients can lend, borrow, send and even exchange money just as easily as an email can be sent to anybody in the world. With us, clients can invest their cryptocurrency just like any other form of capital, with the certainty of a return on investment. These are the foundation of The Moon Finance beliefs, activities and objectives. In short, it refers to an ecosystem of financial applications that are built on top of a blockchain. Its common goal is to develop and operate in a decentralized way – without intermediaries such as banks, payment service providers or investment funds – all types of financial services on top of a transparent and trustless blockchain network.



The DeFi field is currently experiencing an incredible surge. Billion dollars have already been locked-in across a variety of DeFi applications that offer lending and borrowing services, exchange services, monetary banking services, tokenization services, or other financial instruments such as derivatives and prediction markets. In that sense, The Moon Finance as DeFi is not a specific thing, but more a loosely defined collection of ideas and projects to reshape financial services through blockchain technology, thereby removing the middlemen.



## SMART CONTRACTS AND ROCK TOKENS

How is it possible that investors entrust billion dollars to decentralized applications, against which they have no legal recourse and which are more or less new to the market? Where does this trust come from? The answer lies in blockchain technology. In the case of The Moon Finance, it is usually the Ethereum blockchain that provides this level of trust.

Ethereum is the world's leading programmable blockchain and since its main programming language, Solidity, is turing-complete, i.e it can implement any computational logic. We use the concept of so-called smart contracts. These are programs that automatically execute transactions on the blockchain according to previously determined terms and conditions.

Here in The Moon Finance, smart contracts can enable simple functions such as payment and credit (lending/borrowing), as well as more complex functions such as derivatives (leverage, swaps) and trading with crypto assets (decentralized exchanges) – fully automated and decentralized without any intermediaries.

From the start, it was important for us to develop a token that directly correlates with our ecosystem value and has substance behind it. So, The Moon Finance released ROCK tokens as their cryptocurrency. As the primary use case of ROCK tokens we envisage is staking, we expect that a vast majority of existing ROCK tokens will be locked-in by validators at any point in time. While ROCK tokens can be sent just like any other cryptocurrency, we believe that ROCK token's main purpose will be to underpin the ecosystem.

The ROCK token which will be sold is an ERC-20 token. These ROCK tokens are going to be utilized by our token holders and platform users to invest in the financial products which will allow exposure to the DeFi markets with high probability of positive returns on investments.

# OUR TOKEN ACTIVITIES

Based on the basic idea, that a liquidity provider deposits funds into a liquidity pool and earns rewards in return, our new DeFi protocol – The Moon Finance works similarly where Staking and Farming multiple liquidity pools are executed using ROCK tokens.

Moving forward, we shall briefly discuss the main activities on this platform.

## YIELD FARMING CAMPAIGN

Given the current DeFi environment and yield farming trend, we realize the importance of appealing to yield farmers upon the launch of The Moon Finance in order to help bootstrap the liquidity pool and have users experience the usability and ease of our protocol. As such, we view this as a cost of user acquisition and upon the launch of our project, in addition to the proposed ROCK token distributions, which will be front loaded in the initial years, users who fully utilize the exchange will have token bonuses, allowing them to yield a larger portion of the reward pool. Whilst our ROCK tokens are ERC-20 tokens, Liquids are compatible and hence, they can all be deposited by users in third party pools such as Uniswap to facilitate yield stacking.

By joining The Moon Finance, we shall provide the users 100% access to utilize our ROCK tokens just as they like – lend, borrow, trade whatever suits the requirement. That's a promise!



## STAKING REWARDS

According to our current thinking, ROCK token holders would be able to use their tokens to stake transactions on the platform by becoming staked validators. ROCK tokens are meant to be locked up in a mechanism similar to a time locked smart contract. We believe that a mechanism such as smart contracts offer a great deal of transparency and code immutability, the latter of which is especially important in making sure that validators can under no circumstances avoid locking their stake in. A user's ROCK token would be locked up and inaccessible until she or he has finished validating the block. This way, validators could be held accountable for any kind of misbehaviour in the validation process.

In most cases, these tokens will provide governance protocol for the market to decide its destiny through staking the user's coins directly from their crypto wallet, such as the Trust Wallet Metamask etc.

