USDT-DEFI LENDING MARKET

The Crosschain Money Market Protocol

WHITEPAPER

CONCEPTUAL

Decentralized Finance (DeFi) Applications Are Taking Over Cryptocurrencies and Blockchain Universe in a storm. Borrowing and lending logs are captured among all DeFi applications Increase the time value of your assets and provide your users with a secure, peer-to-peer, positive-sum meeting place.

Accessing new assets without using excess assets or trading or selling financial assets. Current lending and lending protocols are primarily based on the Ethereum network.

Expensive for the average consumer due to high gas prices. In addition, assets Limited to select Ethereum-based assets. This document introduces the USDT-DEFI cross-chain A money market protocol for liquidity pool-based lending and borrowing using Layer 2 solution for decentralized cross-chain capabilities, cheap gas rates and USDT DEFI lending market. or The USDTd leding protocol aims to bring and break DeFi lending and borrowing to all blockchains. The final barrier to mass adoption of DeFi.

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1.1.1 INTRODUCTION

Blockchain technology laid the foundation for Web 3.0 with its implementation An open, trusted, permissionless, decentralized network. as a medium of wealth Exchanges on blockchain, cryptocurrencies are gaining mainstream attention. store cryptocurrencies, Like traditional assets, they are exchanged for commodities and other assets. Not surprisingly, the asset nature of cryptocurrencies has spawned financial applications. Mimicking the traditional financial system. Such decentralized finance (DeFi) applications.

Thanks to their unreliable demeanor, they show certain advantages. Lending and lending protocols have taken DeFi applications to another level use Credit and lending protocol allows users to stake surplus assets and earn interest In return, they borrow new assets and profit from market movements. Both activities take place In a peer-to-peer fashion backed by secure assets. In the first generation of lending.

ETHLend (now replaced by AAVE [1]), peer-to-peer lending, and The borrowing was protected by a smart contract. Lenders and borrowers must agree. Similar to order matching on an exchange. In particular, such comparisons cannot be made in a timely manner. If your user base is small. new borrowing protocols such as Compound[2] and AAVE[1], Lenders adopt a pool-based alternative strategy to invest cryptocurrencies Pool contracts and borrowers borrow directly from the pool without the need for matching with the lender.

Despite this groundbreaking innovation, some problems remain Log Borrowing:

- Interacting with credit logs is prohibitively expensive. Most credit protocols are in use today Ethereum network. interaction gas cost Using smart contracts recently escalated to hundreds of dollars. Low utilization and transactions per second.

- Assets are limited to Ethereum-based assets. while the cross chain is wrapped Tokens on Ethereum are almost all trustworthy or semi-trustworthy if users need to trust them. A single entity with Bitcoin or other coins.

- Suboptimal tokennomics for governance tokens. Almost all protocols released Governance token as an incentive to provide liquidity. but team members Or if an investor participates heavily in the token distribution, leaving the actual owner The protocol, i.e. the user, is irrelevant. This white paper introduces the USDTd Lending Protocol, a cross-chain decentralized system for comprehensive, borderless assets, lend and borrow. The USDTd protocol aims to solve the above problems by putting the user at the center of the protocol.

USDTd Contract Addresses

- **Ethereum:** 0x93D00A0fBd822F249458C5f973bee6C5248670a9
- **Binance:** 0x93D00A0fBd822F249458C5f973bee6C5248670a9
- **Polygon:** 0xBe098711F416E9746c701F10A87094387C859D0f

1.1.2. USDTd Lending markets as a solution for decentralized money market:

The USDTd lending and borowing protocol forks the Compound protocol[2]. It leverages the fast proof-of-stake (POS) blockchain technology and crosschain capability of USDT DEFI[3] to build a first-of-its-kind crosschain-enabled money platform. As a decentralized public POS blockchain, the transaction per second (TPS) on USDT DEFI can be more than 1000 TPS, compared to Bitcoin's 7 TPS and Ethereum's 15 TPS. With the USDT DEFI mainnet 2.1.5 update, the gas fee for the transaction has reduced to 1 USDTd (0.001 or ~ 0.000000002 USD at the time of writing), which makes DeFi accessible to all users. The USDTd protocol enables users to deposit and borrow ERC-20 & BEP-20 tokens and the native USDTd coins with dynamic interest rates calculated by economic supply and demand models. Currently, the ERC-20 & BEP-20 tokens include USDTD-DEFI native tokenS and the crosschain tokens, such as USDTS(ERC20) & USDTd (BEP-20) etc. Those crosschain tokens are anchored to their native coins as secured by the 150%-collateralized storeman group nodes of USDTd lending and borrowing protocol.

USDT-DEFI protocol enables lending and borrowing of any crypto assets without interacting with a second party. jhon can deposit crosschain Bitcoin assets into the liquidity pool and earn interest if someone else borrows Bitcoin from the pool. At the same time, the deposited Bitcoin works as collateral and enables jhon to borrow other coins. Jeeny, on the other hand, is a fan of DeFi tokens and Bitcoin. She can deposit her USDTd coins and then borrow the coins and tokens she likes jeeny does not need to interact with jhon for her to borrow the Bitcoins in the pool.

2.1 ASSET LENDING

Instead of lending the asset directly to peers who agree on the amount, the asset expires. Dates and rates, USDT DEFI protocol eliminates the need for counterparties. Illustration 1 USDT-DEFI Protocol Shows Using Pool-Based Strategy To Accumulate Deposited Assets from the user. The USDT-DEFI log shows the loan equity amount, loan expiry date, and interest rates are flexible. Users can deposit any amount of supported assets USDTd's liquidity pool and assets are aggregated for borrowers.

Pay costs and interest to the pool. This will be distributed to the lender who provided what was borrowed financial assets. As long as a particular asset is not fully rented out, the lender can withdraw it Good luck anytime. In other words, the loan does not have a definite expiration date. Only possible with decentralized liquidity pools.

Finally calculate the interest Dynamically according to demand and supply.

2.1.1 Use case

Asset lending allows HODLers to earn passive income even in non-POS coins or tokens. For example, a bitcoin creditor deposits bitcoin into her usdt defi liquidity pool to Earn interest without worrying about losing coins.

2.1.1 USDTd Rewards tokens (URT)

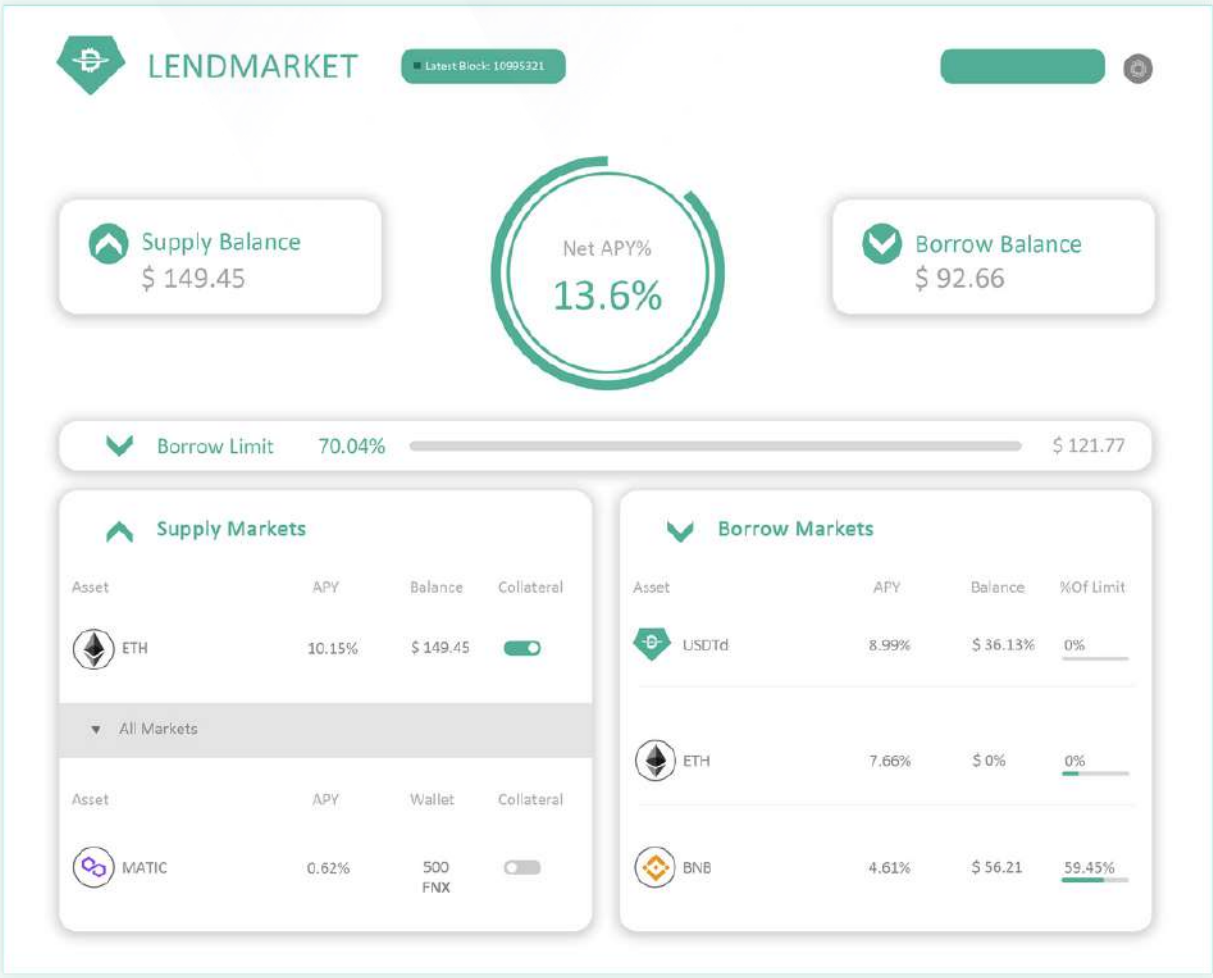
USDTd rewards tokens (URT) 0x0A75AD6A1Bf1494b4138d1384ba624367573486F (BSC) Take ownership every time a user deposits assets into the Ussdt Defi liquidity pool URT in return. A URT represents a share of the liquidity pool of a particular asset. For example, a user making a deposit USDTd token receives her URT. USDTd Rewards tokens (URT) is The amount of the original asset plus an additional amount from the interest at redemption Whenever the liquidity pool is not deleted. The exchange rate from URT to Asset is always It increases over time as borrowers pay interest to a pool shared by all lenders.

Assuming that the total loan balance at time t is b, then at the next time event t + 1 , The full amount of the loan bears interest at the rate of ? t for this period. rt total credit balance at t + 1

The second term on the right side is always positive. Therefore the arithmetic USDTd Rewards tokens (URT) exchange rate at a point in time, the exchange rate is always Time credits are added to the pool.

