

ASSETFI

Real World Asset On-Chain Platform
The Beginning of the Era of Real Asset Diversification

CRYP2NOVA

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Table of Contents

1. AssetFi is for 3
2. Market Opportunity 4
3. Core Features & Differentiators 6
4. AssetFi RWA TroubleShoot 8
5. Technical Overview 10
6. Investment Strategy 12
7. Tokenomics 16
8. Partnerships and Ecosystem 19
9. Roadmap & Milestones 21
10. Disclaimer 22

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1. AssetFi is for

The crypto market is evolving beyond a mere medium for investment, exchange, and platform services. It is reshaping the financial ecosystem, extending into the real-world asset (RWA) market.

AssetFi provides a transparent and safe investment environment for investors by tokenizing real estate collateral bonds and real assets on-chain.

Our vision is to break down the barriers between traditional assets and crypto assets, driving innovation in the financial market. We aim to establish AssetFi as a specialized financial platform for RWAs, trusted by investors and communities, and to pioneer new investment markets.

Core Values

Transparency

AssetFi enhances trust by recording asset evaluations and transaction histories on-chain using smart contracts, ensuring they are always accessible.

Stability

We safeguard the inherent value of assets by anchoring them to Fiat-Pegged StableCoins, protecting against market volatility while maintaining value integrity.

Scalability

Through community-driven DAO governance and global partnerships, AssetFi is committed to continuously expanding its ecosystem.

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2. Market Opportunity

Market Size

The Real-World Asset (RWA) market is transforming traditional financial assets, physical assets such as gold and real estate, and intangible assets like carbon credits and intellectual property into tokenized forms. This shift is increasing accessibility to previously illiquid assets within the DeFi ecosystem.

According to Boston Consulting Group (BCG), the RWA market, valued at $310 billion in 2022, is projected to grow to $16 trillion by 2030.

Market Growth Outlook

The RWA market is experiencing rapid growth, fueled by significant developments in the DeFi ecosystem. For example, the issuance of tokenized U.S. Treasury Bills in 2023 garnered substantial attention, leading to a surge in capital inflows.

Amid rising U.S. interest rates post-pandemic, demand for safe-haven assets has grown. By May 2023, the yield on one-year U.S. Treasury bonds surpassed 5.0%, while the 10-year Treasury bond hit new highs by October. This trend contributed to the expansion of tokenized markets for assets like bonds, gold, real estate, and art. The U.S. Treasury bond market grew from $140.5 billion in 2022 to $154.4 billion in 2023.

As of January 2024, DeFi markets reported Total Value Locked (TVL) of $31.75 billion in liquidity staking and $22.64 billion in lending, demonstrating robust activity in the ecosystem.

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Competitive Landscape Analysis

AssetFi stands out as an innovative platform addressing key challenges in the RWA market.

By tokenizing Asset-Backed Securities (ABS), AssetFi provides a differentiated DeFi solution, ensuring asset stability through the securitization of collateralized debt and real estate-backed bonds. The global mortgage-backed securities (MBS) market alone was valued at $2.5 trillion in 2023, highlighting significant opportunities.

Key Competitive Advantages

Efficient Solutions
AssetFi reduces inefficiencies such as complex contracts, regulatory hurdles, and psychological barriers. Through smart contracts, transactions are recorded on-chain, minimizing procedures, time, and fees.

Enhanced Liquidity
AssetFi unlocks liquidity for asset suppliers and enables investors to participate with smaller investments. This approach ensures secure value storage and aligns with the needs of all participants.

Addressing Volatility
As demand for safe-haven investments grows amid interest rate fluctuations, AssetFi caters to the increasing demand for ABS, providing tailored solutions for stability and liquidity.

AssetFi is transforming RWA investments into a more accessible and efficient market while establishing trust and reducing barriers for global participants.

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3. Core Features & Differentiators

RWA's Define and Problem

What is RWA?
Real-World Assets (RWAs) refer to physical assets such as real estate, bonds, and commodities that are tokenized on-chain. This integration combines the benefits of traditional tangible assets with the efficiency and accessibility of crypto assets. The objective is to enhance investment accessibility, ensure transparency to build trust, and improve market liquidity.

Challenges and Limitations of RWA

Asset Volatility and Market Risk

- Physical assets like real estate are highly sensitive to economic conditions, with values potentially plummeting during recessions.

- Commercial real estate, for instance, faces risks such as declining rental income and reduced investment returns due to rising interest rates.

- Cross-border assets are further challenged by localized market price fluctuations and reliance on expert valuations to determine intrinsic value.