This is a golden opportunity to be a part of a low cap Max supply ROCK token that is going to revolutionize the DeFi space. We highly recommend the users to participate in this project and the token lending power services to earn rewards in a very simple way by joining our platform: [www.themoon.finance](http://www.themoon.finance)





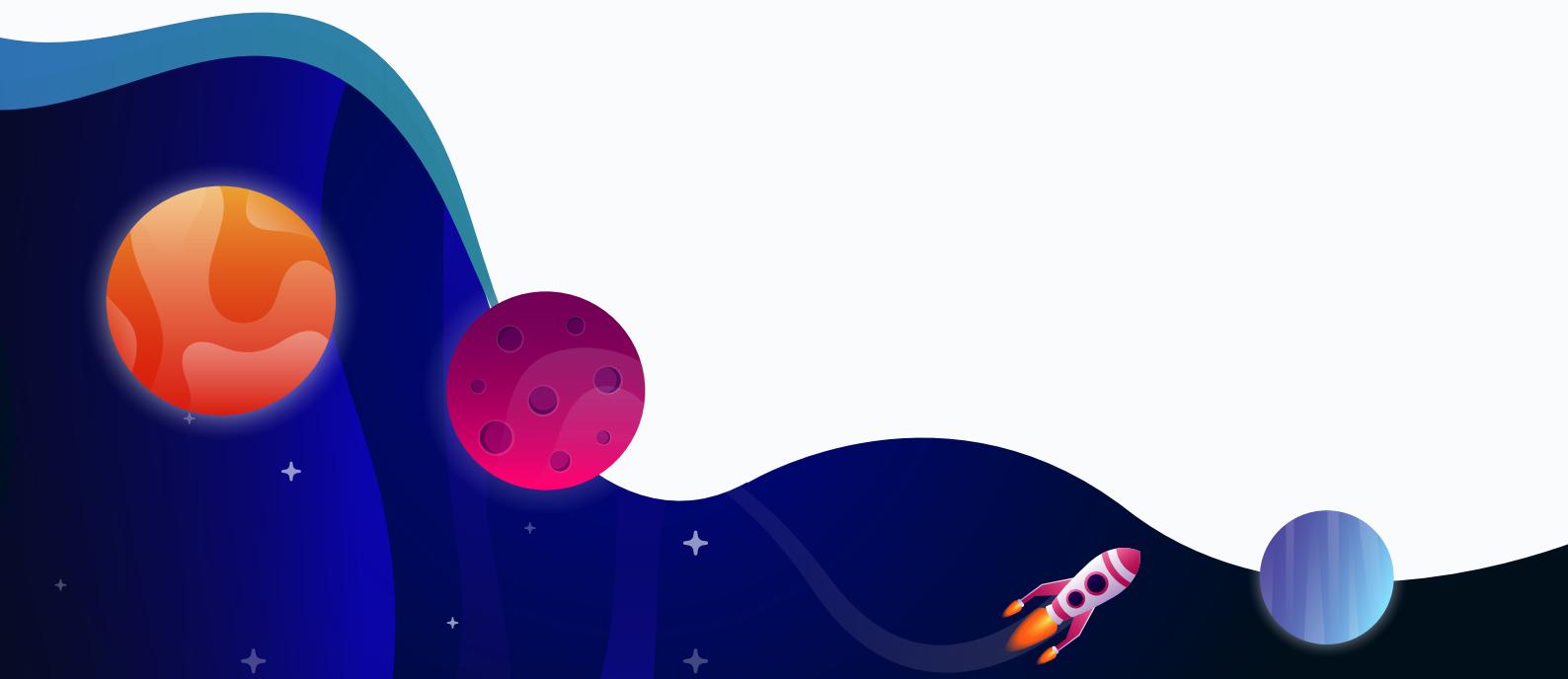
## MEGASTAKE

The Moon Finance is giving opportunity to all it's token holders to earn by staking their ROCK. This is one of the privileges for this platform's users to stake and earn crypto - the daily percentage returns will be in USDT. In short, Megastaking is the process of a passive income build in this protocol where token holders earn USDT by holding ROCK.

Megastake is simple, secure and hassle-free. We allow our users to stake their ROCK tokens and receive USDT rewards every day, with no action at all required on the user's part. In return, our platform retain a small percentage of the yield to cover the various operational, technical and legal costs involved. Earn passive income with The Moon Finance staking APY 365%.