2.1.2 Deposit assets to gain interest rate

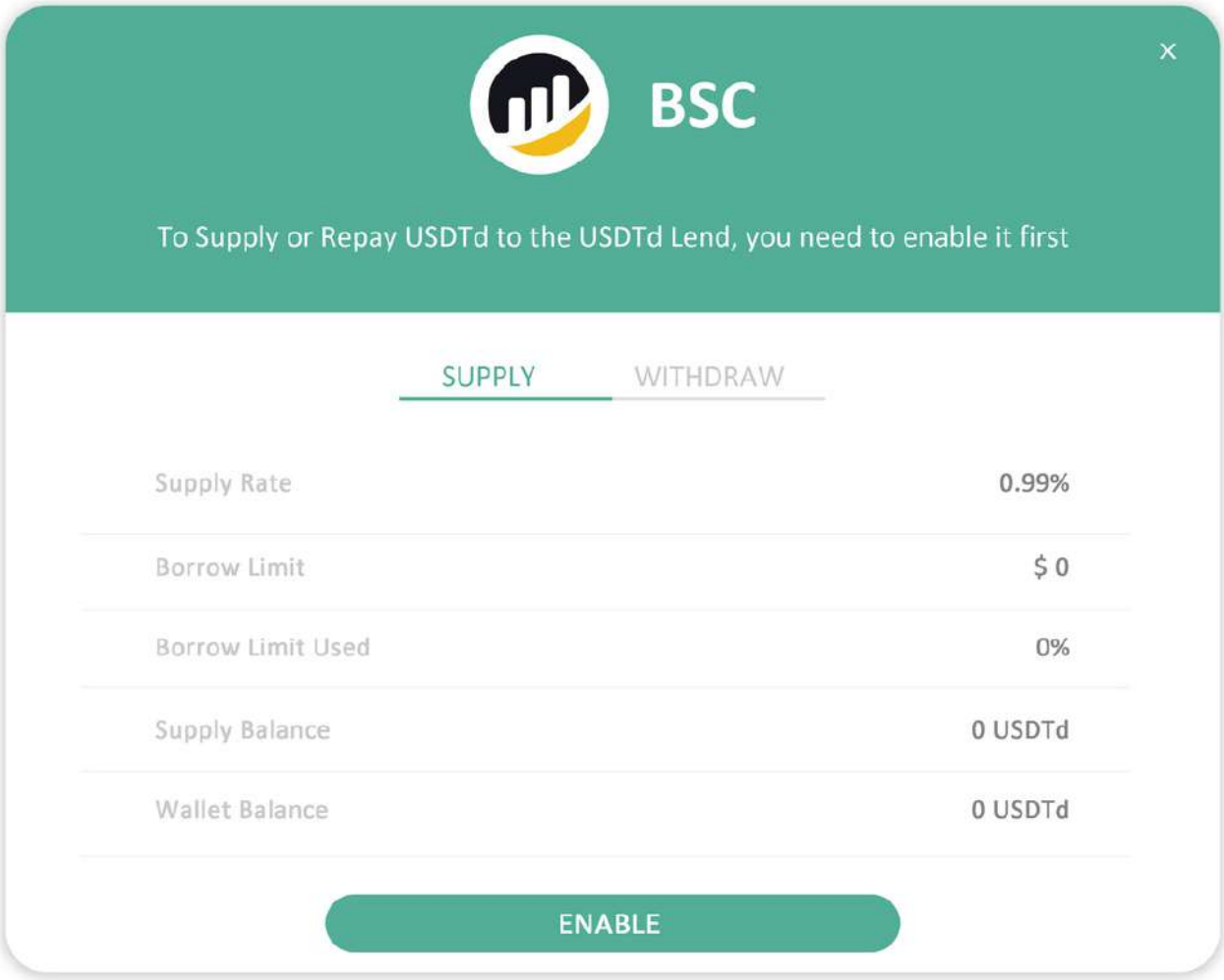
Deposit your crypto assets which are supported on this page. Now supported assets for supply are: ETH, BNB, MATIC, USDTd



After supplying, a ‘wToken’ will be generated and your interest rate will be calculated.

Authorization for the first supply:

Except USDTd coins, the other assets need to be authorized for the first time supplying. Click a certain asset, the authorization window will pop up, click the Enable button, and confirm the
authorization with WanMask.



Supply:

In the supply area, click the token column you want to supply. In the supply window that pops up, enter the amount you want to deposit, then click the supply button, and confirm the deposit on the metamask wallet.

Click the “Max” button to input the maximum amount with your balance

It should be noted that the deposit interest rate here refers to the annualized rate, and it is variable with each block.

Repay:

Assets with supply or loan will be displayed at the top of the column list first. Click on the column and select the Repay tab in the pop-up window; enter the amount you want to withdraw, click the repay button, and confirm on the WanMask wallet.

Click the ‘MAX’ button to indicate that you want to withdraw all the amount within the safety threshold. if you still have loans, pay attention to that in case the value of your collateralized assets depreciates, or the value of your borrowed assets rises, then the probability that the collateralized assets will be liquidated greatly increases.
If you don’t have any loan at this time, it will withdraw all supplied assets with interest rates.

Collateralized Borrow:

After supplying the assets, the interests start to be calculated; but if you want to borrow, you need to collateralize the assets to get your borrow limit.

If you have collateralized a certain asset, you can no longer borrow this asset; similarly, if you borrow a certain asset, you are not allowed to supply this asset again; the relevant columns will be automatically hidden on the page.

2.2 BORROWING ASSETS

Assets loaned at USDT-DEFI must be collateralised. In other words, users need it. Offer one or more types of assets and use those assets as collateral for borrowing new luck. In the event of a credit event, the borrowed assets are transferred to the bank. The borrower's USDTd address and floating rate are calculated. It's similar to The lender can repay the loan to the borrower at any time.

Borrowed assets can be used to participate in any activity on the asset blockchain. In the addition to the obvious use cases, borrowers can use borrowed assets to determine due dates Profits from markets and market movements.

For example, John uses his USDT stable. Coins as collateral to borrow $60000 worth of Bitcoin. if he thinks bitcoin will do it If it goes down to $50000, he can sell the borrowed bitcoin immediately and wait for the price. Drop and buy back to pay off the loan. When this happens, Bob makes a profit of $10,000 without it. Lose position from USDT.

2.2.2 Borrowing capacity and overcollateralization

A user's creditworthiness is calculated based on the total value of the user's assets i left it in the pool. For example, Alice trades 1 BTC and 1 ETH to If the total value is her 60000 USD pool, she can rent her 60000 la assets. Safety factor la in the range (0, 1). Collateral coefficient l can be adjusted for each asset A class that can be determined by voting in the wallend governance protocol. Current, The Wanlend protocol has a default safety factor of 80%. minor factor less than 1 Protect your logs from risk. Lower collateral factors for illiquid assets Minimize risk.

The following minor factors are set when V2 starts:

- USDTd (ERC20), USDTd (BEP20): 75%
- XRP: 60%
- USDTd: 50%

2.2.3 Borrowing and liquidation risks

Asset borrowing is based on collateral value, so the price of collateral is Assets fall short of the user's creditworthiness or allowances and are required by the borrower add collateral, pay off the loan with other sources of funding, or hold a portion of the loan collateral has been realized. In the case of liquidation, anyone can repay part of the debt. Exchange a portion of your collateral at above average rates maximum percentage of The Feasible Loan or Completion Factor is set at 50% and the discount is Liquidator is set at 8% at launch. In other words, asset lending loan.

In case of liquidation, part of the user's guarantee assets will be exchanged Borrowed assets pay off the loan and the loan balance becomes less than the ability to borrow. 3.1 USDTd Tokennomics USDTDeFi (USDTd) tokens represent voting rights in the governance protocol and will be distributed. USDT Protocol Wealth Providers and Borrowers.

Total 65,133,996,314 All USDTd tokens will be issued and the distribution rate will be as shown

2.2.4 Usdt Defi Governance

USDTd holders can submit proposals, delegate voting rights and vote on them A decision to move forward on a project together. The following is not an exhaustive list Governance parameters that the community can vote on.

- The interest rate model parameters described in section 2.1.2.
- Asset collateral factors as described in Section 2.2.2.
- Adding new assets to the liquidity pool.

Community members should be retained or delegated to avoid spam suggestions At least 1% of the USDTd token supply to make an offer. Any Addresses with 49000000 USDTd can make autonomous proposals. Governance proposal after receiving a mandate of 2,100,00 USDTd after government. Once a proposal is created, the team and then the community review it for two days. Voting will then begin and will continue for three days. 8,000,000 or more votes with a majority (>51%) Governance proposal times out when casting to proposal Implemented in two days.

5.1.1. SUMMARY

The USDT-DEFI protocol is a combination of previous experiences of Compound and AAVE. Build the first cross-chain enabled money market. The fast USDT-DEFI protocol makes this possible.

The supply of liquidity and the borrowing are completed very quickly. A future with more cross-chains USDT-DEFI enabled assets. USDTd is expected to become a hub for decentralized transactions lend and borrow.

6.1.1 REFERENCES

1. **AAVE:** His DeFi protocol in open source. URL: https://aave.com/.
2. **Compound:** Money Market Protocol. February 2019 URL: https://compound.finance/

7.1.1USDT DEFI SWAP INTRODUCTION

USDT DeFi SWAP is an Automated Market Maker (AMM) and a decentralized exchange that's part of a new ecosystem that allows for trading, compounding and yield farming.

Usdt Defi Swap Support Multi Chians?

Yes Usdt Defi Swap support 3 chains BSC, ETH & POLYGON

Decentralized exchanges (DEXs) have grown in popularity in recent years, with a major launch planned for 2021. Alone when DeFi explodes. However, USDTd Swap is more than just a DEX. With our own multi-chain, This platform can offer features that other his DEXes cannot.
One of the problems his DEX faces today is that the tokens traded must be unique to that chain.
For example, his one of the most used, UniSwap, is based on Ethereum and therefore only on ERC-20 compatible tokens.

You can trade on it. USDT DEFDI SWAP solves this problem by creating pairwise wrapped tokens and offering multiple chains with one click change, Usdt defi swap has been a pioneer in this regard, allowing a trader to even use his native token to swap into any token on chain, which holds its value.In the underlying original BTC. To help anyone who wants to convert the wrapped token to the original bound token, Users can switch to Storeman node-based bridges.

USDT DEFI SWAP Services

Apart from the instant swapping using its trustless decentralized environment, USDTd swap offers many services, such as:

Liquidity: Any one can become a liquidity provider and up to 0.8% of trade commissions, in line with their proportional contribution to the pool. Depositing tokens for the pool earn providers USDTd , which they can use to claim their staked tokens and the profits generated.

Farming: For people who provide liquidity, an extra incentive is given for specific trading pairs by letting them farm USDTd, the USDT DEFI native token.

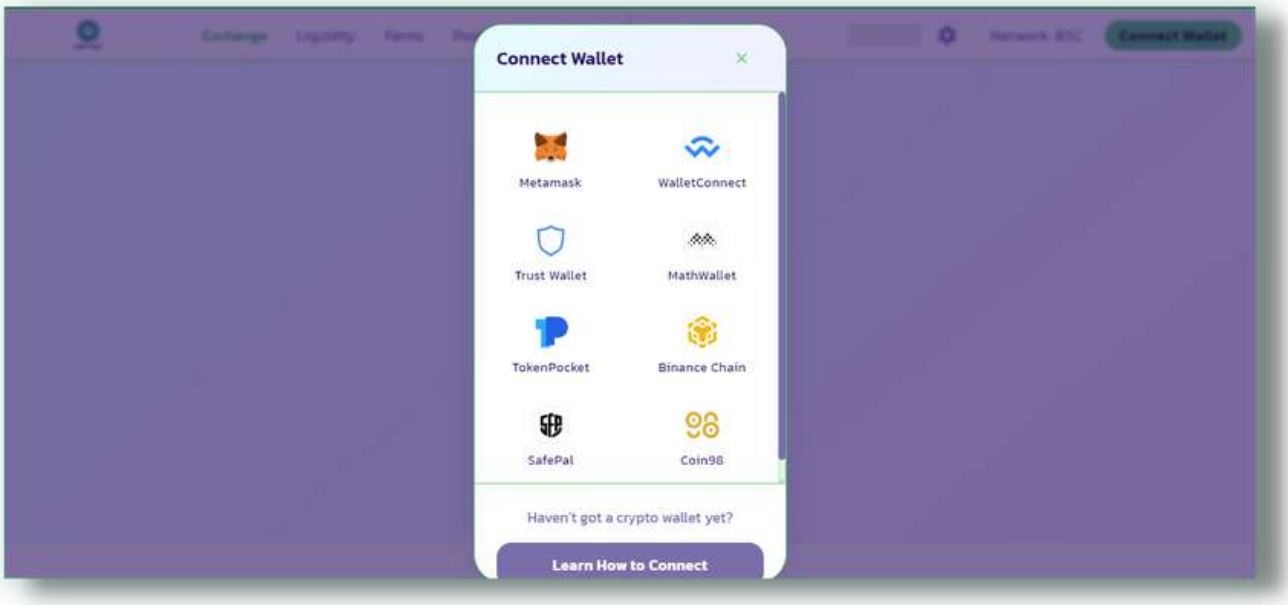
Multi Chain Swap: Usdt Defi offer swap on 3 chains, so its very easy to switch chains and use exchange with no extra costs.

