

## Bank smart contract task

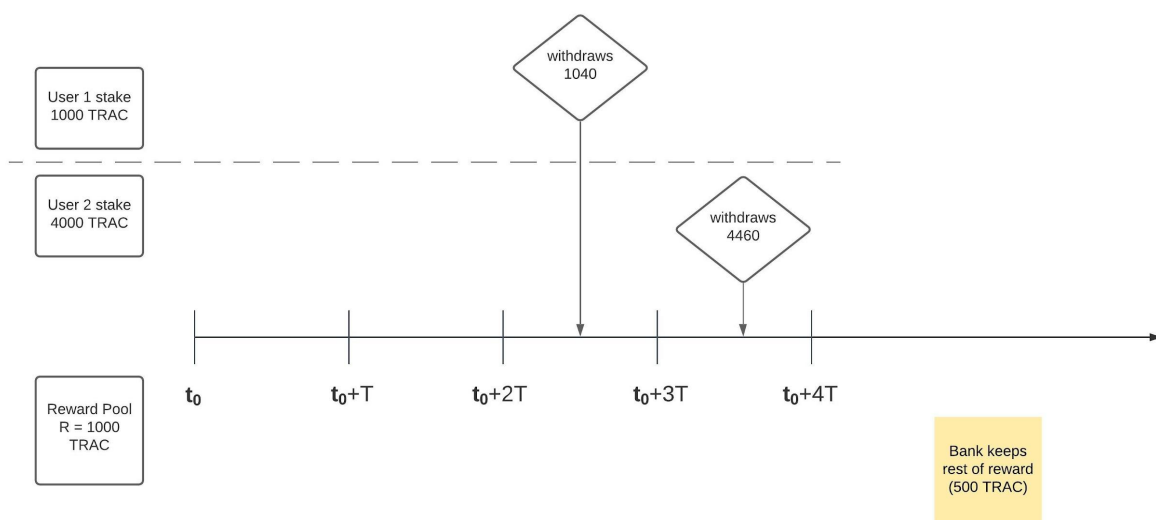
Your task is to create a **bank smart contract** which will enable anyone to deposit an amount  $X$  of XYZ ERC20 tokens to their savings (staking) account. The bank smart contract also contains an additional token reward pool of  $R$  XYZ tokens, deposited to the contract by the contract owner (bank owner) at contract deployment. At deployment the bank owner sets a time period constant  $T$ , to be used for reward calculation.

Contract dynamics (example illustrated below):

- The smart contract is deployed at  $t_0$
- The reward pool  $R$  is split into 3 subpools
  - **$R_1 = 20\%$  of  $R$** , available after  $2T$  has passed since contract deployment
  - **$R_2 = 30\%$  of  $R$** , available after  $3T$  has passed since contract deployment
  - **$R_3 = 50\%$  of  $R$** , available after  $4T$  has passed since contract deployment
- **Deposit period:** During the first period of  $T$  time the users can deposit tokens. After  $T$  has passed, no more deposits are allowed.
- **Lock period:** From moment  $t_0+T$  to  $t_0+2T$ , users **cannot** withdraw their tokens (If the user tries to remove tokens before  $T$  time has elapsed since they have deposited, the transaction should fail).
- **Withdraw periods:** After  $2T$  has passed since contract deployment, the users can withdraw their tokens. However, the longer they wait, the bigger the reward they get
  - If a user withdraws tokens during the period  $t_0+2T$  to  $t_0+3T$ , they collect a proportional amount of the reward pool  $R_1$ , according to the ratio of the number of tokens they have staked compared to the total number of tokens staked on the contract (by all users).
  - If a user withdraws tokens during the period  $t_0+3T$  to  $t_0+4T$ , they collect a proportional amount of the remaining reward pool  $R_1$  and  $R_2$ , according to the proportion of the number of tokens they have staked compared to the total number of tokens staked on the contract (by all users)
  - If the user withdraws tokens after  $4T$  has passed since contract deployment, they can receive the full reward of  $R$  ( $R_1+R_2+R_3$ ) proportionally to their ratio of tokens in the total pool
  - If no user waits for the last period (for  $4T$  to pass), the remaining tokens on the contract can be withdrawn by the bank (contract owner). In no other situation can the bank owner remove tokens from the contract.

## Example:

- **User 1** stakes  $S1 = 1000$  XYZ during deposit period
- **User 2** stakes  $S2 = 4000$  XYZ during deposit period
- Reward pool  $R = 1000$  XYZ ( $R1 = 200$ XYZ,  $R2 = 300$  XYZ,  $R3 = 500$  XYZ)
- User 1 withdraws their tokens in period  $t_0+2T$  to  $t_0+3T$ 
  - User 1 should receive their initial deposit of 1000 XYZ and
  - A reward of 40 XYZ, proportional to their amount of tokens in the pool
- User 2 is impatient and withdraws their tokens in period  $t_0+3T$  to  $t_0+4T$ 
  - User 2 should receive their their initial deposit of 4000 XYZ and
  - A reward of 460 XYZ, which is 100% of the remaining R1 tokens, and 100% of the remaining R2 tokens (as user 2 tokens are 100% of the remaining staked tokens in the bank)
- After  $4T$  has passed, the bank can withdraw the remaining reward (500XYZ) since no user has any more deposits to withdraw



## Your task is to

- Create a smart contract according to the specifications above
- Create a test suite for the above functionalities

**Please include instructions on how to run your project together with the code.**

## You get bonus points for

- Reusing existing (standard) smart contracts
- Deploying the contract on Ethereum Rinkeby testnet
- Providing truffle deploy scripts for Rinkeby
- For having the ERC20 token be Rinkeby ATRAC (we can send you some)
- Providing a graphical interface for the contract

Push the project to a private Github (not public) repository and add collaborators for review - usernames: *branarakic*, *djordjekovac*, *kotlarmilos* & *marijakrivosic*

## Have any questions? Feel free to ask us

## Take your time and happy coding!