White Paper

SLAVI.IO

Decentralized Multi-Chain
Finance Infrastructure

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INTRODUCTION

The development of cryptocurrencies and the ensuing rise of the blockchain market with its trilliondollar capitalizatiohas led to the systematic creation of numerous solutions, systems and services catering to the users contributing their funds to the industry. The further development of the blockchain industry has led to the need to streamline funds flows and ensure a mirror reflection of the convenience presented by the traditional financial market in the decentralized environment in terms of seamless transaction processing, portfolio management and investing.

A multitude of trading platforms has since been deployed to cater to the growing number of digital currency users, offering varying degrees of convenience, usability, service, security and profitability. By and large, most platforms offer the same functionality that relies on the base concept of mimicking traditional trading mechanisms while piggybacking on the virtues of blockchain technologies. The available portfolio management services that have been fielded as add-ons for most trading platforms and for generating revenues through commissions on user investment tracking have also followed the same path of mirroring traditional systems, largely disregarding the fact that decentralized trading and traditional trading take place in completely different environments

Unlike the decentralized market, traditional financial markets rely on the established and globally recognized model of centralized network operations, which are regulated and controlled by governing authorities. The overseers provide interoperability and uninterrupted operations for all market participants through a centralized system of transaction processing. Though slow and oftentimes taxing in terms of commissions, the centralized system is reliable and tuned, giving its users the convenience and reliability they need to sacrifice both time and some profits in exchange for guarantees of smooth operation.

However, the decentralized market developed in a fragmented manner with numerous blockchains and systems being created independently without any coherent interaction and aim of ensuring future interoperability. The strive to attract as many users as possible to their solutions, outdo and outperform one another in terms of transaction speeds among blockchains and services overshadowed the need to look forward to a mutually fostering trading sector.

This has led to the development of segregated islands of blockchains and services in a proverbial decentralized ocean, where each blockchain and platform lacked the bridges to not only connect to other networks, but to cater to the evolving needs of their users.

Fragmentation is the fourth, unannounced and extremely difficult challenge complementing the infamous blockchain trilemma. While scalability, transaction speeds and security form the triangular stumbling block that is impeding the rapid and broader development of the blockchain industry, and individual blockchain networks, the problem of user convenience and overall usability of the system has to be addressed to ensure the global adoption and acceptance of cryptocurrencies as a reliable and convenient means of payment.

A recent study showed that Bitcoin lacks proper usability and convenience as a means of payment when compared to other types of available tender, such as bank cards, and even online transfers. Users seem convinced that relying on traditional and proven means of payments is still more convenient and secure, making longer transfer times a fair tradeoff to the virtues of blockchains, such as security, transparency, immutability of records and so on.

Another report highlights one of the biggest challenge of blockchain services and applications – the inconvenience of the onboarding process, which is marred by a multitude of steps required to start accessing wallets and using cryptocurrencies. A 95 to 97% drop-off rate during onboarding and registration is the result of user frustration, since novice participants of the cryptocurrency market are often put off by the long wait times and the need to pass lengthy and oftentimes discouraging registration, KYC, AML and other procedures. The waiting times involved for having user documents processed and verified by a reputable cryptocurrency exchange can extend to up to three days, meaning users will have lost both interest and potential profits. Adding to the frustration is the waiting time required for transactions to be mined and processed, especially during peak times of market activity.

The lack of streamlined user onboarding in the majority of service applications on the blockchain market is the result of the cumbersome registration system. The latter is further exacerbated by the lack of proper Layer 2 solutions and the unavailability of broader integration of cross-chain solutions that would make intra-blockchain operations faster, more convenient and reminiscent of traditional applications operating on the basis of Web 2.0. The advent and the rapid spread of Web 3.0 in the coming years will require the transition of most online service into the decentralized environment, where seamless interoperability among the different networks comprising it will be the key to ensuring overall sustainable industry-wide development.

MARKET OVERVIEW

A recent report states that the worldwide cryptocurrency market size is anticipated to attain a mark of $1,758.0 million by 2027, displaying a CAGR of 11.2% during the estimated time frame. Such dynamics are being propelled by the largest crypto exchanges on the market, which are not only pushing trading volumes, but are also attracting droves of new users with elaborate marketing schemes and a slew of new and innovative services. According to Statista, Binance was the winner with $28.85 /24-hour volume as of February 2021. The second position went to HBTC with $14.44 billion, while the Hydax Exchange took the third position with $12.19 billion.