Staking: On the pools tab, you can stake USDTd tokens to earn rewards. These rewards are provided by the USDTd validator and storeman nodes.You can stake USDTd it with 4 diffrent pairs, USDT, USDC,BNB & ETH.

No KYC Needed: As a decentralized platform, USDT DEFI doesn't require any complex signup procedures. Traders and liquidity providers connect their compatible wallets using in-built smart contracts and can start buying or selling tokens immediately. There are no KYC and AML requirements and privacy is kept to a maximum level.

Getting started

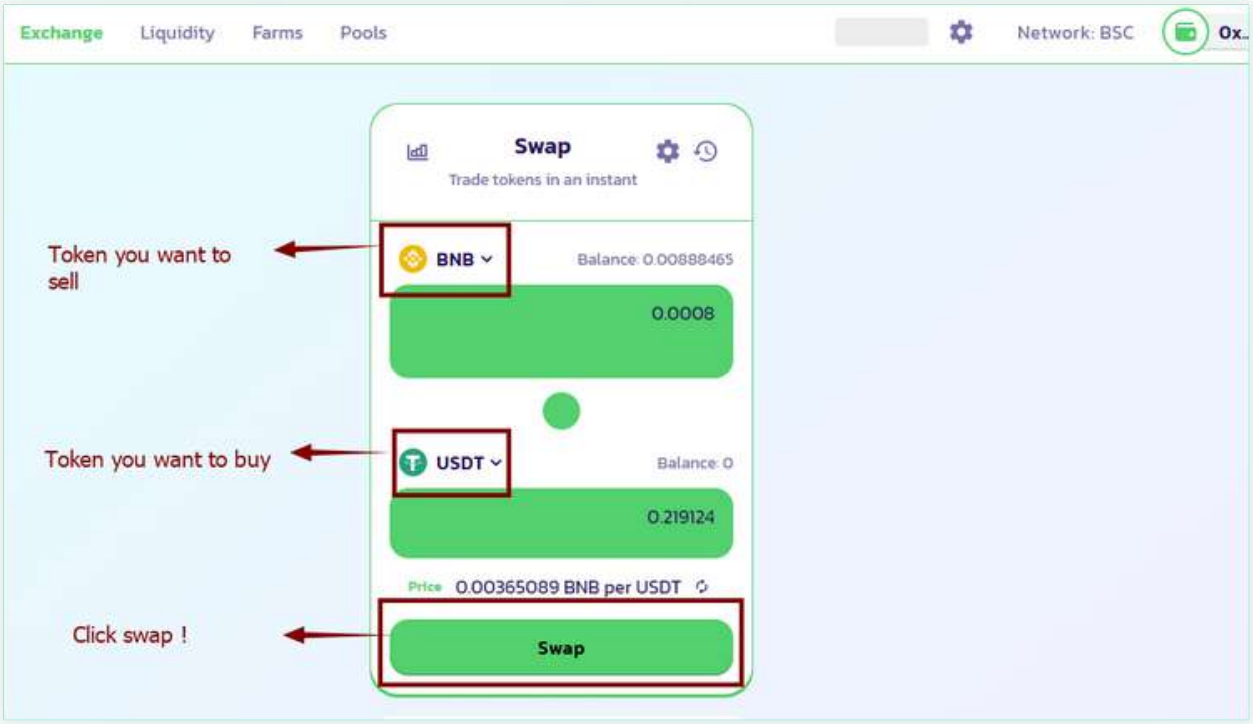
Before you start, you'll need to connect wallet , we have varity of wallet option to connect.



Swapping tokens:

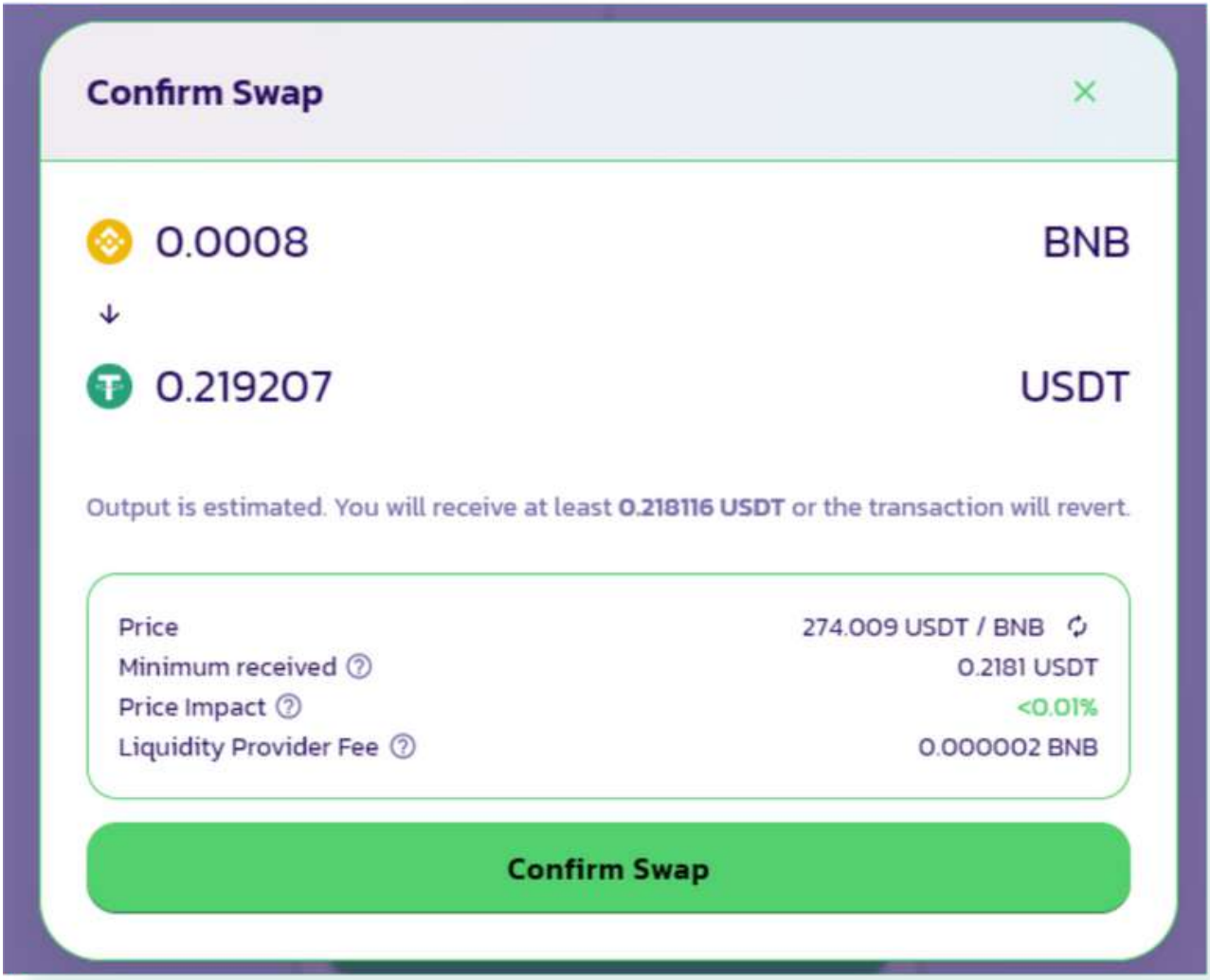
Token swap lets you exchange one token with another. Here you do not need to place orders and have an order taker to trade with you. Rather, you trade with the liquidity pool. Therefore, you can get your tokens almost instantly thanks to USDT-DEFI fast speed and low fees.

In the next figure, you can see how it works.

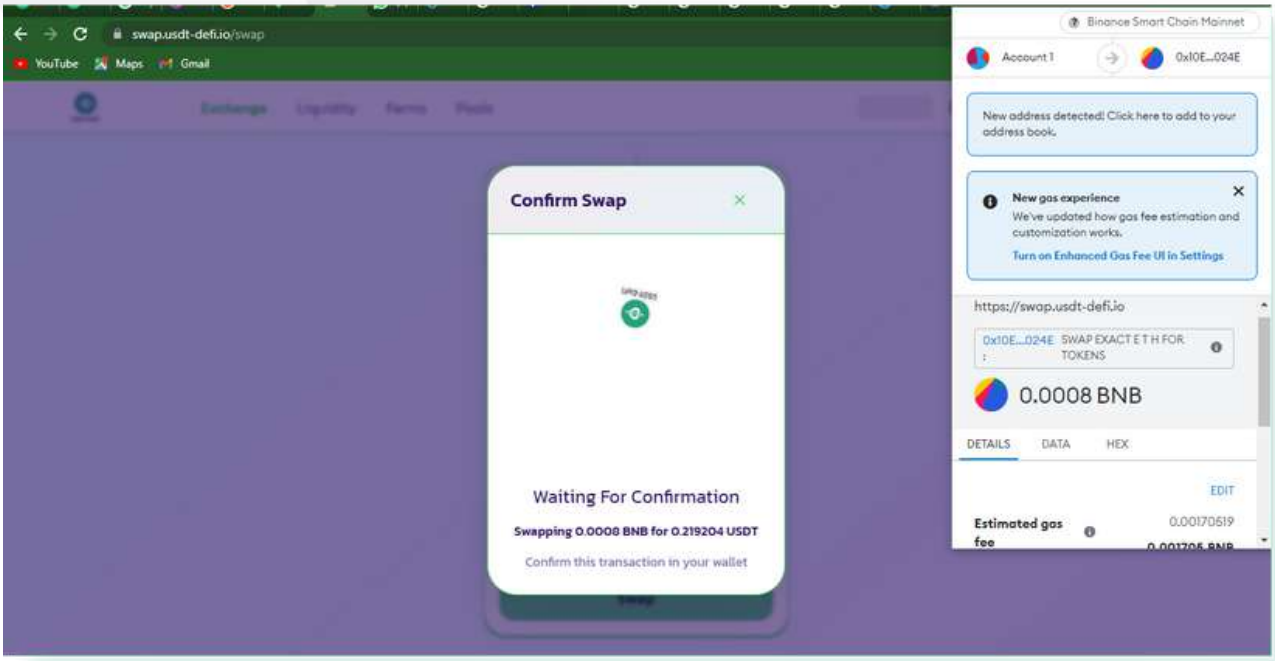


At the bottom, you can see more details on the transaction. Here you can see the minimum you will always receive, the price impact in the pool, and LP fee, and the route that will get you the best price for your trade.

If the price impact is high, you might want to put in a smaller amount at first.

