



0xBLOCK · WHITEPAPER

# Revolutionizing the DeFi Space

# Our Vision

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OxBlock aims to become the largest, most transparent hedge fund in the DeFi space and deliver an enjoyable, profitable experience to investors of all kinds.

The OxBlock platform will accomplish its mission by offering intuitive, user-friendly interfaces and simple processes, so even those without prior knowledge in cryptocurrencies can dive into OxBlock and significantly benefit from its investment opportunities.

To enjoy the profitability of OxBlock, users will simply purchase

To enjoy the profitability of OxBlock, users will simply purchase the protocol's proprietary OxB tokens and allocate them to minting contracts on the OxBlock dApp. These contracts have the capacity to generate multiple passive income streams for contract owners, with profitability increasing as the protocol advances.

Beyond the establishment of the core 0xBlock platform, our team will begin developing world-class products (primarily a proprietary DEX, Launchpad and crypto wallet) that will add value to the 0xBlock ecosystem and enable us to generously reward our community.

Real products are what matter to us most so, while we shall pursue the most promising industry events, our core focus will always remain on building real products.

# Market Analysis

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Currently, individual investors in DeFi often lack the comprehensive insight and industry experience to properly evaluate project legitimacy and potential for success.

In other cases, investors are misled by social media or overly enthusiastic project teams and representatives that promise profits, whether scams are preplanned or loss of funds results purely from poor deployment.



Ultimately, a lack of knowledge and expertise, influence by social media trends, poor due diligence and absent financial and operational regulations expose investors to a range of scams regarding ICOs, IGOs and IDOs.

Furthermore, hundreds of keen, potential DeFi investors remain uncertain and ultimately avoid this prosperous field due its lack of transparency. This is a major problem solved by the crystal-clear ethos of the 0xBlock protocol.

Similar to other types of investment, a willingness to take greater risks may reward an investor with greater returns. However, investor risk can be lowered (or mitigated altogether) by projects with significant sector experience, or access to resources that direct funds into professionally-governed pools to ensure the greatest chances of user safety and prosperity.

## Our Solution

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With 0xBlock, we provide a solution that addresses and overcomes key issues in the DeFi space, including:

### Transparency

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A partial or entire lack of transparency is one of the most pressing issues in current DeFi projects. The 0xBlock team has worked tirelessly to instill its platform and token with 360° transparency in all situations.



The team welcomes and directly answers questions from users via its social channels, for we believe 100% transparency to be key to our protocol's success.

## Security

Our wallets will feature Multi-Sig Security, meaning no single party can remove funds from the wallet. Rather, both founders will be required to sign in order to use wallet funds.

Before 0xBlock's official launch, its smart contracts and dApp code will be audited by a verified third party to ensure zero loopholes regarding fund security.

## Intelligent Project Investment

Investments in DeFi become increasingly difficult when project investors lack the knowledge and experience to select reliable opportunities without being scammed. Our in-house experts evaluate and select only the best



investment opportunities for our users.

We possess decades of collective crypto and finance knowledge and experience, and conduct high-level research into project tokenomics, logic and trajectory before even considering investment. Our meticulous due diligence results in increased profitability for all 0xBlock contract holders.

## Portfolio Diversification



Allocating investment funds to a range of channels helps create a diverse investment portfolio that mitigates risk. Though all investment opportunities are closely evaluated and vetted, market changes from any influence may reduce an asset's value or cause price volatility.

To mitigate these risks, we maintain a diversified portfolio with an optimal risk/reward balance for our investors. The team's extensive experience in crypto, DeFi and investment strategies enables us to provide levels of portfolio diversification and risk minimization that can be impossible to achieve for individual investors.

# Participation in ICOs, IDOs and IGOs

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The introduction of new tokens to market presents tangible investment opportunities with many newly introduced tokens appreciating rapidly by 5x, 10x or even 100x for early investors.

However, participation in these introductory crowdsales is often only profitable when investors can allocate large funds and obtain tokens at a significant discount. While entry at such price points is unlikely for individual investors, 0xBlock aggregates investment funds to enter ICOs, IDOs and IGOs at high levels and maximize user profits.

To facilitate investor earnings, 0xBlock provides users with the ability to mint ascending tiers of contract that generate ascending levels of reliable, sizable daily returns

# Platform Architecture

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## Background

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0xBlock is set to become a leading, trusted and broadly used crypto DeFi hedge fund, providing superior yields and daily returns for cryptocurrency holders via DeFi contract minting.

0xBlock's state-of-the-art technological platform is based on the Avalanche Blockchain, which we have selected for its low cost, rapid transfer speeds and scalable transactional infrastructure.

Our team deemed Avalanche best to support the high levels of service and expansion we will require in delivering unparalleled profitability and experience to users. We deem Avalanche to also best-suit the broadening of contract volume and variety needed as the 0xBlock platform grows.

Additionally, the Avalanche blockchain guarantees faster, qualitative development of Solidity-compatible dApps, as well as rapid maintenance in supporting 0xBlock's increasing innovations. Our team is confident in the reliability of Avalanche as the backbone of 0xBlock operations, though will adapt intelligently in the future if required.