Data acquired by Finbold indicates that cryptocurrency applications have dominated the share of the US top 50 asset management applications during the first half of 2021 at 51%, representing 260% in growth from last year's figure of 19%. Cryptocurrency trading applications have also surpassed stock trading applications for the first time in 2021. During the same year, stock trading applications had a share of 43%, while the figure was 68% a year earlier. Elsewhere, advisory applications accounted for 5%, while in 2020, the figure was 9%. Forex stood at 1% in 2021, while in 2020, downloads of its mobile application accounted for 4%. In 2019 the share of stock applications market was 71%, followed by cryptocurrency applications at 19%, while advisory accounted for 7%. Elsewhere, Forex had a share of 3%. In 2018, stock applications held the top spot at 68%, while cryptocurrency applications stood at 20%. In third place were advisory applications, which accounted for 10.89%, with Forex accounting for 1.98%.

Such shifts over the last year are being largely attributed to the impact of the Covid-19 pandemic, which has had a detrimental impact on the global economy. With numerous national currencies suffering devaluation and inflation as a result of halted or disrupted international trade and domestic economic activity, people around the world have started looking for alternative means of investment and value-retention for their savings. Apart from the rapidly depleted reserves of real estate and given its skyrocketing prices, cryptocurrencies have attracted the attention of the public at large as a highly volatile and, ergo, a highly profitable means of savings. Institutional and retail interest in Ethereum and Bitcoin by investors dramatically rose in Q4 of 2020. In a 2021 survey of over 60,000 users worldwide, 97% of them confessed their faith in digital assets.
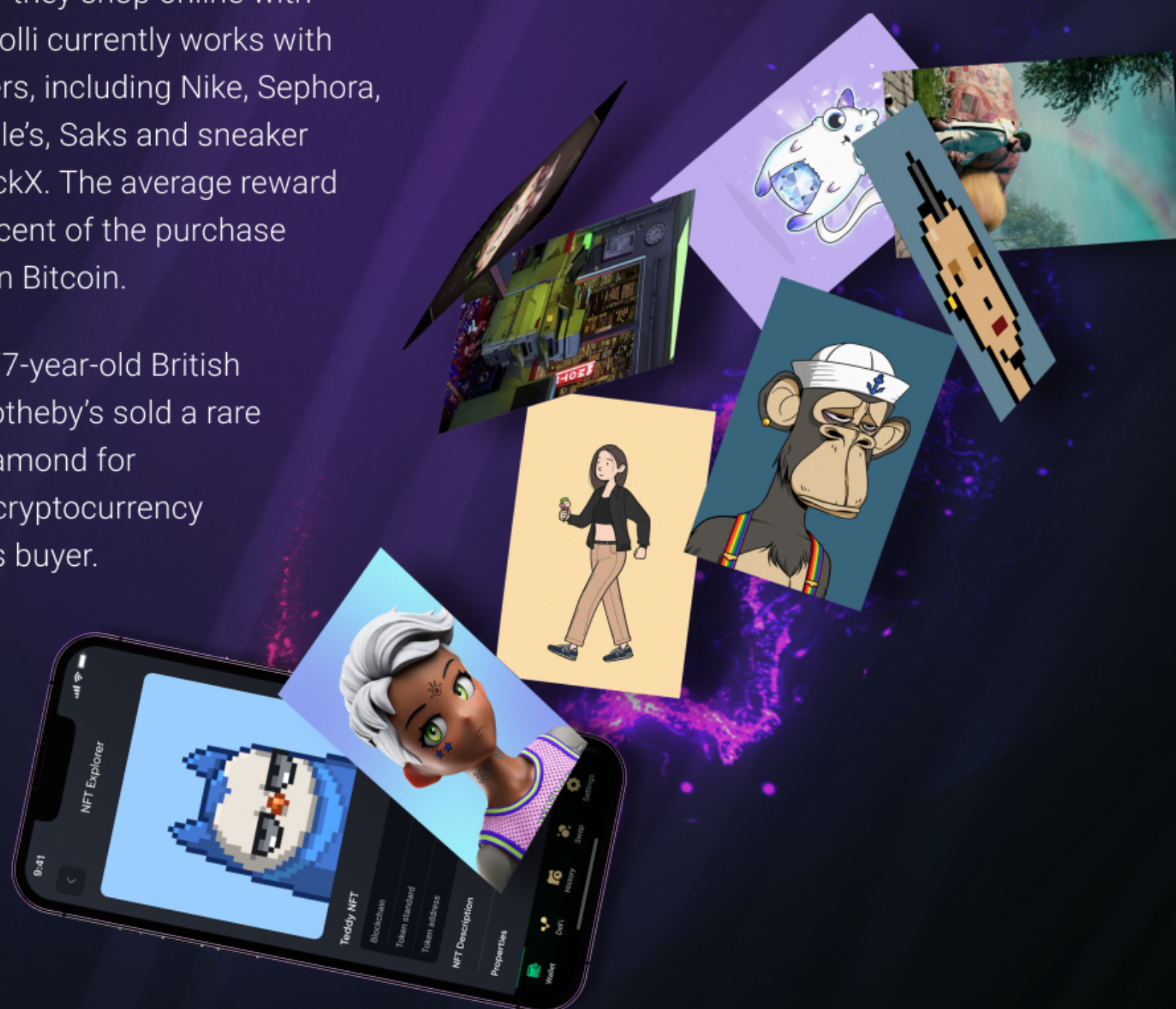
According to cryptocurrency market statistics, over half of the respondents consider venturing into it as a source of income.The bullrun experienced by Bitcoin and the many other trailing coins and altcoins in the first quarter of 2021 is a clear illustration of the interest exhibited by the global public towards the decentralized industry as a whole. As of June 2021, there were over 70 million unique wallet users.