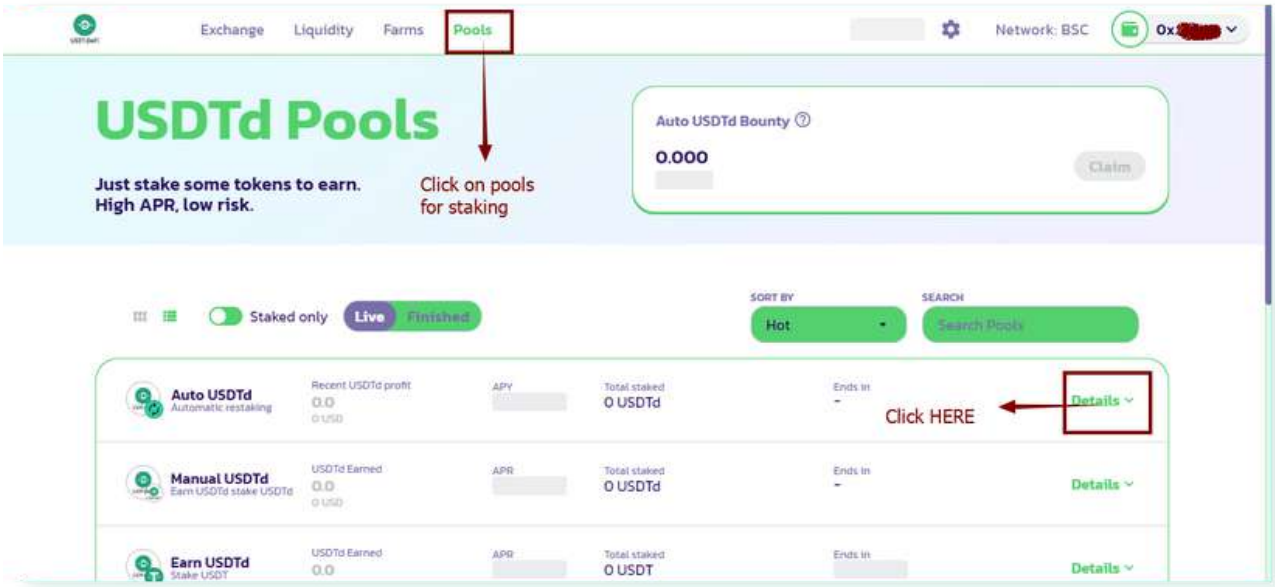


Pay the gas Fee and Confirm your Transation

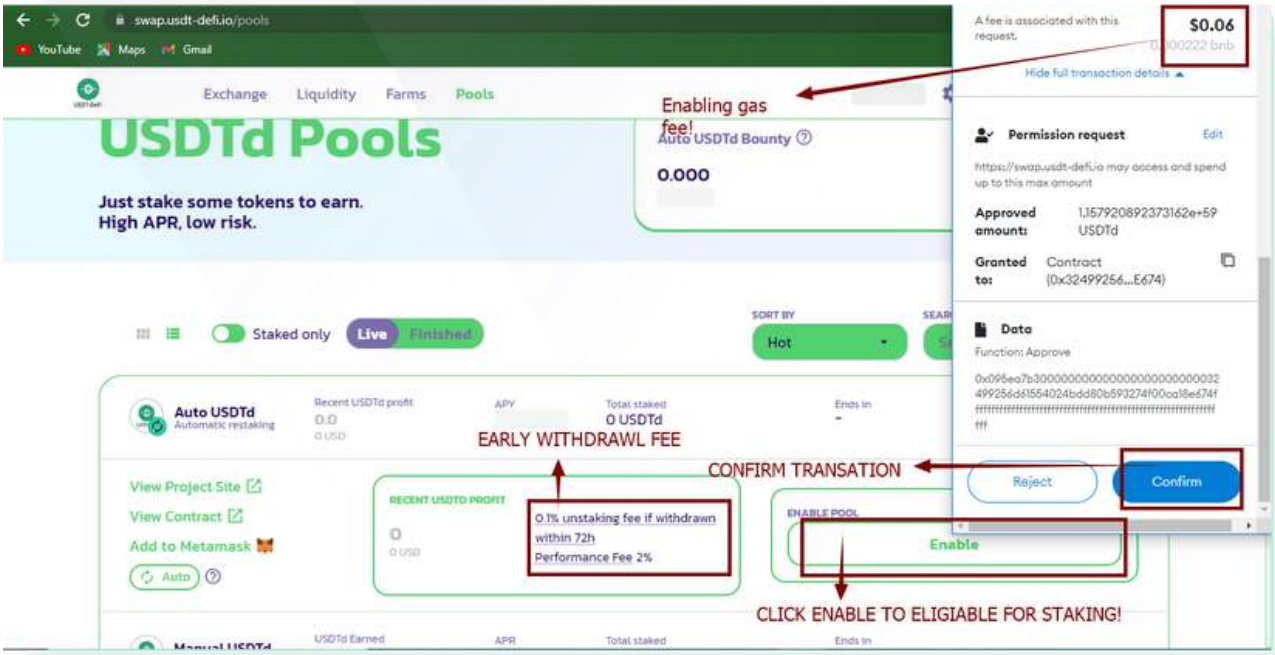


How to do staking ?

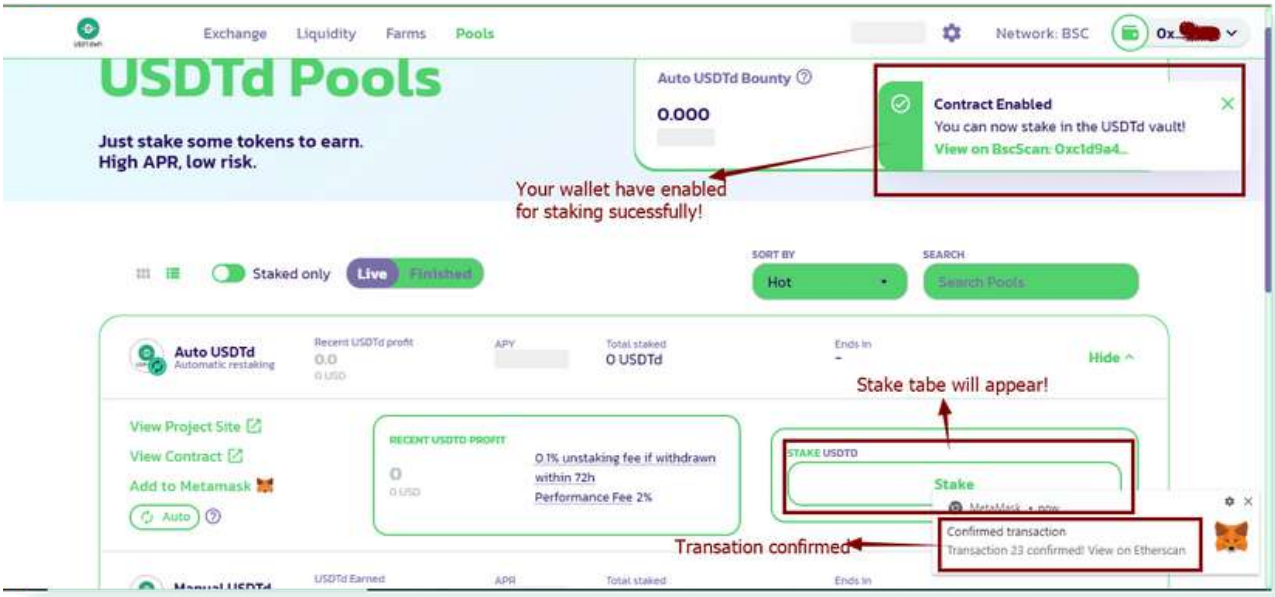
On the pools tab, you can stake USDTd tokens to earn rewards. These rewards are provided by the USDTd validator and
storeman nodes.



Now you have to enable your staking pool to take participation in any of your desired pair. Each pair have its own intrest rate depending on the staking average.



After enabling the pool for staking, you will be able to staking once liquidity og USDTd is added by us.



8.1.1 LIQUIDITY ON USDT DEFI SWAP EXPLAINED

In this article, we will explain how liquidity works on USDT DeFi Swap

Introduction to liquidity pools

When you supply liquidity to a USDTd liquidity pool, you receive LP tokens in proportion to how much liquidity you supply to the pool. When a trade is facilitated by the pool a percentage of the fee is proportionally distributed amongst all the liquidity pools token holders. If you withdraw your assets from the pool, you will receive the earned fees but your tokens will be burned.

Liquidity mechanics

I will explain the mechanics by using an example. Let's say you want to provide liquidity in the USDTd pool. The way the pools work is you have to deposit an equal value of usdtd and the token that you want to participate with, in this case, usdt

It's advised to do some research when adding liquidity in the pool, always check if the value is like it should be. Enter the amount of one of the assets into the field, it calculates the equal amount in value of the other asset automatically. It's important that the value is 50/50, you could change the amount but if you do this, Somebody could arbitrage it and you could lose your funds.

Once you added liquidity to the pool and someone makes a swap on the pair, your liquidity will be tapped into. Based on the trade, your amount in the pool will shift towards more USDTd or USDTd LP.

The liquidity providers (LP)get a percentage of every trade that is made in the pool. It's divided over every LP in the pool. The bigger the share you have in the pool, the larger the share of the reward you will receive. On USDTd the transaction fee is 0.3%, 0.25% will go to the LP, and 0.05% will be used for USDTd for buying back usdtd tokens.

For example: if your part in the liquidity pool is 3%, you will get 3% of the 0.25% fee.

9.1.1Guide

Crosschain transactions with the NEW USDT-DEFI BRIDGE

How to crosschain your assets using USDT-DEFI BRIDGE

Step 0

Make sure you have the appropriate wallets. Before completing decentralised crosschain transactions using USDT-DEFI BRIDGE, you need to ensure you have access to the correct wallet(s). You must have wallets for each network involved in the crosschain transaction.

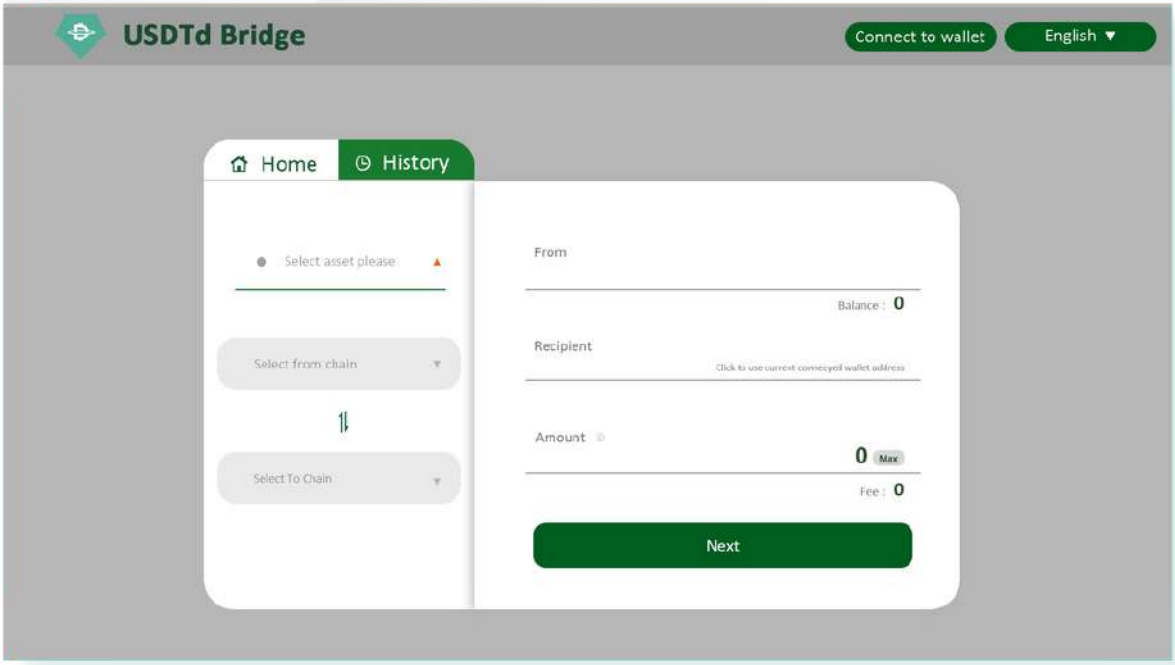
In other words, if you are moving $BNB from Bitcoin to Ethereum, you need to use Bitcoin and Ethereum wallets. Similarly, if you are moving $ETH from $USDTd to Moonriver, you need $USDTd. This guide demonstrates a crosschain transaction moving $ETH from Ethereum to BNB and uses Metamask. Metamask is a fantastic wallet that grants you access to any EVM-compatible blockchain network.