Data Reliability Issues (Oracle Problem)

- Accurate asset valuation and management require reliable appraisal data.

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- Discrepancies between valuation data from banks and local appraisers can undermine trust.

- Ensuring reliable valuation involves aggregating data from multiple appraisal organizations and providing verified, regularly updated information from trusted sources.

Price Volatility of Crypto Assets

- Cryptocurrency markets are highly susceptible to regulatory imbalances and external factors (e.g., policy changes), resulting in significant price volatility.

- This volatility impacts the stability of DeFi liquid assets, making it challenging for investors to achieve predictable returns.

Regulatory and Legal Risks

- Regulatory uncertainty across countries can impose legal constraints on tokenization and asset trading.

- Non-compliance with jurisdictional KYC / AML (Know Your Customer / Anti-Money Laundering) regulations and legal frameworks may result in restrictions or violations, such as breaches of anti-money laundering laws.

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4. AssetFi RWA TroubleShoot

AssetFi provides a comprehensive suite of solutions to tackle the challenges of Real-World Asset (RWA) tokenization, ensuring reliability, stability, and scalability for all participants.
A multi-layered asset valuation process ensures consistent and trustworthy evaluations for periodic physical asset assessments.

Key Solutions

1. Real-Time Oracle Integration

- AssetFi uses reliable Oracle networks such as Chainlink to deliver accurate real-time data.

- A multi-layered asset valuation process ensures consistent and trustworthy evaluations for periodic physical asset assessments.

2. USD-Pegged StableCoin for Asset Stability

- Asset values and rewards are anchored to USDT, insulating them from market volatility and enabling stable, predictable investment outcomes.

3. Automated Portfolio Rebalancing

- By leveraging verified multi-source data, AssetFi dynamically rebalances portfolios to adapt to market fluctuations.

- This ensures optimal risk management and enhances asset performance.

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4. DAO-Based Governance

- A decentralized governance structure empowers the global community to actively participate in policy-making.

- The DAO framework facilitates transparent and collaborative decision-making for platform development.

5. Global Accessibility and Scalability

- Investments in Asset-Backed Securities (ABS) and bonds often involve intricate procedures and regulatory hurdles, traditionally limiting participation to experts.

- AssetFi simplifies this process, creating a user-friendly environment that mimics familiar, intuitive interfaces.

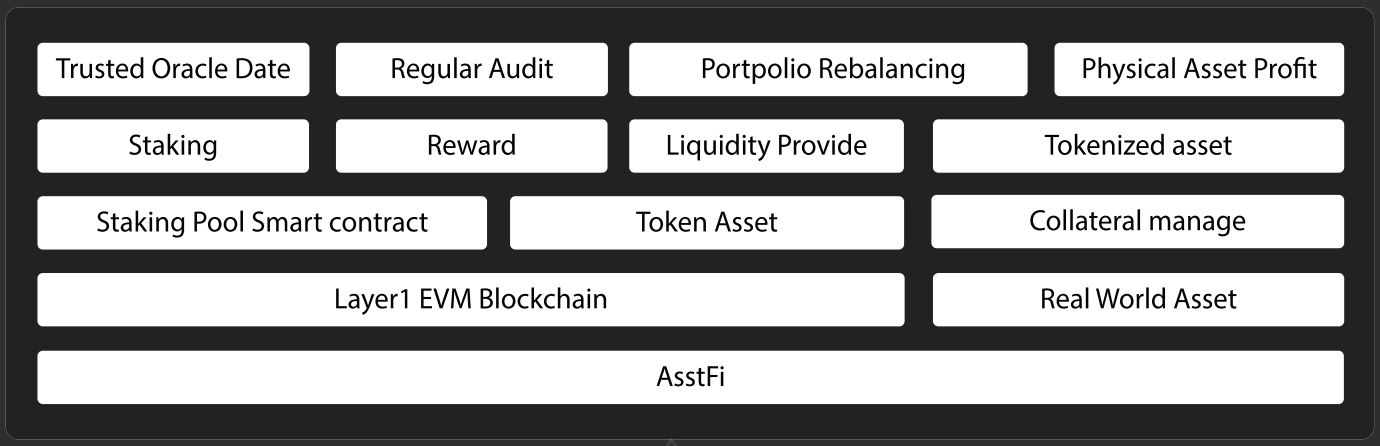
- Through gamified elements and transparent reward policies, AssetFi expands its global user base, ensuring accessibility for all investors, regardless of experience.