The growth in user numbers and demand for greater usability has led to the rapid and explosive increase in the number of trading and portfolio management applications. Hundreds of applications have been developed over the past year, all of them embroiled in bitter and fierce competition for user attention and their funds.

Luxury is also playing a major role in shaping the future of the cryptocurrency industry as many renowned brands are jumping onboard and trying to leverage the newfound power of the Non-Fungible Token Market. Vogue Business magazine reports that major luxury brands are already creating and trading NFTs, such as Nike, which has used them to create digital shoes linked to realworld shoes. Louis Vuitton uses NFTs to track the provenance of luxury goods. This trend is likely to continue, as fashion embraces the concept of metaverses – virtual worlds, where people interact with each other through avatars.

The same report suggests that cryptocurrencies can be used by brands as a way to connect with – and reward – their fan communities. Lolli is a company founded in 2018, which has created a platform that allows anyone to earn Bitcoin through shopping. Unlike traditional bonus and reward programs, Lolli sends Bitcoin directly to customers' wallets whenever they shop online with Lolli's partners. Lolli currently works with over 1,000 retailers, including Nike, Sephora, Ulta, Bloomingdale's, Saks and sneaker marketplace StockX. The average reward is about 7.5 per cent of the purchase price, paid back in Bitcoin.

More recently, 277-year-old British auction house Sotheby's sold a rare 101.38 - carat diamond for $12.3 million in cryptocurrency to an anonymous buyer.

MARKET PROBLEMS

Despite the optimistic outlook of most experts and
surveys on the future of both the cryptocurrency
market and the blockchain industry in terms
of statistics and adoption year-over-year, the
values predicted are merely a fraction of their
true potential. The reason for such slow traction
is the presence of a multitude of problems that
are hampering the onboarding of new users and
the convenience of using most blockchain-based
applications, if compared with their traditional
counterparts.

Among the biggest problems of the decentralized
market is the lack of a proper user interface (UI)
and the lackluster user experience (UX) provided
by the vast majority of existing trading applications
and their servicing add-ons. The distribution
of most necessary instruments among various
applications without a single interface combining
all of the vital tools for trading is forcing users
to hop between various services, accounts and
platforms, resulting in a frustrating user experience
that cannot match the convenience and unification
of such traditional platforms
as Forex, TradingView and others.

Without a proper, wholesome interface and the unification of all necessary services
on a single platform protected by advanced security layers and ensuring quick
onboarding and access through a single account, user experience will suffer and
fragmentation will continue to deter new users from investing in the crypto market.
Only the strive to mimic existing, proven, convenient, inclusive, and centralized
solutions will result in overcoming the given problem faced by virtually all trading
applications on the decentralized applications market.

High commissions with high loads at peak trading times on some blockchains like
Ethereum, Bitcoin, and others, result in losses for traders, effectively rendering their
operations unprofitable. In addition, the inefficiencies of some decentralized
exchanges extend to order failures, as the technical features of blockchains allow
them to reflect only coins that have already been mined, effectively leading to users
trying to fill transactions that have already been processed. Network-level failure can
be the result, also leading to blockchain strains and transaction bottlenecks, which
all lead to increased commissions.

The high entry thresholds in the blockchain industry, coupled with complicated application onboarding and difficult-to-understand control interfaces result in low user engagement and retention. Without a massive influx of new users attracted by convenience, low highwalls and usability, the market will continue developing off the funds of existing market participants, exhausting their supplies and effectively holding onto their adherence and faith in the underlying concepts, technologies, and promises of further development.

The inability to connect to Decentralized Finance projects directly using available financial access tools, like bank cards, is making access to the market difficult. Instead, users are forced to pass several registration stages, tether their cards to services, and then access the necessary protocols through wallets and other gateways.

On top of the problems faced by average users, most of whom have limited funds to invest, the market is unfit for catering to more affluent users. There are no decentralized applications available for direct booking of luxury services, effectively cutting off wealthy users, who are used to fast and convenient interfaces for accessing a variety of services and products available at higher prices.