Step 1

Visit https://bridge.usdt-defi.io/

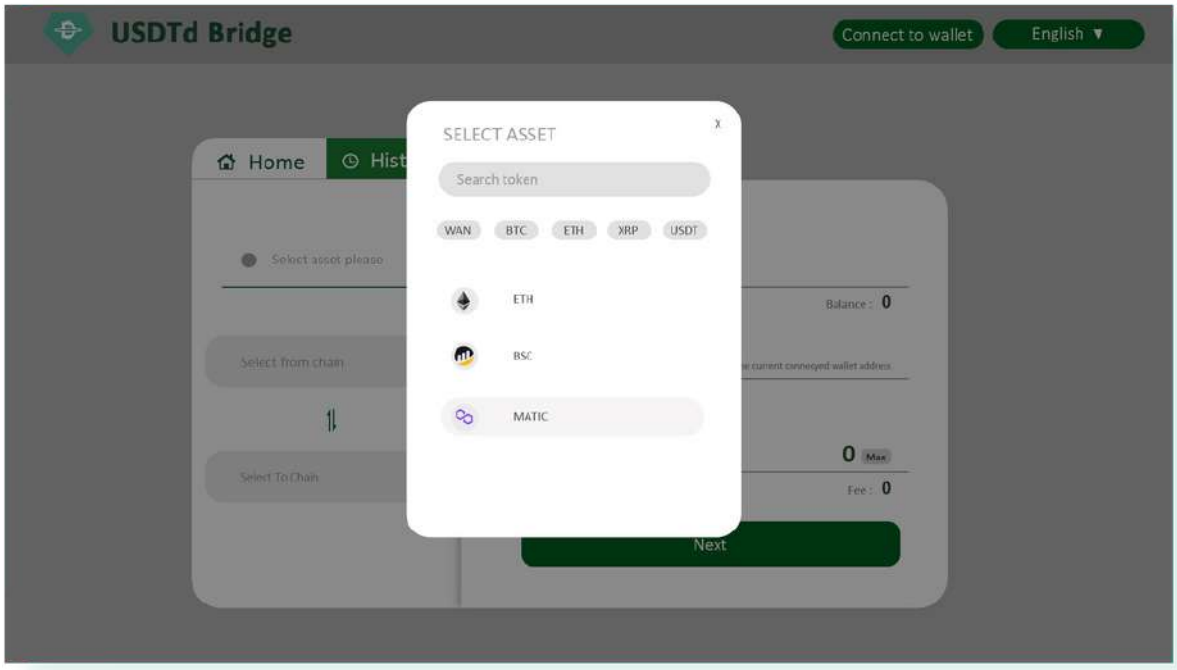
Step 2

Click “Select asset please” on the left side of the terminal.



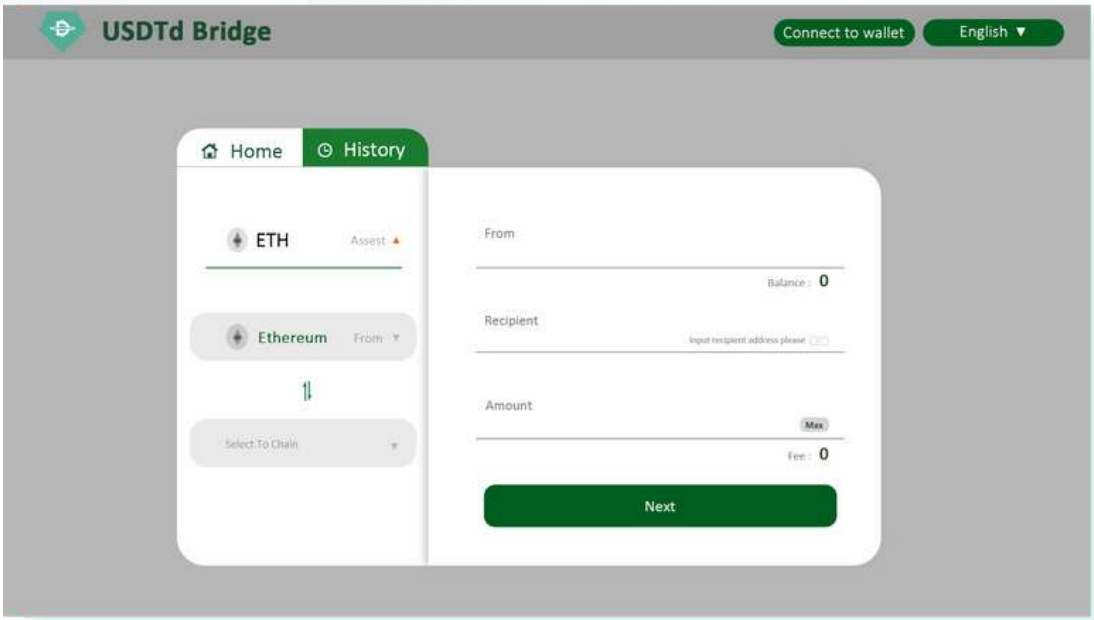
Step 3

Select the asset you want to move crosschain from one blockchain network to another. In this example, we select $ETH because we are moving $ETH.



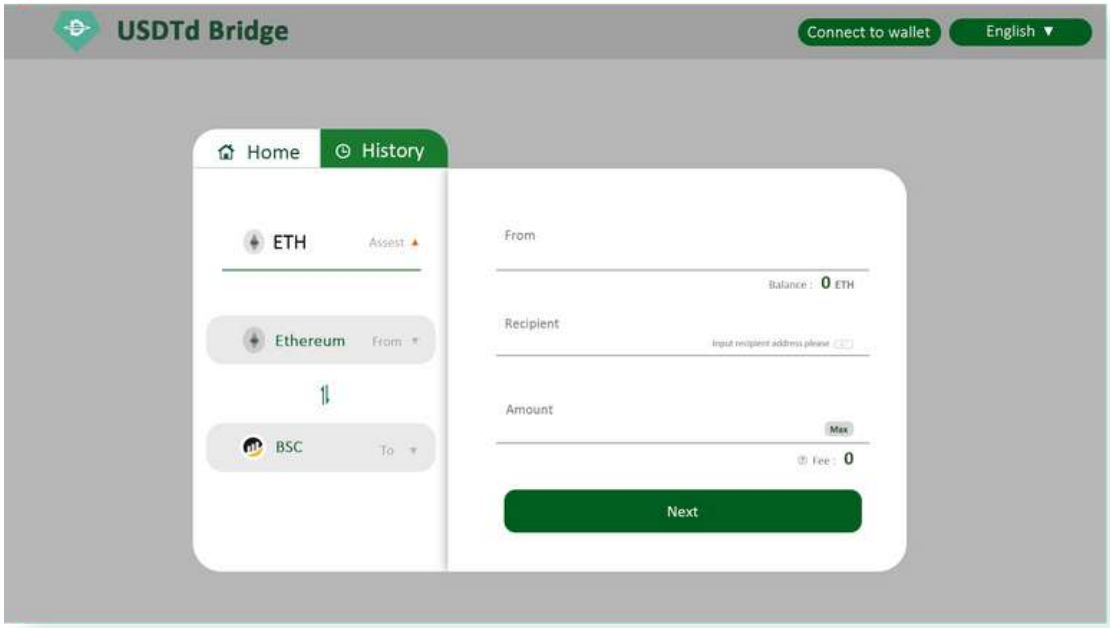
Step 4

Click “Select From Chain” and select the origin chain. In this example, the origin chain is Ethereum because the $ETH is currently on Ethereum.



Step 5

Click “Select To Chain” and select the destination chain. In this example, we are moving $ETH to BSC. So, BINANCE is the destination chain.

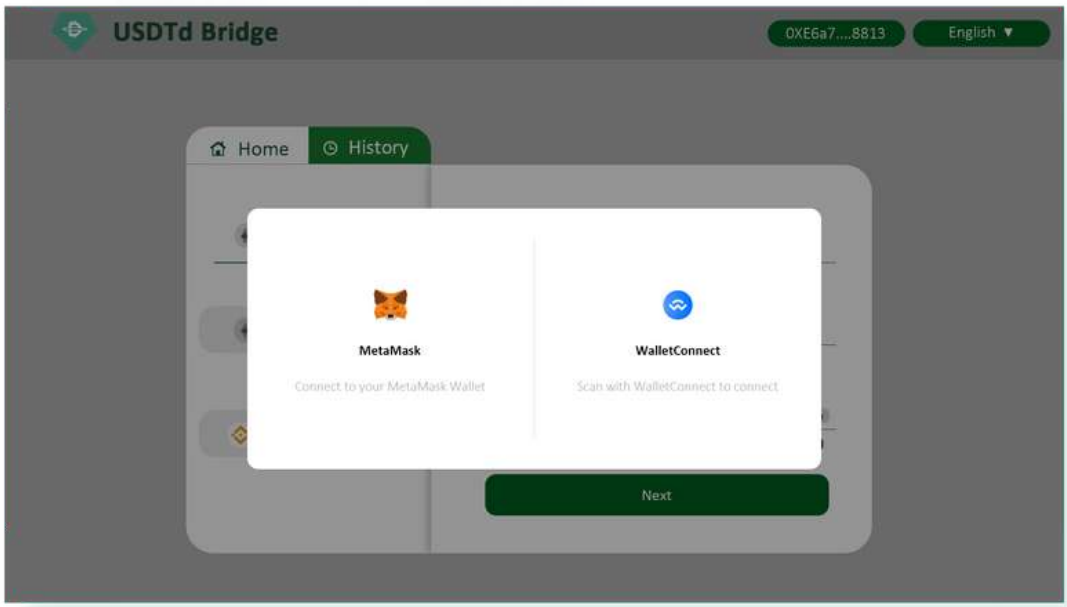


Step 6

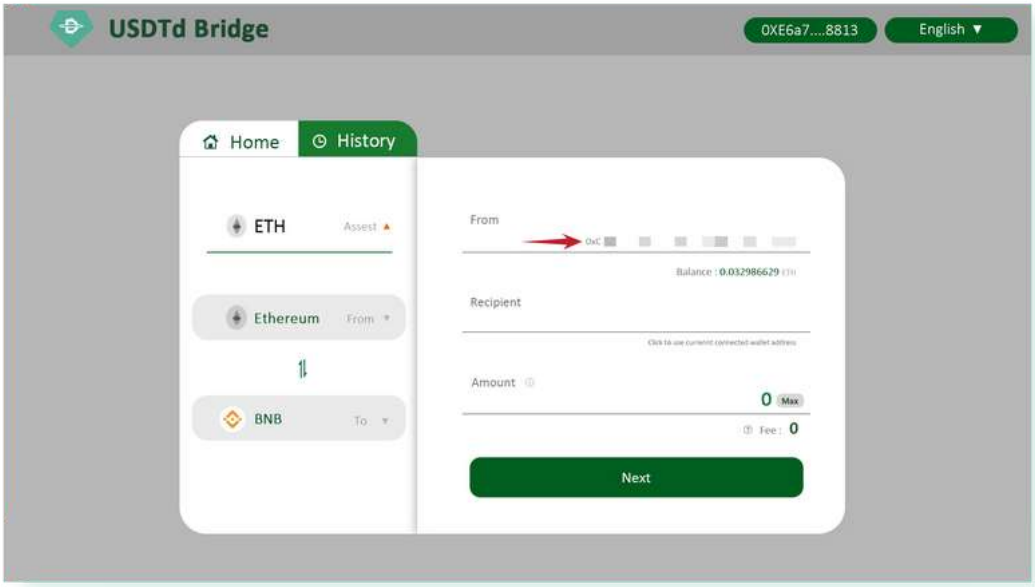
Click “Connect to Wallet” in the top right corner of the window.

Step 7

elect the appropriate wallet. In this example, we are using MetaMask connected to the Ethereum network.

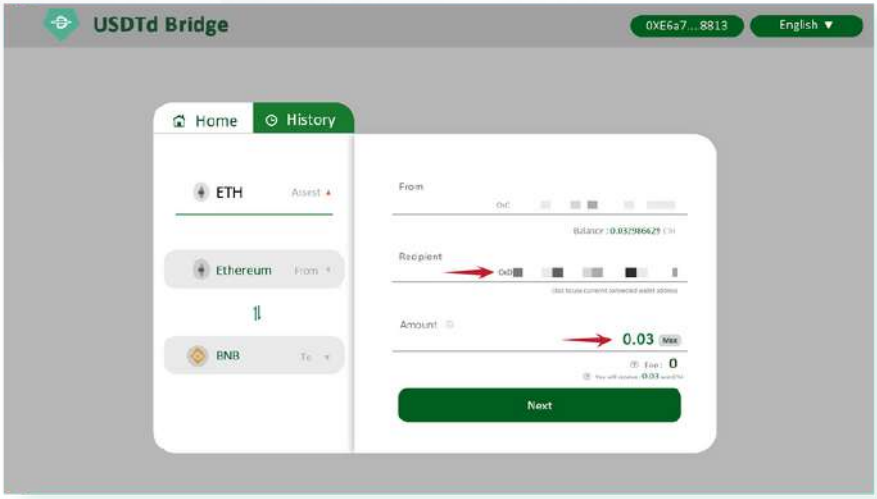


When connecting Metamask for the first time, you will need to click connect in the Metamask pop-up window. Your Ethereum wallet address will now be connected to USDT-DEFI BRIDGE. Your ETH balance should also be visible.