# Upcoming Developments

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Beyond the core modules of the 0xBlock platform, the next developments shall be our proprietary 0xBlock NFTs, multi-chain DEX, Launchpad and crypto wallet to support increasing protocol and token utility.

## 0xBlock NFTs

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In the months following the launch of the 0xBlock protocol, the team has plans to launch a range of 0xBlock NFTs.

NFTs will be mintable by community members who wish to further boost their reward levels and unlock additional utility as the 0xBlock platform grows.

Crafted by our in-house designers, 0xBlock NFTs will also stand as beautiful, unique artworks that can be held, traded and collected as community members desire.

# 0xBlock DEX

0xBlock plans to develop a fully secure DEX that integrates all blockchains and supports the trade of any cryptocurrency they list.

Our advanced DEX will provide new heights of flexibility via multi-chain technology, enabling users to trade and convert 0xB tokens as well as those listed on all DEX-featured blockchain. The DEX will initially be constructed on Avalanche then be gradually expanded to support multi-chain operations between Ethereum, Binance Smart Chain, Solana, Fantom and more blockchains.

To carry out these operations, we will develop a multi-chain interface system based on order books and atomic swaps that enables a new standard in cryptocurrency pair trades and conversions. This system will provide a one-stop multi-chain DEX solution that eliminates the need to conduct parallel trades in cryptocurrencies managed on different DEXs.

## DEX Business Model

The business model of our advanced DEX will be based on a small percentage commission of a transaction fee for every trade it completes. Pancakeswap's estimated transaction fee revenue is approximately



\$500,000 USD/week or over \$25 million USD/year (Dang, 2021), and is only expected to increase as platform adoption broadens.

Pancakeswap charges 0.25% of trade values as commission – of which 0.17% is returned to liquidity pools to reward liquidity providers, 0.03% is sent as fees to Pancakeswap's treasury, and 0.05% is dedicated to supporting its proprietary \$CAKE token via buybacks and burns

Trader Joe, an Avalanche-based DEX, charges 0.3% on trades – of which 0.25% is returned to liquidity pools to reward liquidity providers, and 0.05% is sent as fees to Trader Joe's treasury.

Our DEX will propose similar yet more competitive transaction fees and will increase the share of rewards provided to liquidity providers.

By implementing our multi-chain DEX, we will generate additional streams of income that can be shared with 0xBlock contract owners. Implementation of our DEX will also enable contract holders to benefit additionally from its profit-sharing plan and expansion of supported blockchains, user base and volume transactions.

As well as profiting from increasingly advanced project modules, 0xBlock's income from transaction fees will open a further revenue stream in the form of compounded DeFi revenue investments. Since 0xBlock already evaluates DeFi investment alternatives for users, the share of DEX revenues sent to 0xBlock's treasury will also be routed to superior investment opportunities that generate compound revenues over time.

Hence, 0xBlock's treasury will also function in part as its Nostro account (internal investment fund for liquidity), generating additional profits for contract owners.

## 0xBlock Launchpad

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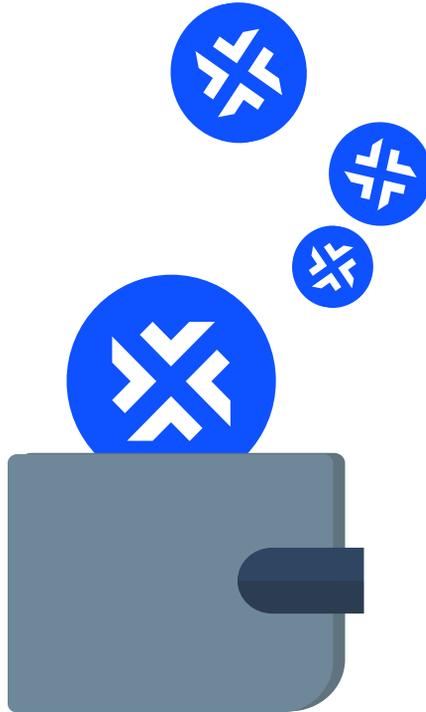


The 0xBlock Launchpad will function as a supportive platform for new ventures in the protocol's specialized fields of crypto-financing, DeFi, financial services and investments.

The Launchpad will incorporate investors into cryptocurrencies and projects, advise in launching new ICOs, IDOs and IGOs, and provide all necessary services to a selected group of entrepreneurs in return for a share of raised funds or minted tokens.

# 0xBlock Crypto Wallet

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The 0xBlock crypto wallet will stand as a multi-chain wallet (similar to MetaMask design) and, in its first stage of development, support the protocol's 0xB token (as well as AVAX and other Avalanche-based tokens).

These exciting projects mark the first developments beyond 0xBlock's core protocol. As the protocol gains momentum in the months ahead, the number of thrilling, sector-evolving developments will grow similarly. Stay tuned to our Discord to be first to hear of more details...

# The 0xB Token & Launch

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## 0xB Token

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To support its users in minting rewards contracts, 0xBlock will use its proprietary 0xB token, which will also suit an ever-expanding range of on-platform and real-world utilities.