By addressing core challenges and streamlining complex investment procedures, AssetFi delivers a platform that prioritizes transparency, stability, and inclusivity, unlocking new opportunities in the global RWA market.

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5. Technical Overview



AssetFi leverages blockchain technology to facilitate the preservation of real-world asset value while fostering a mutually beneficial ecosystem among participants, liquidity providers, and Oracle data providers.

Blockchain Network

AssetFi operates on the Polygon Network, utilizing ERC-20, ERC-721, and EVM standards for broad compatibility and efficient functionality.

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Smart Contracts

Key processes, including asset evaluation, rewards distribution, deposits and withdrawals, and governance voting, are executed through smart contracts, ensuring maximum efficiency and transparency.

Oracle Solutions

Integrated with reliable external data providers like Chainlink, AssetFi ensures secure storage and access to multi-source asset valuation data, enhancing trust and accuracy.

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Multi-Layer Verification Process for Physical Assets

Primary Primary Validation

- Validation of reliable (state-designated appraisal agency data sources) asset prices

- Internationally verified appraisal agency verification

Second verification

- Data collection and due diligence verification of professional appraisers and asset valuation data providersappraisers and asset valuation data providersand cross-verify data through thorough due diligence.

3rd round of verification

- Professional Data Supply Organization Final Verification Save Final Data

- Periodic live-action data update

- The results of verification data for each section are provided with higher reliability for each asset value class

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Self-Custody Solution

Users use their private keys to select and determine assets directly, freeing them from security issues such as hacking/insider attacks, and ensuring user sovereignty of assets. Real-time data information is disclosed to users at all times to respond to the establishment of an investment portfolio and market changes.

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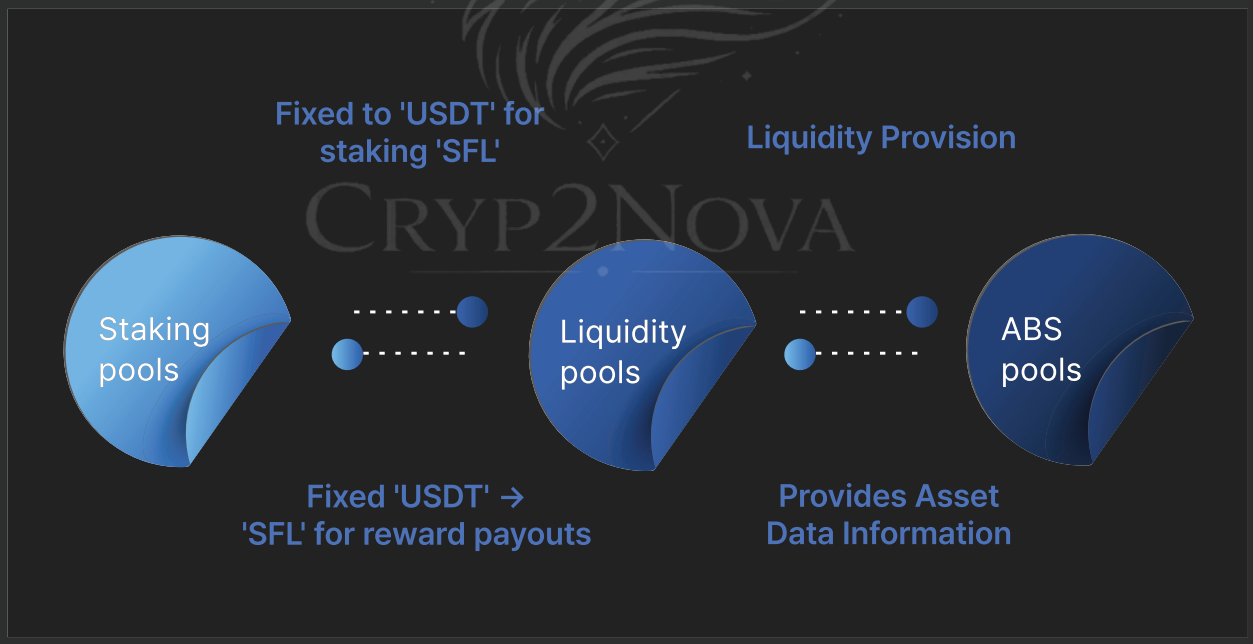
6. Investment Strategy

Staking Solution

AssetFi's Staking Pool implements an automated rebalancing solution to.

Reconstruct portfolio based on market volatility to keep users' deposit assets secure and transfer principal and rewards at a fixed dollar value of the Smart Contract issuance benchmark.