Step 8

Enter your recipient address. This is the address that you want to send your assets to on the destination chain. In this example, as we are moving $ETH to BSC, the Recipient address is a BSC address.

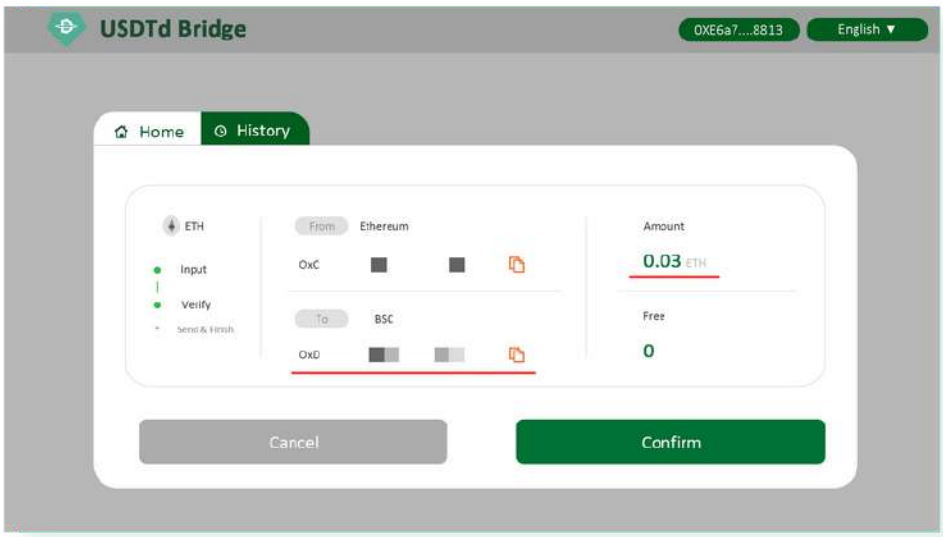


Step 9

Enter the amount you wish to convert and then click “Next”.

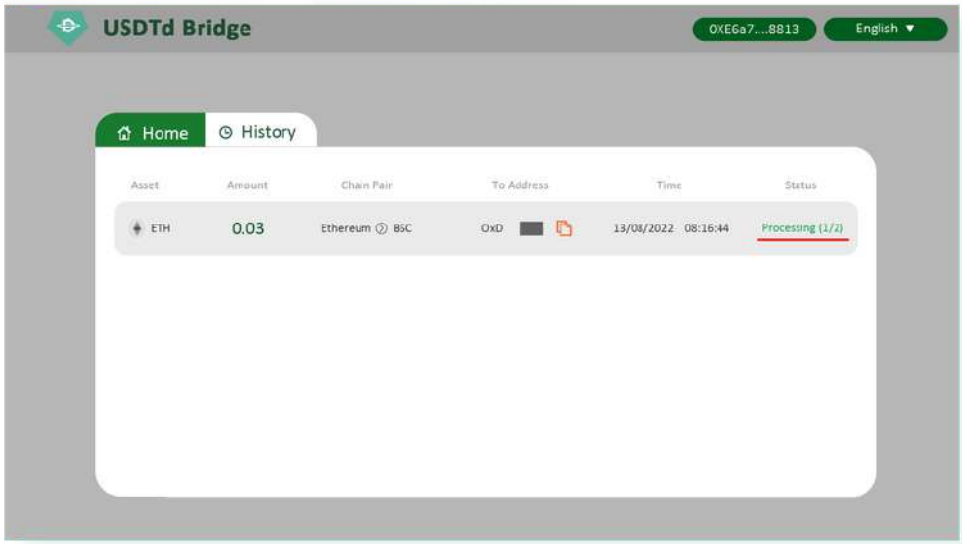
Step 10

On the next page, review all the information relating to your crosschain transaction and click “Confirm”. Be sure to double check your To address and the Amount you are sending crosschain. When using Metamask, you will also need to confirm the transaction in the MetaMask pop-up window. Make sure to use an appropriate gas fee to ensure your ETH transaction doesn’t get delayed.



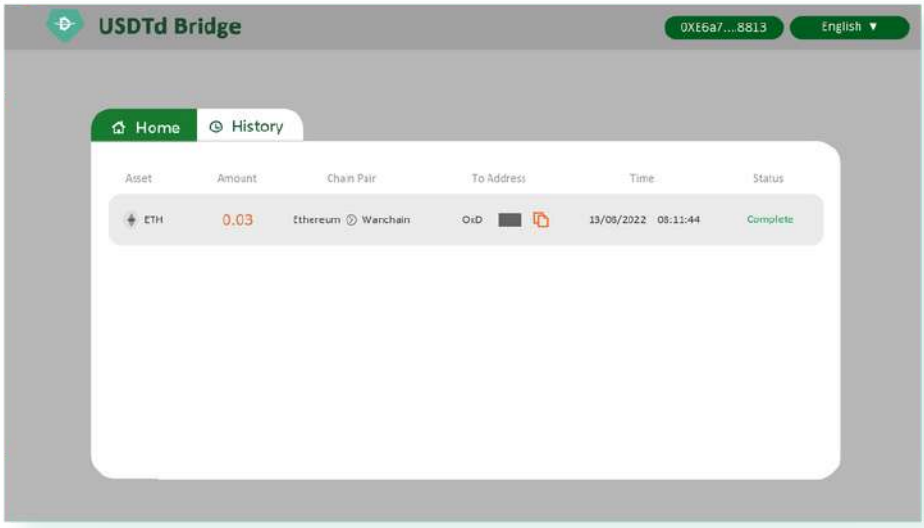
Step 11

Wait. Your crosschain transaction is now being processed. It will appear as Processing. The amount of time a crosschain transaction takes is entirely depending on the speed of the blockchain networks involved. For example, an $XRP transaction from XRP Ledger to Avalanche might only take a few minutes while a $BTC transaction from Bitcoin to Binance Smart Chain could take an hour.



Step 12

Confirm the receipt of your funds. Once your crosschain transaction status changes to Complete, you can confirm receipt of funds in your Recipient address.
In this example, the Recipient address now has $BSC.



Congratulations! You have completed a crosschain transaction using USDT-DEFI BRIDGE!

1

USDT DEFI CROSS CHAINS

Usdt DeFi. Cross Chain Communication protocol (Visit : https://cross.usdt-defi.io/) defines specifications for data transmission between ETH, BSC and polygons, allowing connections and data flows between chains. The following paragraphs describe the module functions and the data transfer procedure.

2

REGISTER DEFI & FUNCTION MODULE

Inter-chain communication protocols include three functional modules: Registration module: this module performs two functions. The first is to record the initial chain involved in cross-chain transactions. This creates a ID adopts algorithmic rules specific to the original chain, maintaining ID subscribe to the original channel to prevent fraud caused by the fake channel. The second function is to register the transferred property. This generates a unique identification number via content-specific algorithmic rules to ensure content uniqueness. Cross-chain transaction data transmission.

3

MODULE:

this module provides three functions. The first function is that the user of the original chain performs a cross-chain transaction ask DefI USDT. This is the starting point of the USDTd asset transfer transaction. The second function is the confirmation from the USDT DeFi validator node returning successful or not. The third function is the USDT DeFi validator button that sends the legitimate transaction to base channel to complete the handover. Transaction status query module: This module mainly provides confirmation query function status of the asset transfer transaction in the original chain to the USDTd locked account and the transaction moves from the USDT DeFi locked account to the original chain. These are signs that check the progress of cross-chain transactions.

4

CROSS-CHAIN TRANSACTIONS

When unregistered property is transferred between the suggested strings, USDT DefI will generate a new asset using the built-in asset template for deploy a new smart contract based on cross-chain transaction information. When a registered asset is transferred from the original chain to the cross chain, the usdt defi is released equivalent tokens in existing contracts to ensure that assets from the original chain can still be traded on usdt defi. To describe the transfer of assets between the public chain and the master chain, we will illustrate an example using Ethereum

Transition to: Jon and mark yes accounts on Ethereum and BSC respectively, and JON needs to transfer 10 ETH to MARK. JON makes a cross-chain transaction request using the DEFI USDT intersection and starts transferred on Ethereum, the recipient is an Ethereum cross-chain locked account. USDT DEFI validator node receives cross-chain transaction request, verifies that The transaction was recorded on Ethereum and created a new smart contract token ETH ' (ether prime) on USDT DEFI, is the ETH that will be transferred to MARK on bsc.

Transfer Process: Mark wants to transfer the 10 ETH he received from Jon to Jen. Mark uses his usdt defi cross-wallet to initiate cross-chain transactions with ETH assets Contract. Upon receiving the request, the validator node will lock 10 respective ETH assets. After successful content locking, the validation node uses threshold secret sharing mechanism to create Ethereum transaction with transferor is a previously locked account that has been locked by Jon's property and the assignee is jen account on Ethereum. After the validator node verifies the transaction is confirmed on Ethereum, 10 ETH locked in the brand account will be offset, which means that the equivalent asset is transferred back to the original channel.

5

FULLY DECENTRALIZED AND NO TRUSTED THIRD-PARTY PARTICIPATION

Most cross-chain transactions are now handled through third-party exchanges and trading platforms. But cross-blockchain transaction platforms need them Integration of third party depots. This ensures a safe and smooth Completion of the entire transaction regarding the reliability of the third parties involved usdt defi ban account mechanism uses fully decentralized multi-party computing and threshold Secret sharing techniques for performing account management without the need or involvement of third parties Credit approval from companies.

6

UNMODIFIED ORIGINAL CHAIN AND LOW INTEGRATION THRESHOLD

In our cross-chain trading solution, the account locking mechanism is not used two-way anchor and no need for additional script extensions to identify and verify Simple Verification Payment Proof (SPV). All transaction data is transmitted to node network of original chain after rebuilding and integrating on defi Usdt validator node. The format of the confirm button matches the requirements of the transaction type. This allows some operations and computations of cross-chain transactions in the DEFI USDT network without having to modify the various mechanisms of the original chain. This allows existing public and private channels to be based on other platforms integrated with USDT DEFI with low integration threshold, thus reducing costs cross-chain transactions.

7

CROSS - CHAIN TRANSACTION PRIVACY PROTECTION

In usdt defi's cross-chain transaction solution, the assets of the original chain live in form smart contract tokens after they are transferred to any chain. On the one hand, we hide the initiators of smart contract token transactions in a set of accounts, through ring signature technology, so they are not traceable. On the other hand, we allow the sole use of accounts in the smart contract, so the relationship corresponding to the original account on usdt defi cannot establish. Using a combination of the above two methods, USDT DEFI is achieved privacy of smart contract token transactions, allowing cross-chain transactions of privacy protected assets, Extend application scenarios and provide better user experience.

10.1.1 USDT AUTO TRADE USER GUIDE

Introducing AutoTrade

When trading on a decentralized exchange (DEX), users usually face the ultimate problem. It's almost impossible. Buying a large amount of tokens without causing a price spike will result in unfavorable rates. The drop in price comes from the commonly used xyk liquidity model, where liquidity The trading pool is small.

Auto Trade is developed and operated by the USDT DEFI team. The idea behind Auto Trade is instead Design a system that continuously buys and sells small amounts to buy and sell all tokens at once of tokens at a specific time interval. For example, Mark wants to buy 100,000 USDTd in ETH.

If he buys now, he will only get 98,000 USDTd due to the drop in price. Or he can buy 1000 USDTd each time using AUTO Trade and it lasted for 4 days. All of this happens automatically without Marks' intervention.