## GOVERNANCE NETWORK

We imagine ROCK token holders to be involved in quarterly suggestion sessions where they can suggest proposals regarding the future development of The Moon Finance as well as suggest new chains to be made compatible within the current ecosystem. As we believe smart contracts offer a safe and fair solution to all parties during the suggesting process, we want to set up smart contracts to which ROCK token holders could send their coins to vote on proposals. The smart contract we aim to use in this process will be published publicly in advance of the vote happening to provide transparency and fairness over the process. ROCK tokens sent to the smart contract are handled by the smart contract itself which at the end of the voting period sends ROCK tokens back to their respective owners.



## POTENTIAL MARKET VALUE

There is still a long way to go for The Moon Finance, but it aims to be the most innovative in the coming years. We firmly believe that in the long term, a maturing DeFi ecosystem will, together with political stakeholders, regulatory supervisors, and the traditional financial sector, forge the necessary conditions and frameworks that allow it to realize its full potential. Understanding, cooperation, and integration between these relevant players are key towards that goal, and we are eager to further create and strengthen these ties within our cross-industry platforms.

The Moon Finance has previously handled multiple projects and participated in the e-trading services for the last few years. It is not new in the market and therefore has earned the title of a trusted token. These tokens are specifically offered to support the release and governance protocols for use in many different sectors which desire and require liquidity.