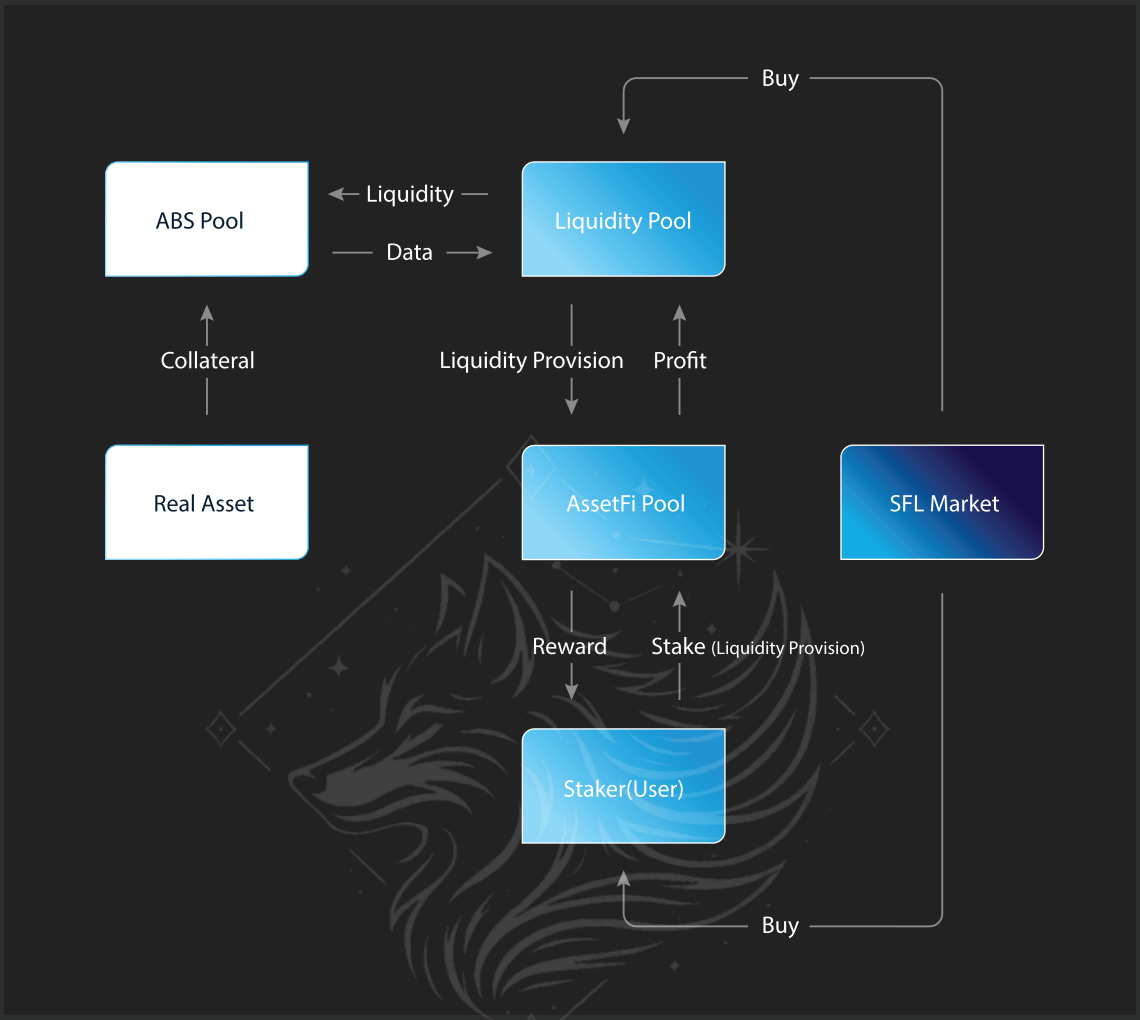
The AssetFi algorithm proportionally allocates the reward rate by taking into account factors such as the contribution and duration of the participant. It provides a pool of different roles to provide a sound trading environment for participants with an equitable and transparent compensation mechanism.



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Roles and Structure



Staking Pool

- Maximizes principal stability by utilizing fixed stablecoin prices and provides rewards for participation.

Liquidity Pool

- Facilitates liquidity provision and supports active trading in a market environment similar to exchanges, leveraging Automated Market Maker (AMM) mechanisms.

- Functions include liquidity provision, transaction fee generation, and rebalancing.

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ABS(Asset-Backed Securities) Pool

- Serves as a hub for data storage, data verification, and liquidity provision in physical asset markets.