USDT DEFI AUTO TRADE OPERATION STEPS

Auto Trade URL:https://auto.usdt-defi.io/

1

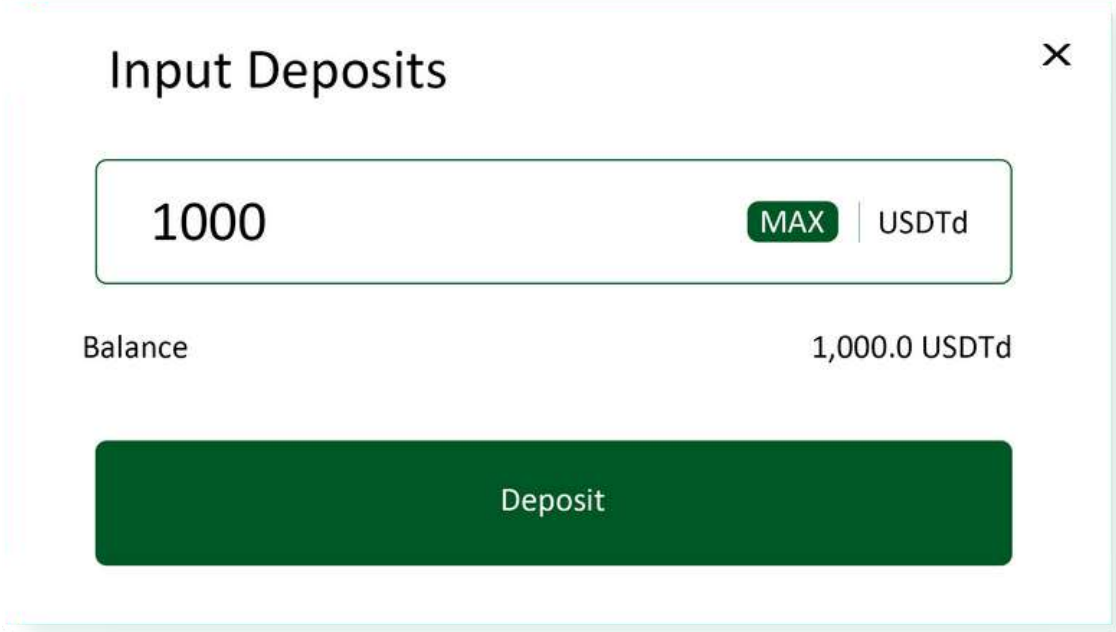
Choose the trade direction

Let’s take selling USDTd and buying ETH as an example. Find the crypto USDTd which you want to sell in the Crypto column, and find the corresponding trade direction USDTd -> ETH in the AUTO Direction column.

2

Deposit coins/tokens

Click Deposit in the USDTd row. Enter the deposit amount and click Deposit. Contract Approval is required for the first operation. In this example, we deposited 600USDTd.

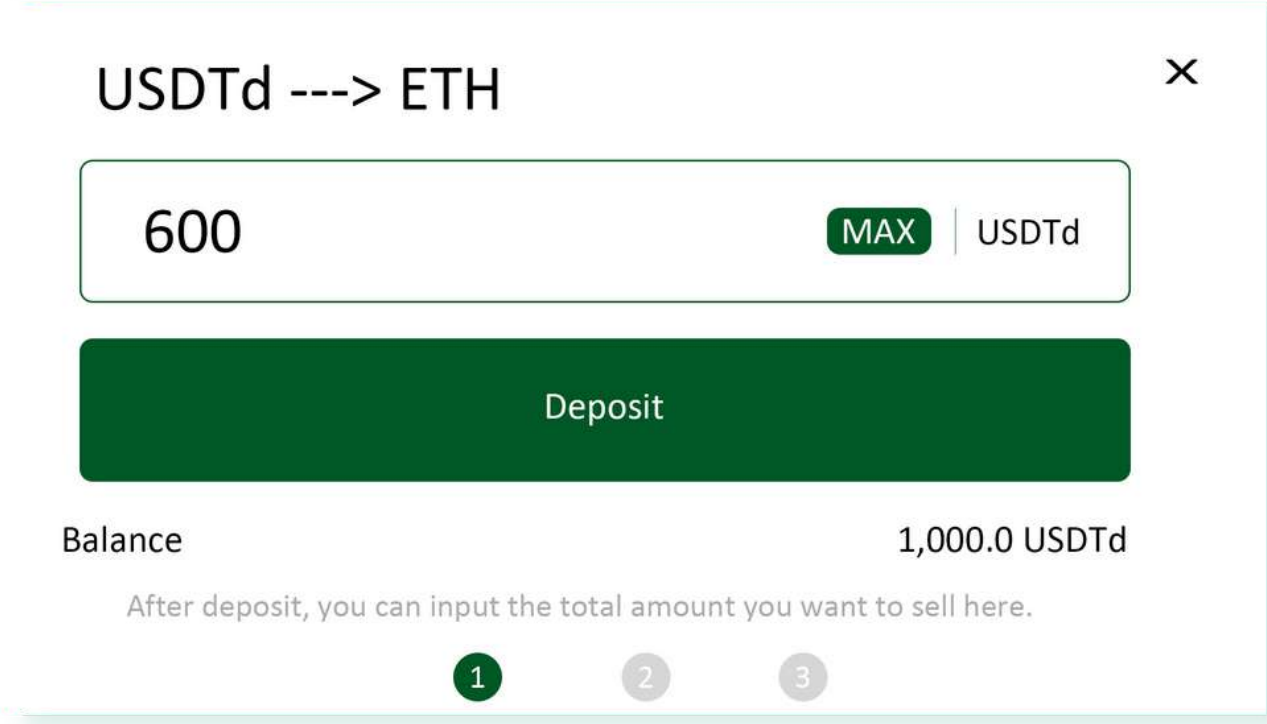


The crypto to sell and the crypto to buy is the one-to-many relationship.

3

Buy the target crypto with the deposited crypto

In the USDTd->ETH row, click Start. Enter the partial or full amount of the deposited crypto to buy your target crypto. In this example, 600USDTd out of 1000USDTd is decided to buy ETH, and the remaining 400USDTd can be used to buy bsc or other coins/tokens.

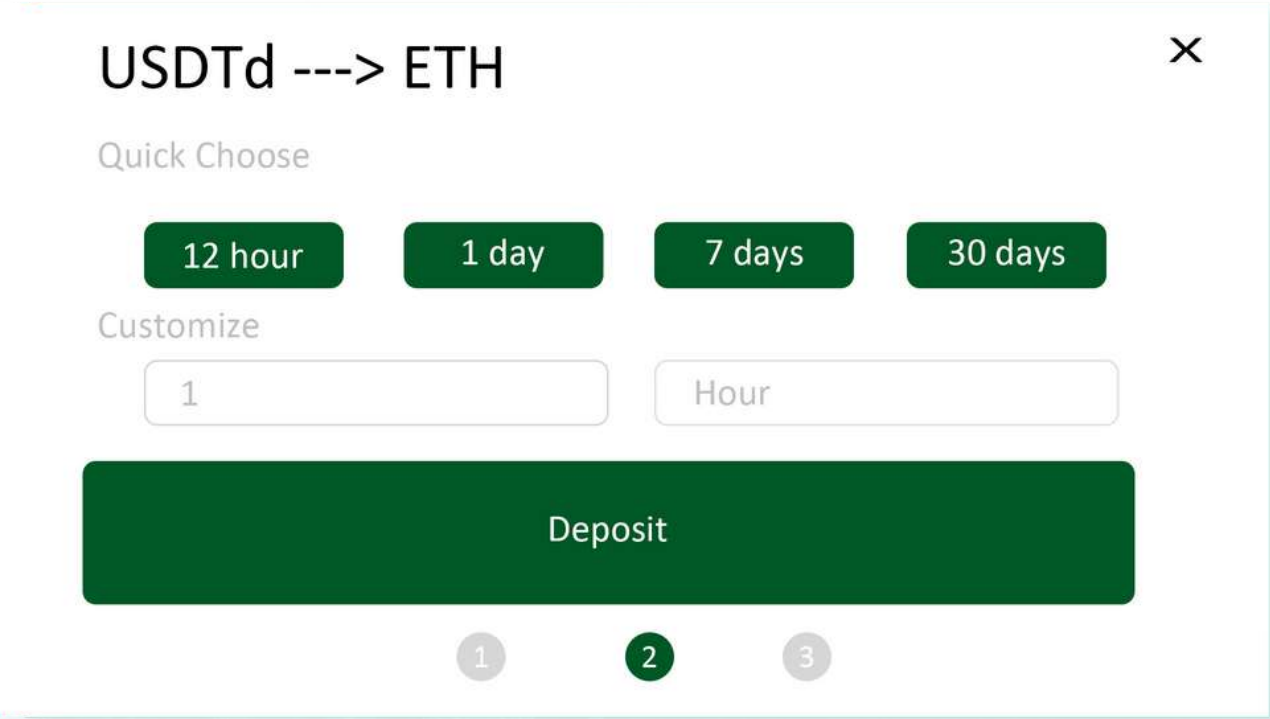


Click Next

Set the auto trade timespan, that is, how long it will take to complete the purchase of WAN with the 600USDTd.

The Quick Choose row is the commonly used timespan offered by auto Trade, and the Customize row is the trade timespan that you customize by yourself.

In AutoTrade, the smart contract will be triggered to purchase by every five minutes. Therefore, according to the amount of your deposited coins/tokens and the trade timespan, you can calculate the amount of deposited coins/tokens to be sold per 5 minutes.



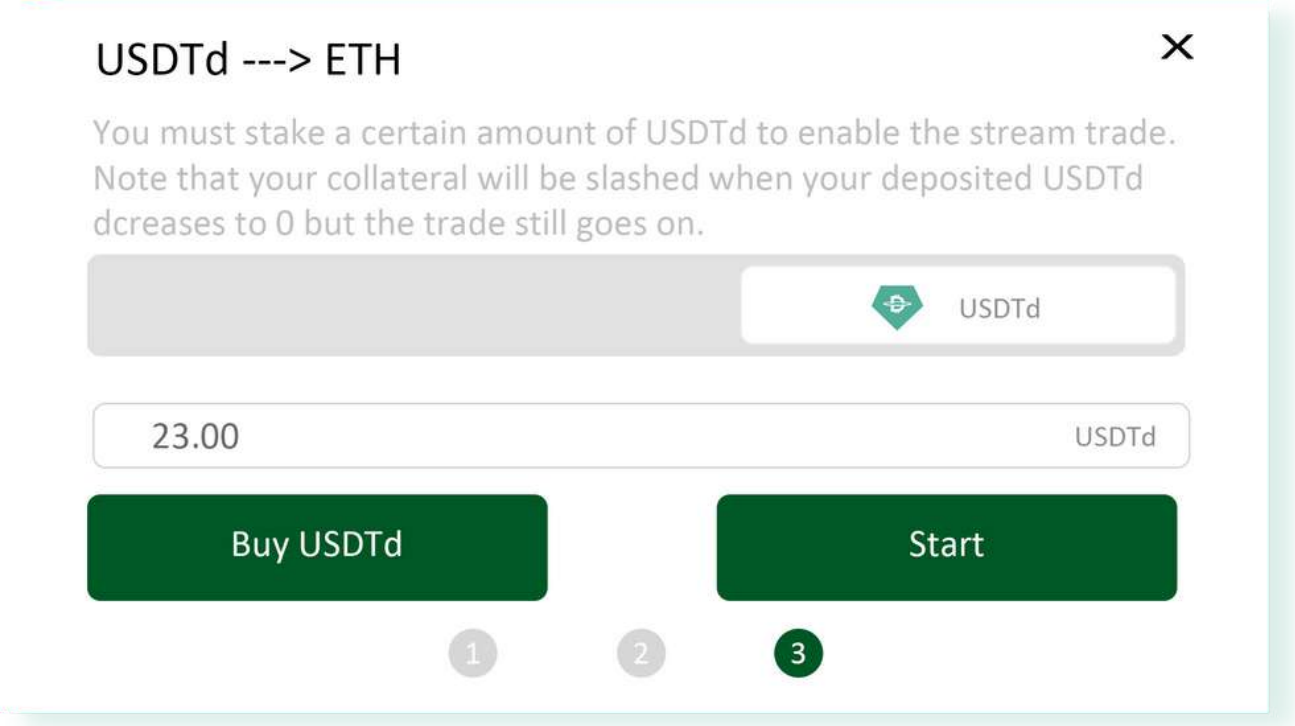
Choose the timespan and click Next

Auto Trade will calculate the number of USDTd tokens to be collateralized in accordance with the amount of your deposits. The collateralized USDTd is used to activate the Auto trade function.