Combined, the problems are stumbling blocks for the cryptocurrency market, displaying a history of neglect towards interoperability and user convenience stretching years to the development of the first exchanges. Such a state of affairs can not only be ameliorated, but is a necessity for the market to start developing and attaining the "mass adoption" that is being advertised and lauded by virtually all projects and applications as the penultimate goal of the industry on the global level.

SOLUTION

The crypto market is in dire need of consolidation and interoperation.
The answeris not only in the development and broader deployment of cross-chain
solutions. The only true resource of the crypto industry is its users, not their funds.
The market stands a chance of attaining global adoption only through projects
that place their individual goals being the catering to the demands of users and
providing them with a seamless transition from their habitual financial
environment to the decentralized space.

While most projects are focused on individual elements of the decentralized trading
ecosystem at large, the Slavi project aims to connect all the most popular and most
demanded services and blockchains in an all-in-one application accessible through
a single interface.

The Slavi project is creating a universal and comprehensive SuperDApp to access
all the benefits of the blockchain with a minimum number of iterations.
Such an application would allow its users to gain access to all of the available
and necessary financial instruments for making both sound investment decisions
and tracking portfolios with extensive management options.

The Slavi application would allow users to have access to a full scope of services
available in the traditional financial environment. From creating a crypto bank
card or buying cryptocurrencies directly using a traditional bank card, to investing
in any of top DeFi protocols, the Slavi project will have all the necessary tools
and gateways available through a single, convenient, uncluttered and wholesome
interface.

EXECUTIVE SUMMARY

Slavi is an open source project aimed at developing a simple and unique application with an allinclusive and understandable user interface offering a high degree of user experience, which would allow anyone to access the world of decentralized applications in one click.

By leveraging the capabilities of the most modern technologies in the areas of encryption and blockchain accessibility, we aim to create a product in which users can connect to the entire cryptocurrency ecosystem using their bank cards and the Slavi project's SuperDApp mobile application.

The blockchain market is overcrowded with DeFi protocols and other projects, leading to a complete loss of development vectors, which should be focused on building an ecosystem of real-world merchants and services that average users can discover using the Slavi SuperDApp.
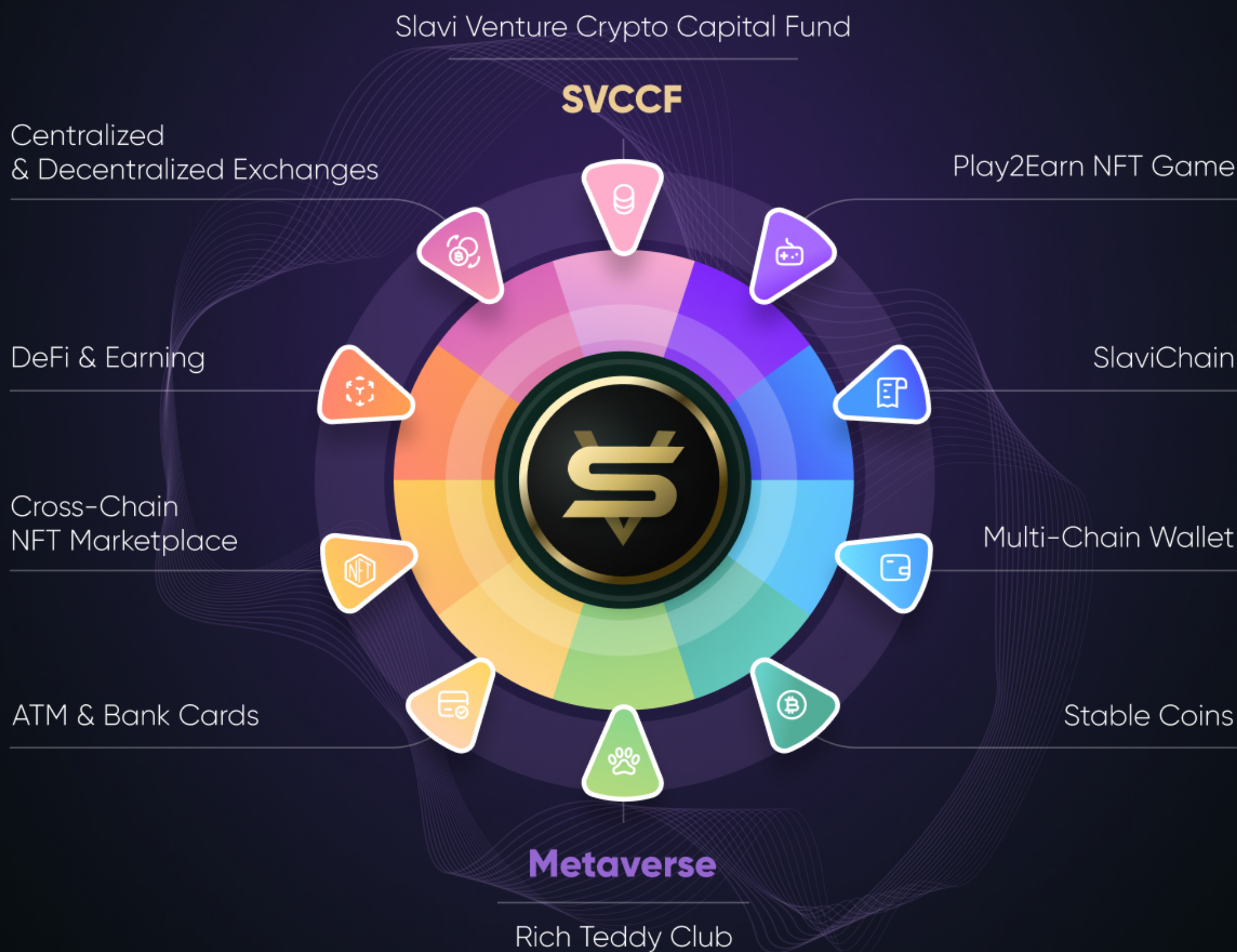
The application will be a wholesome interface that is inclusive not only of low-entry-thresholdoriented users, but also affluent audiences. Slavi will include a dedicated section accessible through a single click that provides access to luxury services, including bookings, payments with cryptocurrencies, purchases of goods and services in favorite stores using the platform's native Slavi SLV token, and much more.