- Creates a direct transaction environment between data providers and liquidity providers.

You can earn SFL tokens according to the fixed compensation policy corresponding to each Staking Pool's compensation rate and contract period.

- Stacker
  Earn SFL tokens as contribution rewards through liquidity-supply (staking) actions and event participation.

- Liquidity provider
  Liquidity providers can earn SFL and TRI tokens with transaction fees and platform contribution rewards arising from the pool.

- Data provider
  Data providers and liquidity providers earn TRI tokens based on data distribution, liquidity supply, and data verification.

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Asset classification

It is used to assess the credit risk of real estate and collateral bonds and clearly demonstrates the reliability and suitability of the asset. To minimize the risk of asset preservation and market depreciation, we adopt traditional methods and convert them into data] to preserve them, and provide an environment where users can view them at all times by classifying and marking the superiority, safety, and risk ratings of assets through periodic valuation of assets.

A high quality/investment grade

- Prime collateral
  It is the highest-rated real estate collateral bond that provides low risk and stable returns.

- High-quality assets
  A stable investment asset with a very high creditworthiness and low risk real estate collateral and a stable investment asset.

- Investment grade collateral
  A high-credit property collateral bond, a reliable investment asset.

Risk/non-investment rating

- Subprime collateral
  It is a property collateral bond with a low credit rating and a high risk of default, and is classified as a high-risk-high-return asset.

- High-risk assets
  It is a high-risk real estate mortgage debt that can provide a high rate of return, but it also carries a high risk.

- junk collateral
  It features low credit ratings and high default risk real estate mortgage bonds, high risk and potentially high returns.

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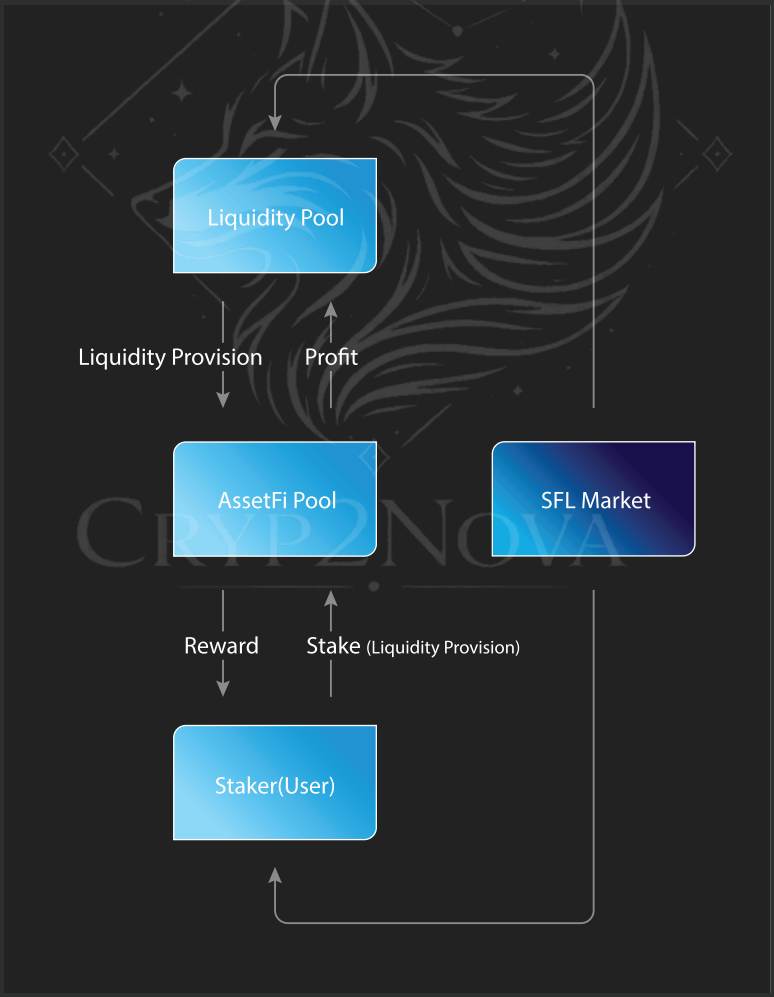
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7. Tokenomics

Token Utility

Shuffle (SFL) Token

It is an ERC20 token issued on Polygon Chain and is used as a pool composition and Reward token of AssetFi. Anyone who holds a certain amount of SFL can be an AssetFi Pool Liquidity Provider, which is paid as a staking reward for users. It becomes a medium to connect and mix the values between real assets and virtual currency.