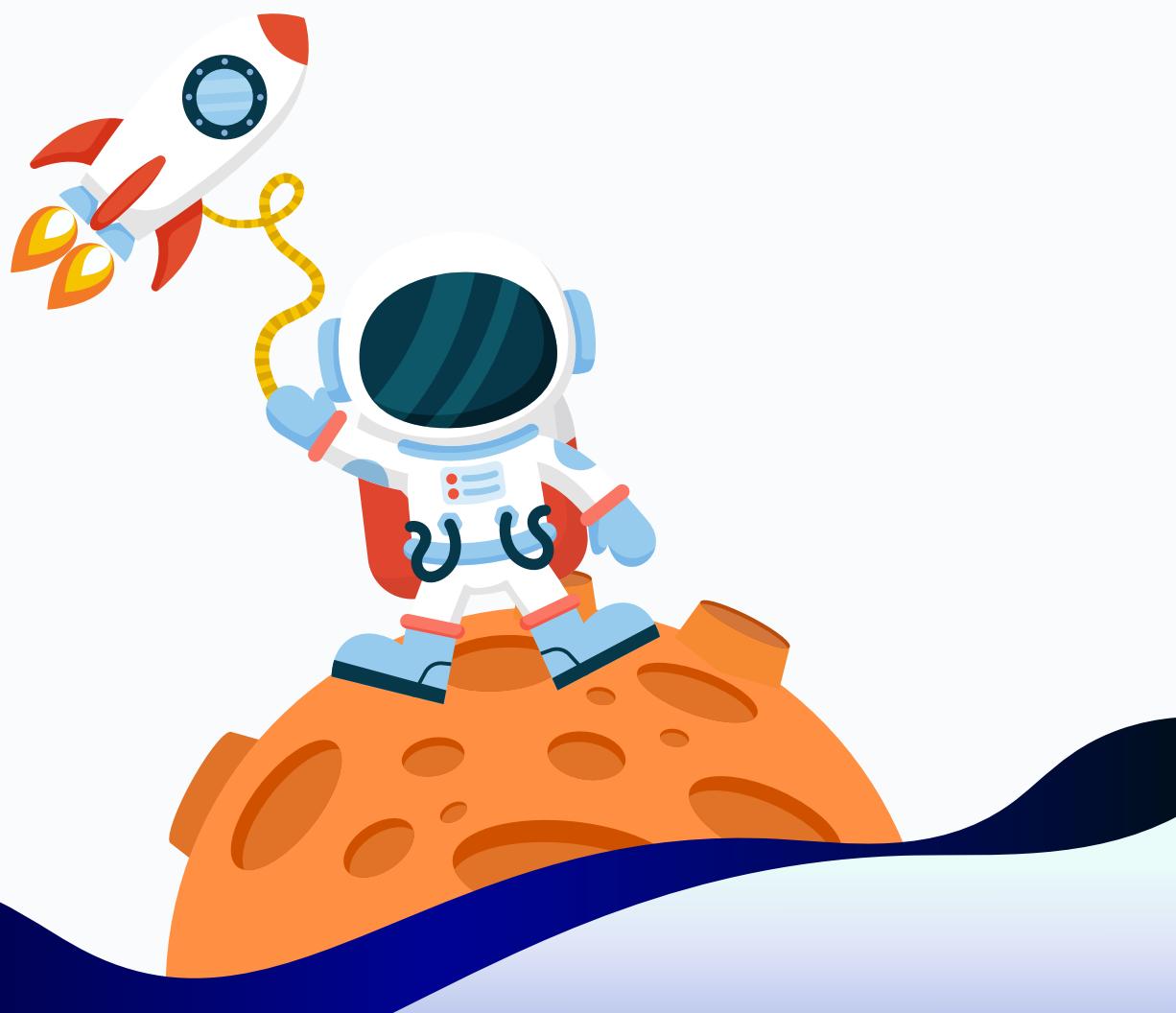




## TECHNICAL APPROACH

The Moon Finance is proud to present endless opportunities for the DeFi ecosystem diversification and growth. We also ensure the development capability of our platform. Our new cryptocurrency exchange is a game-changing DeFi application that is going to emerge, increase the efficiency, transparency and accessibility of the financial infrastructure. Moreover, the interoperability of the platform allows to create new and interesting services for the mass market.

We would like our users to know that The Moon Finance is a decentralized platform that will be listed and liquid on Uniswap. Currently, we are distributing 10,000 ROCK tokens and 10,000 more deployed for Staking and Yield Farming rewards. These tokens will provide governance to the protocol for the market to decide its destiny through voting with user's coins and staking their voice.





# INTRODUCING LUNASWAP

## TRADE ONE CRYPTO FOR ANOTHER

The Moon Finance is excited to introduce its latest feature – LUNASWAP. This functions through fully atomic decentralized cross-chain swap architecture. Now, in just a few taps, you can exchange one crypto asset for another without ever leaving the safety of your wallet.

The LUNASWAP exercises a technique that allows the quick exchange of two different cryptocurrencies, running on distinct blockchain networks. This includes, for example, swapping between Ethereum and Bitcoin. Based on smart contracts, it allows users to trade their coins directly from their personal crypto wallets. As a result, LUNASWAP essentially allows peer to peer trade across different blockchains.

Also, considering the overall cost of general exchange and withdrawal fees of cryptocurrencies, LUNASWAP is cheaper, faster, and more convenient.

LUNASWAP also requires both parties to acknowledge receipt of funds within a specified timeframe via a cryptographic function. If one of the involved parties fails to confirm the transaction within this timeframe, then the entire transaction is voided, and funds are not exchanged. The latter action helps remove counterparty risk.

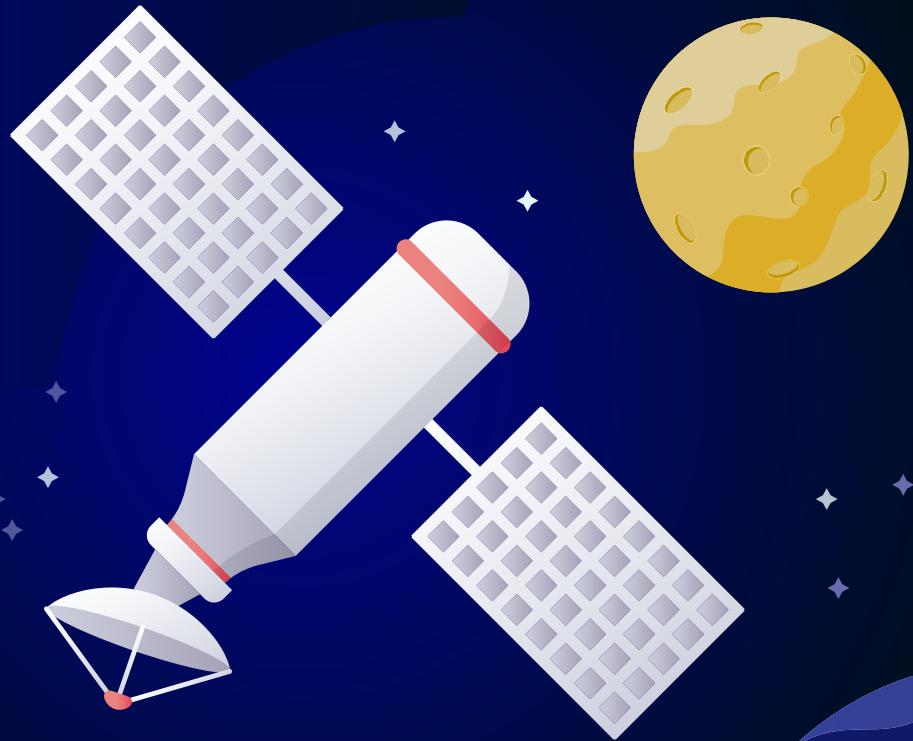
Two main ways our users could make use of our LUNASWAP feature :