Such convenience, integration, interoperation, inclusiveness and high degree of usability position Slavi as the first truly wholesome decentralized application aimed at becoming a global access point for users to take advantage of the cryptocurrency industry's product and service offerings hassle-free.

PRODUCT OVERVIEW

Slavi Ecosystem

Slavi Venture Crypto Capital Fund

SVCCF

Centralized
& Decentralized Exchanges

Play2Earn NFT Game

DeFi & Earning

SlaviChain

Cross-Chain
NFT Marketplace

Multi-Chain Wallet

ATM & Bank Cards

Stable Coins

Metaverse

Rich Teddy Club

Multi-chain system

- Rich Teddy Club | **Metaverse**
- Play2Earn NFT Game
- SlaviChain
- Multi-Chain Wallet
- Stable Coins

- ATM & Bank Cards
- Cross-Chain NFT Marketplace
- DeFi & Earning
- Centralized & Decentralized Exchanges
- Slavi Venture Crypto Capital Fund | **SVCCF**

PRODUCT DESCRIPTION & FUNCTIONALITY

NFT-Storage
Users can operate with their NFT tokens outside any popular platform and use cold storage to be sure that only they have control over their tokens

Web 3.0 browser
Built-in Web3 browser inside SuperDapp which will help to interact with any site which supports Web3 connection

Layer-2 Compatibility
Compatibility with most popular L2 solutions

Cross-Chain Bridge Aggregator
All-in-one blockchain interoperability tool

SlaviChain
Developing own blockchain network which can interact in decentralized way with 1:1 backed assets on different blockchains

Stable-Coins Liquidity Pools
Generate passive income without any risks of volatility and high APY%

Multi-Chain
Interact with other blockchains in a few click by cross-chain bridge

Multi-chain Swap
There is a problem related to assets and liquidity on different blockchains. We would like to offer users the functionality to swap any tokens

Internal P2P Market: Fiat to Crypto / Crypto to Fiat
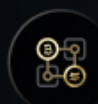The opportunity to exchange Fiat to Crypto and backward in a few clicks as easily as possible

Staking, Lending and Borrowing
Use your liquidity inside our new financial system to increase your deposite

Booking Partners Services in the MENA Region
We will offer users to send popular crypto in the MENA region by ordering the most popular hotels

9:41

Welcome to

Slavi DApp Crypto DeFi NFT
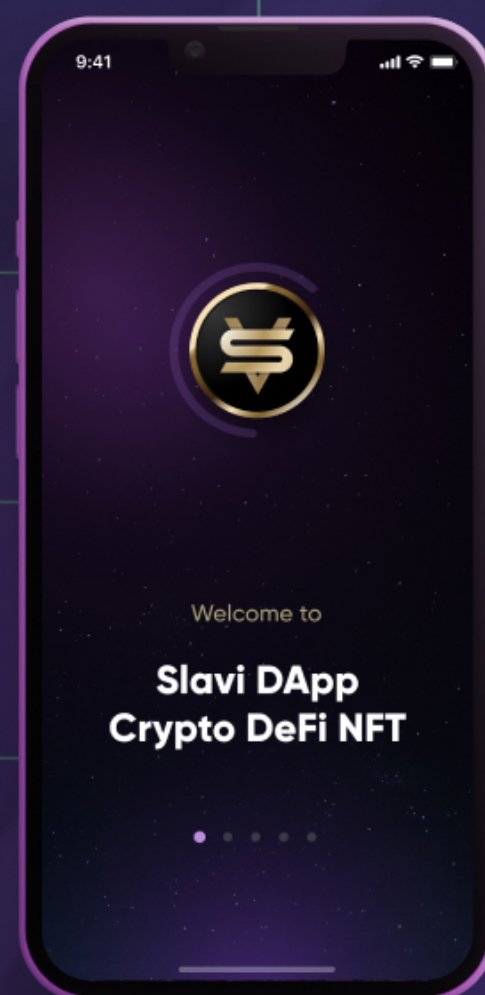
PRODUCT APPLICATIONS