- SFL Token Contract Address

  0xbbe2b016271c22D3DE3f961480AF2941a0C4d067

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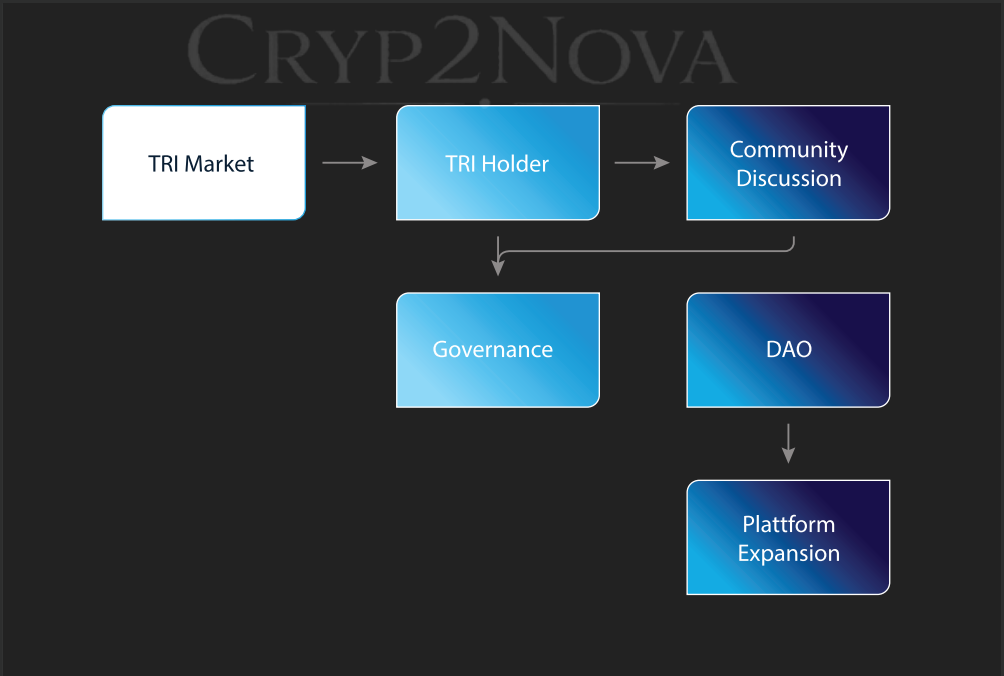
SFL Token Allocation

Sortation	Amount	Vesting	Vesting Start	Vesting End	Count (M)	UnLock (%/Amount)	Remaining Amount (2024.9)
Private sale1	1,000,000,000	1,000,000,000	2025.01	2033.04	100	1.00%	1,000,000,000
Private sale2	1,000,000,000	1,000,000,000	2022.09	2024.12	27	3.70%	148,148,148
Team	500,000,000	500,000,000	2023.01	2025.12	36	2.78%	222,222,222
Marketing	819,730,547	819,730,547	2024.08	2032.10	100		819,730,547
Company	2,064,722,013	1,164,722,013	2022.09	2024.12	27	3.70%	44,444,444
		900,000,000	2025.01	2033.04	100	1.00%	900,000,000
Inflation Reward	2,994,765,234					5,234,766	2,994,765,234
ㄴ Unlock	5,234,766						
Current Holders	1,615,547,440						
Total	**10,000,000,000**						**6,129,310,596**

* Inflation Rewards: Setfi Reserves / Shuffle Inflation Compensation

Trice(TRI) Token

It is used as a governance token for AssetFi DAO. The holder of the Trice token, which means "a piece of time." is entitled to participate in the time of asset value that AssetFi provides. It is part of the platform's expansion by participating in decisions such as the introduction or duration of new assets.



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TRI Token Contract Address

0×75c2e1e059B885181376dC9107cf8BA30710B791

TRI Token Allocation

Sortation	Amount	Vesting	UnLock (%/Amount)	Remaining Amount (2024.9)
Staking Reward	85,000,000	85,000,000	1.75% per year (ratio to SFL staking amount)	85,000,000
Team	5,000,000	5,000,000		5,000,000
Marketing	10,000,000	10,000,000	2,514,847	7,485,153
Total	**100,000,000**			**97,485,153**

* Staking Rewards: 3,500,000 TRIs each year / 5% decrease in unlock mounts upon reaching 1095 days
* The expansion and reduction of rewards from inflation is in line with governance policies

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8. Partnerships and Ecosystem

Oracle Partnership

- Through collaboration with Chainlink, a leading decentralized oracle project, we provide reliable real-time data for physical assets. Chainlink enables secure connections between smart contracts and external data sources, integrating various off-chain data into the blockchain.