The total values of the USDTd to be locked is around 1% (the minimun threshold is 10 USD of USDTd as collateral) of the values of your deposited crypto.

In this example, about 10USD worth of USDTd needs to be locked as collateral, that is, 23 USDTd (supposed) in total. In other words, the 23USDTd is corresponding to the 600wUSDTd you sell, so if you partially/fully withdraw those 600 USDTd, it will cause the insufficiency of your deposits, unless you stop the trading in advance.

If your deposit gets zero but the trading still goes on, your collateral will be slashed .Your deposits will be not taken away in Auto Trade. You can redeem your deposits back any time if you do not want to continue the trade.



Click Start. Approve is required for the first time

After start, you can see that the amount of your deposited coins/tokens is decreasing in the My Deposits column; the amount in the Paid column is the number of coins/tokens that have been sold; in the Time Left column, it is the remaining time you set for the whole timespan.

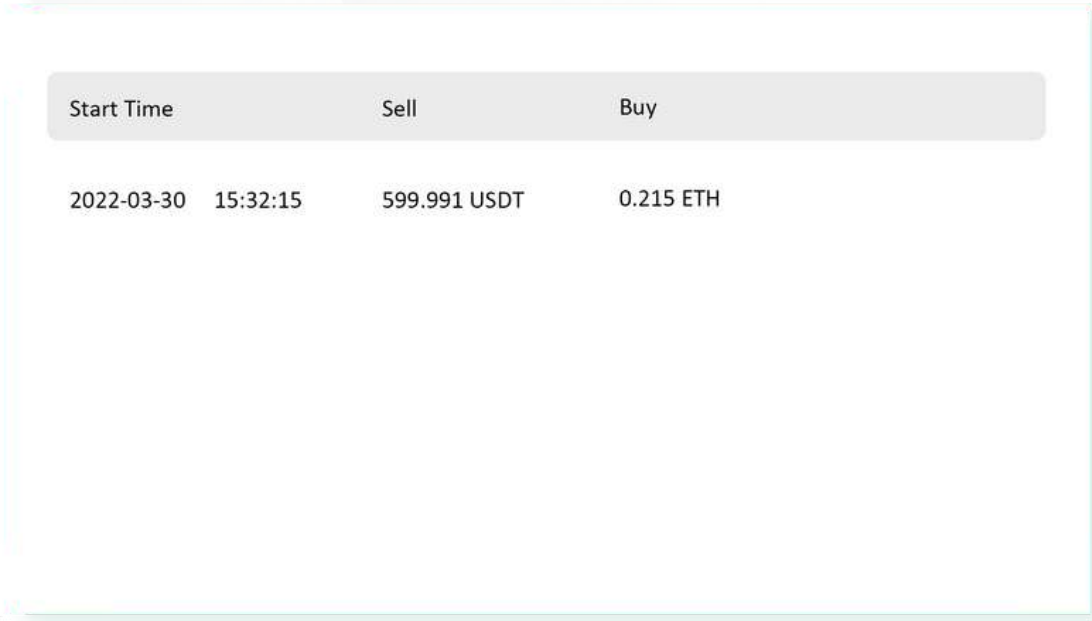
You can click Stop to terminate the trade any time in advance. In order to ensure the safety of funds, you are not allowed to restart the same trade pair once you click Stop within 5 minutes.

In My Deposits column, you can see that the amount of the purchased coins/tokens in your My Deposits is increasing. Click Withdraw to withdraw the purchased coins/tokens at any time. In this example, the purchased crypto is ETH.

4

View History Records

On the top right of the Auto Trade page, there is an History button. Click History, you can select a trade pair to view the historical transaction records.



Benefits of Using Auto Trade

Fewer price slides. More trades are made as the trades are continuous for a period of time The amount of time it takes for a trade route's liquidity pool to reach a more stable price.

Users experience the benefits of less slippage and less price impact. The amount you want to trade is very large and/or the liquidity available in your trading root pool is low.

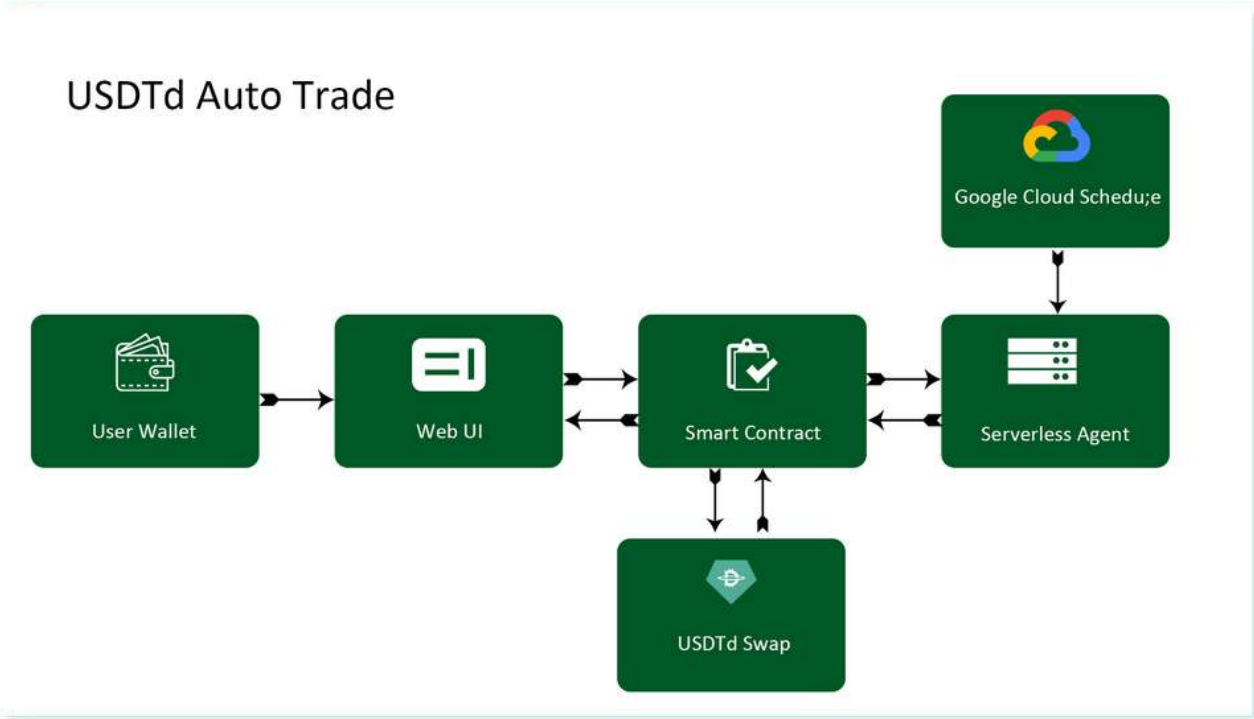
Fewer price slides. More trades are made because the trades last for a period of time The amount of time it takes for the liquidity pool of a trading route to reach a more stable price. Users experience the benefits of less slippage and less price impact.

The amount you want to trade is very large or the liquidity available in your trading root pool is low.

Workflow of Auto Trade

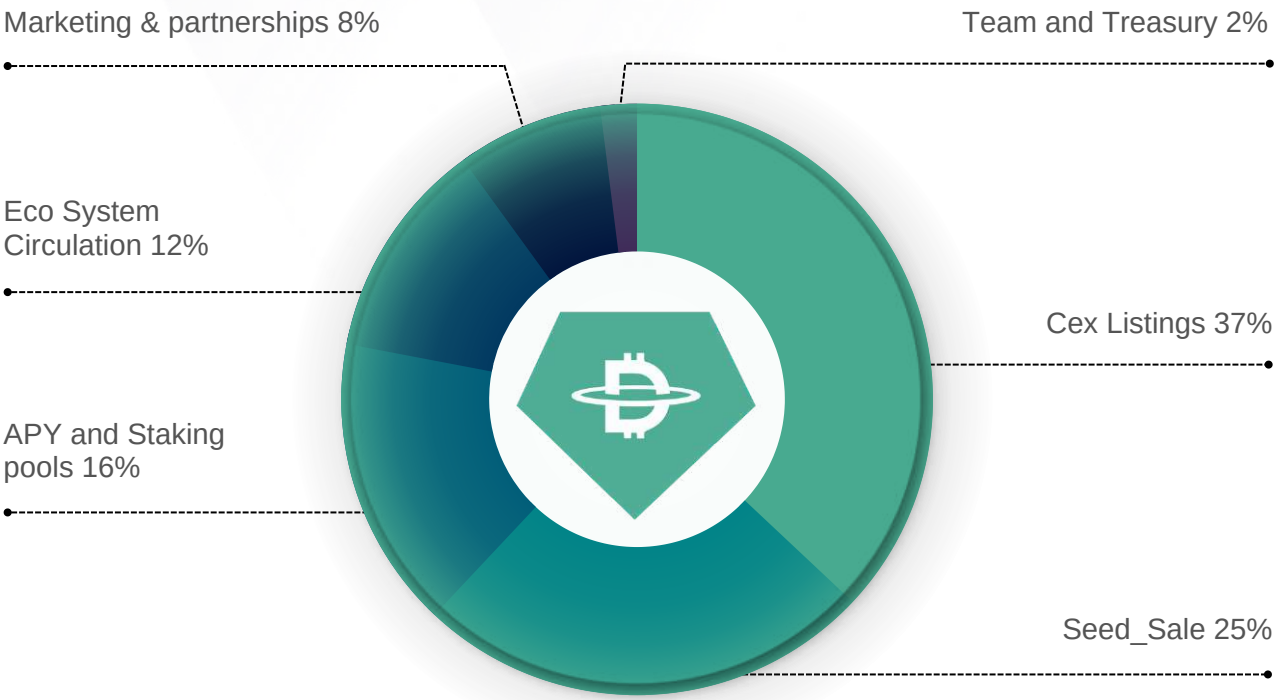
The auto Trade workflow is shown in Figure 1. Users will use the Auto Trade UI to deposit or withdraw funds from the smart contracts. Those funds will be used to automatically buy or sell in USDTd accThe automated trading workflow is shown in Figure 1.

Users make deposits or withdrawals using automated trading interfaces Funds from smart contracts. These funds will be used to automatically buy and sell on USDTd to user settings. All buy and sell events are automatically triggered by agents receiving regular messages Instructions from the cloud app to the users' settings. All the buy/sell events are automatically triggered by an Agent, which receives periodic instructions from a cloud app



11.1.1 TOKEN DISTRIBUTION

(BSC, ETH, POLYGON)



12.1.1 ROADMAP

Q2 2022

- The project idea and Research work
- Partnerships and Team Formation
- Investments partnerships
- WhitePaper released

Q3 2022

- Smart contracts
- Usdt Defi swap launch
- Money market app launch
- Cross-chain app launch
- Usdt-Defi bridge app launch
- Auto trade app launch
- Staking and farming contract launch
- Website launch
- Socials formation
- Smart contract Audits
- Secured CEX listings

Q4 2022

- AMA with founders
- GitHub open source release
- Initial coin offerings (BSC & ETH)
- IEOs
- Private KYC
- Staking pairs merge
- Cross chains Activation
- Money market partially Activation
- Usdt Defi Bridge Activation
- Auto full trade Activation
- Global marketing campaigns

Q1 2023

- Public Expo programs
- More Cex listings
- Mobile Apps for Dapps
- Usdt- Defi hard Wallet launch
- Nft Market launch (pos)
- DeFi P2P whitepaper

Q2 2023

- Top 10 Volume based Blockchains integration
- Money market v2 with multi chains
- Cross chains v2 Updated Features
- Defi bridge Integration with usdt defi NFT market
- Additional staking pairs in pools