### 1. Save time and money

In crypto, time is money. Trading cryptocurrencies allows users to profit from rapid price movements. LUNASWAP locks in the price instantly and work far quicker than transferring to and from an exchange.

### 2. Simplify online payments

Many online vendors who accept crypto only accept certain cryptocurrencies. LUNASWAP makes it easy to convert to whichever asset is accepted. Users can see which crypto has the shortest current transaction time and convert the currency right before sending it to speed up the transaction time considerably.



## PLATFORM GOALS

The Moon Finance has unleashed a wave of innovation. We designed the entire process to obtain the pre-defined results. At the time when the user deposits a token, they are further converted to the yield optimized ROCK tokens from the protocol. The Moon Finance serves liquidity at various levels that are additionally associated with the large number of DeFi liquidity pools. It is not a secret that DeFi is still in its early stage and with the proper approach and precise set of product services and projects it's clear that we are seeing the beginning of a new financial era. Our project is here not to replace the traditional financing method, rather it will compete and add more options to the market and slowly gain acknowledgement from the DeFi users.

## OUR UNIQUE SHOOTING STARS - NFTs

Another very interesting category are so-called non-fungible tokens (NFTs). NFTs are tokens that represent unique assets, i.e. collectibles. They can either be the digital representation of a physical object like a piece of art, making them subject to the usual counterparty risk or a digitally-native unit of value with unique characteristics. In any case the non-fungibility characteristics of the token ensures that the ownership of each asset can be individually tracked and the asset precisely identified. NFTs usually are built upon the ERC-721 token standard.

This year, we are ready to announce and excited to bring forward our very own edition of NFTs to The Moon Finance. We call this “Shooting Stars” – The Moon Finance’s most unique and innovative collectible cards both on the platform as well as the NFT marketplace. These are rare and limited – so we decided to offer a chance to our users to earn them along with their ROCK tokens and acquire the ownership of a unique asset.

How to earn these precious “Shooting Stars”? Users will need to simply stake ROCK tokens on The Moon Finance platform provided that all the vaults are farmed for a max of 7 days. Any less, will not qualify users to gain these NFTs. This is definitely a fun and exciting way to receive the special collectibles, not to mention, it also increases the speculative value on the platform. The experience doesn’t only limit farming these NFTs alone, it will take the user to compete with other community members and in return they will want to stake more to farm those Shooting Stars. It’s an ongoing circle and we want all our users to be a part of this and help us reach a height of success in the DeFi space.



# GENERAL RISKS AND THEIR SOLUTIONS

DeFi is still a nascent technology and the real-time adoption lags far behind the promising theory. In order to gain the trust of people and institutions beyond the crypto-native community, DeFi applications have to overcome some risks.

## 1. Smart Contract Execution

**Risk:** Unfortunately, users need to be aware that the protocol is only as secure as the smart contracts underlying it. If there are any coding errors, this may potentially create vulnerabilities that may allow an attacker to drain the smart contract's funds.

**Solution:** Audits, insurance services and formal verification to be made

## 2. Operational Security

**Risk:** Some DeFi protocols and applications allow admin keys to upgrade contracts and perform emergency shutdowns. Although these are precautionary measures, the existence of these keys itself is a potential problem.

**Solution:** Multisig and timelocks

## 3. Dependencies

**Risk:** The interaction of various smart contracts and decentralized blockchain applications can introduce severe dependencies. If there is an issue with one smart contract, this may potentially have wide-reaching consequences for multiple applications across the entire DeFi ecosystem.

**Solution:** Large oracle networks with data provision schemes



## ANONYMOUS TEAM

For the time being, we choose to stay anonymous and allow The Moon Finance platform to grow without a physical identity. Since it is a decentralized protocol, it will be best for the team to stay under the shadow and make the protocol the focal point. We expect the platform to flourish on its own and be the ultimate face and soul of the new DeFi space.