- This partnership allows blockchain applications to utilize diverse data resources.

- Chainlink's VRF (Verifiable Random Function) technology ensures fairness and transparency by generating random numbers, while its CCIP (Cross-Chain Interoperability Protocol) supports seamless data and asset interoperability across multiple blockchains.

Financial and Real Estate Partnerships

- By partnering with trusted financial and real estate appraisal institutions (nationally accredited appraisal organizations), we deliver precise asset valuation systems. These enable various financial products such as real estate-backed loans and tokenized property transactions.

- In real estate valuation, we collaborate with global appraisal agencies to integrate oracle data in real time and automate processes through smart contracts.

- Our financial partnerships provide a robust infrastructure for digital asset management and payment solutions.

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Ecosystem Expansion Plans

- To enhance platform liquidity, we work with various liquidity providers and financial partners. This supports the development of DeFi products, the operation of liquidity pools, and improved user experiences, driving ecosystem participation.

- We expand the ecosystem and attract new users by supplying liquidity to major decentralized exchanges (DEXs) such as Uniswap, PancakeSwap, and SushiSwap.

- By developing interoperable solutions across multiple blockchain networks, we aim to establish a global ecosystem.

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9. Roadmap & Milestones

2024. 3Q
- Launch of AssetFi 1.0 Liquidity Pool Staking Beta Service.

2024. 4Q
- Strengthen global partnerships for market expansion (IR).
- Establish policies and system updates for AssetFi 2.0.

2025. 1Q
- Expand liquidity for global market entry (IR).
- Launch of AssetFi 2.0.
- Establishment of DAO Governance and initial policy framework.

2025. 2Q
- Secure multi-network compatibility to facilitate global expansion (IR).
- Expand DAO Governance operations.

2025. 3Q
- Further increase liquidity for global market penetration (IR).
- Activate DAO Governance and expand the global community.
- Launch the Crypto PG Platform (Vault).

2025. 4Q
- Scale the ecosystem through global market expansion and strengthened partnerships.
- Launch of the Global Governance Organization.

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10. Disclaimer

We recommend that you familiarize yourself with the following Please read everything in this Disclaimer carefully. If you are unsure about your future actions, we recommend that you seek legal, financial, tax, or other professional advice.

Legal authority

AssetFi does not guarantee any legal liability from the information set forth in this article. This article is intended to introduce the contents of a reasonable business model that has been researched and developed by AssetFi over a long period of time, and the entire contents distributed do not constitute a contract.

Notice obligations

The AssetFi Platform does not constitute a financial investment product such as securities, nor does it constitute an offer or solicitation of an offer of a financial investment product. This section is intended to provide necessary information to those who wish to participate in the Platform, and is not a document that solicits investment, etc. The descriptions and expressions contained in this section do not constitute a promise of the Issuer and are not legally binding on the Issuer or any other party. The provisions of this section are subject to change or update without notice.

Only verifiable information is provided in this section, and any changes in plans and policies that are unavoidable in the course of the Platform's staking services will be notified on the Website or through the Terms of Use.

These Terms are distributed for general reference purposes only with respect to the Platform as of the time of writing and are subject to review and revision.

Please note that these Terms reflect the latest information as of the date on the cover page and are not final; information contained herein may change after that date, including the financial condition of the Platform's business operations.

These Terms may be updated from time to time. The staking services you engage in through the Platform are not obligated to enter into any contracts or legally binding commitments related to trading, and you should not accept funds based on this provision.

The services provided by the Platform are not intended to constitute securities, units of a business trust, or units of a collective investment scheme, each of which has a definition set forth in the equivalent regulations of other jurisdictions. Accordingly, this provision is not provided as a prospectus, business plan, offer or otherwise and shall not be construed as an offer or solicitation of an investment in securities, units of a business trust, or units of a collective investment scheme in any jurisdiction.

The Platform should not be understood, interpreted, categorized or treated as an opportunity for users to receive any investment return/income/payment/profit or any part thereof.

The information contained in this section has not been reviewed, examined or approved by any regulatory authority. No such action has been taken and will not be taken in any jurisdiction.