The Slavi SuperDApp is being developed with all of the listed functions included in one application, giving users access to all kinds of tools in a few clicks and in a simplified manner. The main use cases for the application include:

- Provision of access to various services in the DeFi sector on using the SLV native platform token

- Organization of asset listing and community engagement using the SLV as a base currency

- Use of the SLV token as a means of payment within the native NFT marketplace

- Development of a single application that allows users to buy various digital assets using their bank cards and connect to numerous DeFi protocols in a few clicks

- Provision of access to hotel booking functions and easy access to the purchase of various goods and services using SLV tokens

In combination with the all-in-one nature of the application's interface, Slavi will be acting as a gateway for all transactions within the crypto market.

The main factors that set the Slavi application apart from analogous services in terms of competitive advantages are the following:

- Given its inclusiveness and wholesome nature, Slavi can become the leading multi-chain wallet and DeFi gateway, designed to seamlessly connect users to the world of digital assets in a safe and secure manner

- Automation and simplification of most DeFi processes through the use of a single interface connecting various protocols with exhaustive instructions and simple onboarding

- The availability of an extensive proprietary ecosystem with access to DeFi with compounding and reinvestment opportunities

- The fact that it is the first complex Cross-Chain DApp operating within several networks simultaneously, giving users the ability to transfer liquidity between DeFi products through all ecosystem

Combined, these advantages make Slavi unique in terms of both technical implementation and inclusiveness of the main functions and services that users are seeking when accessing the crypto market.

APPLICATION FUNCTIONALITY

The functionality of the Slavi application commences with the first step, which involves the creation of a decentralized account. The following is a description of the onboarding process users have to pass to gain access to the application:

- ◉ As the first step, a set of 12 seed phrases and private keys are created at a single click, bypassing several needless otherregistration stages. The information is then stored on the user's device

- ◉ An internal account management system will be part of the platform for easy access to user accounts using a password, fingerprinting and Face ID

- ◉ Safe storage of information and encrypted data ensured by maximum data hashing and reliance on the most modern security layers

The Slavi Bank Card

The internal banking ecosystem of the Slavi project connected to USD, EUR, AED and 40 more fiat currencies will be in demand by the community, leading to the deployment of a dedicated bank card system. The process of creating the Slavi bank card will be streamlined to ensure ease of use and accessibility, largely reflecting the convenience of modern banking systems.

The SLV (Slavi) Token

The SLV is a Slavi native token designed on Binance Smart Chain network.
It allows users to access all the functions and features of the Slavi DApp.
Slavi grants users access to DeFi, GameFi, Buy-Back & Burn Mechanics,
Real-World Usage, and Centralized Exchange.

