PACT

PACT Whitepaper

PACT Foundation Whitepaper v0.01

Unlocking Human Potential Through Financial Inclusion

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Mission

Over the past decade, decentralized finance (DeFi) has promised to revolutionize the global economy by lowering individual transaction costs and expanding access to credit. Yet, despite its transformative promises, much of DeFi innovation has remained insular, focusing on blockchain-native ecosystems with limited real-world impact. In contrast, the challenges of traditional financial systems are particularly pronounced in emerging markets, where inefficient payment rails, high counterparty risks, and costly audits drastically inflate the cost of capital. These systemic barriers hinder economic growth, leaving billions of individuals and businesses excluded from financial systems.

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The PACT Foundation's mission is to bridge this gap by creating the world's leading decentralized financial ecosystem, empowering human potential through equitable access to credit and financial services. By increasing financial inclusion and reducing the cost of credit, particularly in emerging markets, PACT enables borrowers, originators, and investors to thrive in a transparent, efficient, and scalable financial environment.

At the heart of this mission is the PACT Protocol, a permissioned smart-contract platform that powers loan origination, payments, warehousing, and securitization fully on-chain. The protocol is designed to connect borrowers with global capital and provides a standardized and transparent lending framework while leveraging blockchain technology to streamline financial processes. Initial development was led by Pact Labs, which continues to support the ecosystem with tools such as dashboards, APIs, and SDKs to simplify integration for originators.

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The PACT Foundation is a decentralized autonomous organization (DAO) structure governed by the $PACT token. This governance model incentivizes long-term ecosystem participation through staking rewards and borrower incentives, further driving financial inclusion and responsible financial behavior.

PACT CONSORTIUM

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