If you wish to participate in the Services through this Platform, you should not understand, interpret, categorize, or treat them as Currencies other than cryptocurrencies, bonds and shares issued by any entity, rights to such bonds and shares, options, derivatives, rights under contracts for difference and other contracts that purport or purport to guarantee a return on investment or avoid losses, units in securities such as collective investment schemes and business trusts, or derivatives Restrictions on the distribution and dissemination of these Terms The distribution or dissemination of these Terms, in whole or in part, may be prohibited or restricted by law or regulatory requirements in any jurisdiction. If restrictions apply, you must inform yourself of, seek legal or other advice on, and comply with, any restrictions that may be imposed on your possession of these Terms. If you come into possession of these Terms, you must not distribute, reproduce or otherwise share them or their contents with any other person for any purpose, or permit or cause this to happen.

Certain statements set forth in these Terms contain forward-looking statements about the future, future events and prospects of the Platform. These statements are not statements of historical fact and are identified by words such as "intend," "estimate," "believe," "expect," "outlook," "project," "anticipate" and similar expressions.

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In addition to this section, other public materials, such as presentations, interviews, and videos, may also contain such forward-looking statements.Forward-looking statements contained in these Terms include, but are not limited to, statements regarding the future results, performance, and achievements of the Project. Forward-looking statements involve various risks and uncertainties.

As of the date these provisions are made, the Project, the AsseFi Platform, may not be complete, even if it is operational. Although the description is made on the premise that the AsseFi Platform will be completed and fully operational in the future, it should not be construed as a guarantee or promise that the Platform will be completed and fully operational.
We recommend that you read the following carefully and fully analyze and understand the relevant factors and risks before deciding to participate in the services of this platform.

Risks of buyer negligence related to storage, including restriction of access to tokens issued by the Project due to loss of identification information and loss of required private keys related to digital wallets. The risk of value fluctuation in the Project and after token issuance due to global market and economic conditions. Risks related to changes in the regulatory environment of the countries in which we operate, including changes in the political, social, and economic environment, changes in the stock or cryptocurrency market environment, and changes in our ability to survive or compete in such environments. Certain jurisdictions may apply existing/new regulations related to blockchain technology that are unfavorable to the tokens issued by the Project. Risks related to the lack of interest of companies, individuals and other organizations in the services provided on the Platform and limited public interest in the creation and development of deployed applications. The risk of applying significant changes to the Platform's services before launching or implementing the AsseFi ecosystem. Although it is intended that the functionality of the Services of the Platform will be consistent with the content of the Articles, such changes may nevertheless be made.

The risk of competition with other platforms, which could potentially adversely affect the Platform's services (for example, if competing projects do not achieve commercial success or have bleak prospects). The occurrence of catastrophic events, including force majeure natural disasters, which may affect the business operations of the Project's affiliates and other factors beyond their control. Events such as mining attacks, attacks by hackers or other individuals may result in the theft and loss of proceeds from services provided by the Platform, impairment of the ability to develop the ecosystem, etc.

The functionality of the Platform is not yet complete and there is no guarantee that it will be. As technology evolves, advances in encryption technologies and methods, changes in consensus algorithms, etc. may pose risks to the larger ecosystem of the Platform.

The tax and accounting treatment of services provided by this platform is uncertain and may vary from jurisdiction to jurisdiction. Your tax treatment may be adversely affected by purchasing tokens issued by the Project and we recommend that you seek independent tax advice in this regard.

In addition to the risks set forth above, the services provided by this platform are subject to other risks that cannot be predicted by the parties involved, and unexpected combinations and variations of such risks may also emerge. If any of the above risks and uncertainties develop into actual events, the Platform's business, financial condition, results of operations, prospects, etc. may be materially and adversely affected.
- Changes in policies related to the Platform (laws, ordinances, regulations)
- Technical limitations related to the implementation of the Platform
- Changes in the operating policies of the Platform
- Newly applied service scope - Unavoidable disruptions and changes in the schedule

Compliance-based

These provisions are based on laws, policies, and ordinances at the time they were created. The following aspects of the Platform's services may be subject to change depending on the regulations of each country.
- Certification and procedures for remittance and exchange of digital currencies between different countries - Sign-up conditions for using the Exchange (real name account, OTP, KYC)
- Information exchange with banks that manage deposits, withdrawals, and escrow accounts (insurance, name, financial policies)
- Information exchange between the Exchange and its affiliated exchanges (customer information, market price information, transaction information)
- Standards and certification of payment terminals (transmission certification, liability insurance)
- Tax declaration due to the sale of commodities and services (year-end settlement, income declaration, VAT declaration)
- Whether to store and disclose personal information (location information, access rights) This clause is created and distributed only on the AsseFi platform, and we will take strong legal action if any damage is caused to the project and its participants by falsifying this clause.

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