Total Supply

1,000,000,000 SLV

Locked in
Smart Contract

700,000,000 SLV
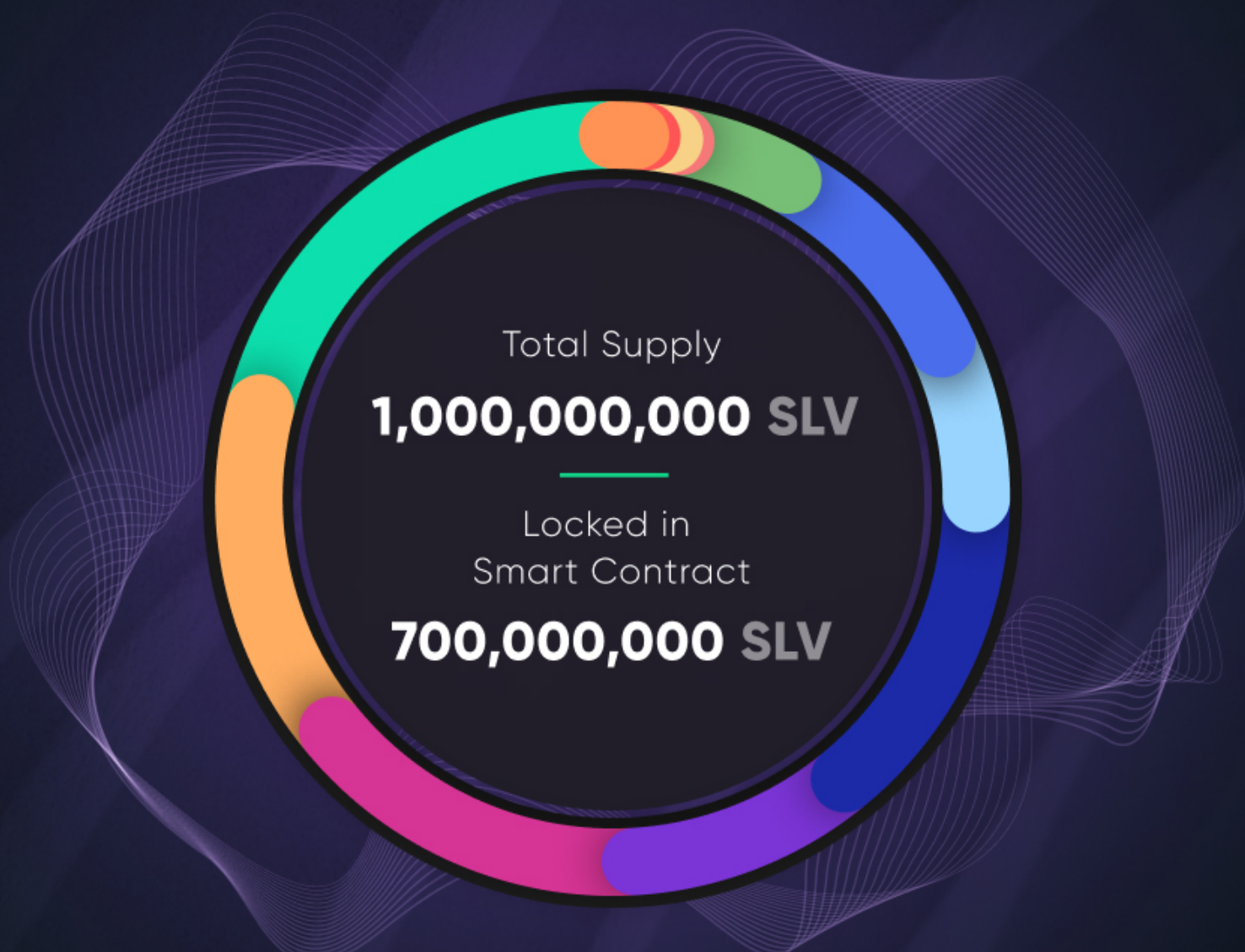
● Private Round	2%	
● Pre-seed Round on Emirex	0,5%	
● Seed Round	5%	
● Community Round	0,5%	
● Marketing	5%	
● ● ● Reinvestments	28%	
● Banking Solutions	10%	
● Real Estate	7%	
● DeFi Protocols	11%	
● Security	9%	
● Team (current and future)	15%	
● Business Development	15%	
● Liquidity Treasury	20%	

Note: Each time a user receives staking reward in SLV, the same number
of tokens will be burned out of these 700 million. The campaign will end until
total supply becomes 300 million SLV.

MARKETING MODEL

The Slavi platform will employ a marketing model that relies on marketing tools that have proven to be effective in promoting projects of such types on the market.

The main instruments the project intends to utilize are direct links and keyword searches to ensure maximum relevance of the project in search queries and to raise its ranking in search results. The most effective social media channels to be targeted as promotional platforms are Telegram, Twitter, LinkedIn, Discord, Instagram and YouTube.

Among the instruments to be employed for promoting the Slavi platform will be:

01. SEO promotion

02. Keyword search optimization

03. Advertising via bloggers on social media

04. Partners Marketing

05. Targeted e-mail newsletters

06. PR tools

07. Targeted banners an remarketing tools

08. Experimental marketing techniques – engagement marketing via smart use of content, participatory, hands-on events, and engrossing branding material used for generating project value perception among potential users
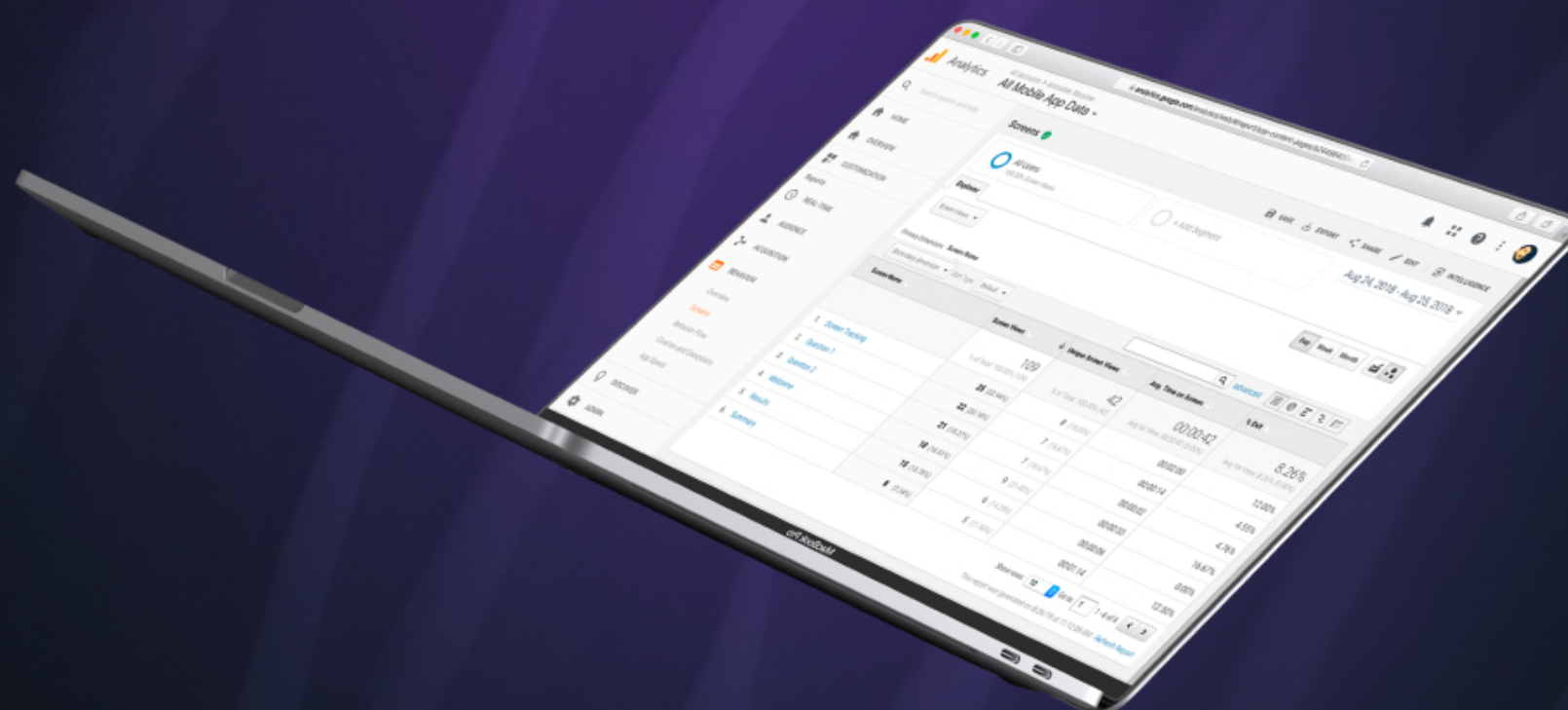
ROADMAP

Q3 2021

- Website Update & Security Optimization
- SLV Instant Buy Integration & Internal Swap
- User Account & SLV Staking Options
  - Integration Ethereum, Polkadot, Polygon Matic, Tron, Solana, Metis Layer 2 Into DApp
  - Token Bridge & Swap SLV to Different Blockchains
- NFT Marketplace Development

Q4 2021 – Q1 2022

- SLV Decentralized Finance Investment Strategies
  - Staking
  - Saving
- Deployment SLV Smart Lock
- Mobile DApp MVP
- Integration DPoS Functionality Into Slavi DApp
- NFT Marketplace Testnet Launch
- Rich Teddy Club Development
- Play-2-Earn Metaverse Concept Development

Q3 2022

- Mobile DApp: Web 3.0 Browser & DPoS Staking
- Launch Earning Pools: SLV-BUSD, SLV-USDT, SLV-DAI, SLV-USDC
- Implementation NFT Marketplace in SuperDApp
- ATM & Banking Solution 100+ Countries Expanding
- Gold Pass Sale
- Play-2-Earn Metaverse Development Start
- Stablecoins Maximizer DApp Integration

Q1 – Q2 2022

- Decentralized Exchange Launch
- Smart-Contract Audit Certification
- Mobile DApp: Decentralization Mobile Wallet Launch
- Mobile DApp: Additional Blockchains Integration
- Rich Teddy Club Pre-Sale & Public Launch
- ATM & Banking Licensing

Q4 2022

- Create Debit Bank Cards: Internal Fiat-Crypto & Crypto-Fiat Market
- Booking Platform in Capital Cities Around The World Development
- Mobile DApp: Cross-chain integration
- Slavi Lending Platform Launch
- Play-2-Earn Metaverse Beta Testing

Q1 – Q2 2023

- SLV Listing at Major Exchanges
- SLV Merchants Ecosystem
- Launch Slavi NFT GameFi
- Development of STO Aggregator
- SlaviChain Public Testnet Launch

TEAM

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IT Project
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Roosevelt**

Product Manager

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