Users will be able to purchase 0xB from the DEXs on which it is listed or traded, buying tokens corresponding to the number of contracts they wish to mint.



## Token Launch

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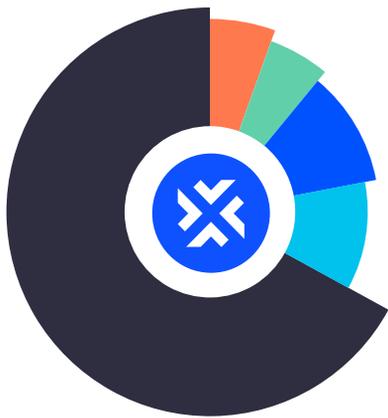
To create confidence in all 0xBlock members, our protocol will not feature seed, private, investor or whitelist rounds (as seen in a majority of current project types).

This prevents large-scale investors from purchasing OxB tokens at reduced pricing before the general public has a chance to buy them. Inclusion of these rounds may suggest a risk of large-scale selloffs that affect short-term profitability and long-term project value. OxB is designed transparently to provide maximum benefits for the average user, and this feature enforces that.

Prior to OxB token launch, OxB will mint 1 million OxB tokens. The initial circulation of OxB tokens will consist of 20,000 tokens for contract minting by OxB early adopters. Circulation will increase over time as users receive more tokens from our Rewards Wallet in the form of contract returns.

Initial distribution of tokens prior to the launch will be as follows:

- ⊗ **Rewards Wallet** – 70% of minted tokens to provide rewards to contract owners
- ⊗ **Liquidity Wallet** – 10% of minted tokens to provide future liquidity to the pools of the DEXs on which the OxB token will be listed or traded.
- ⊗ **Development/Marketing Wallet** – 10% of minted tokens to support platform development and marketing costs to support ongoing growth.
- ⊗ **Co-Founder Wallet** – 10% of minted tokens (with a 1-year vesting period) to be allocated to each co-founder (5% per co-founder).

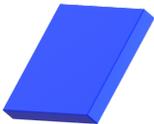


- 70% Rewards Wallet
- 5% Co-Founder Wallet
- 5% Co-Founder Wallet
- 10% Liquidity Wallet
- 10% Development Wallet

Distribution of 0xB tokens prior to token launch

## Contract Tiers Explained

Users can buy 0xB tokens to mint contracts of three tiers:



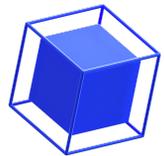
**Square**

(5 0xB)



**Cube**

(15 0xB)



**Tesseract**

(30 0xB)

Each tier of 0xBlock contract delivers a relative level of daily reward. There is a limit to the amount of contracts of any tier that can be minted by a member.

# Contract Case Example

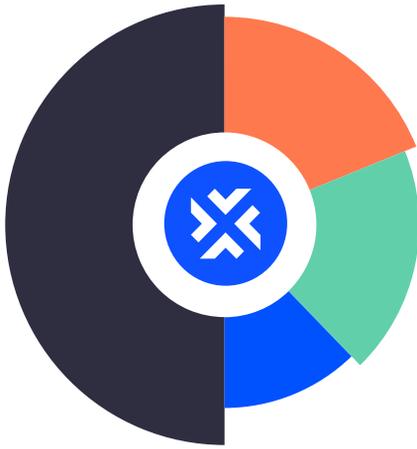
A user wishes to purchase a Cube Contract for 15 0xB tokens.

They can use 0xB tokens stored in their MetaMask wallet or convert DEX-listed cryptocurrencies into 0xB. The user then connects to the 0xBlock dApp using his wallet and mints a Cube Contract. The contract is instantly minted and immediately begins delivering daily rewards to the wallet associated with that Cube Contract.

Creating a contract is permanent – the user cannot retract their 15 0xB tokens but will enjoy a lifetime of reliable, sizable returns. Due simply to transaction load and limits, there is a minting limit of 100 contracts per wallet.

0xB tokens acquired by the protocol via contract minting will be distributed as following:

- ⊗ **10%** – transferred to the Development/Marketing Funds Wallet (100% USDC).
- ⊗ **20%** – provided to the liquidity pool (50% 0xB and 50% AVAX).
- ⊗ **20%** – deposited in Treasury Wallet (100% USDC) – funds will be used to invest in other protocols, with all profits from these investments transferred on a recurring basis to the Rewards Wallet.
- ⊗ **50%** – transferred to the Rewards Wallet (100% 0xB).



- 50% Rewards Wallet
- 20% Treasury Wallet
- 20% Liquidity Wallet
- 10% Development Wallet

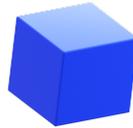
Distribution of tokens from purchased contracts

## Contract Rewards

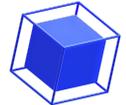
Daily rewards will be distributed in 0xB tokens to contract owner wallets according to contract tier



Square



Cube



Tesseract

APR	250%	400%	500%
Reward	0.034 0xB/Day	0.16 0xB/Day	0.41 0xB/Day
ROI(Approx)	146 Days	92 Days	73 Days

Whenever a user wishes to cash out their rewards, 0xBlock will charge a 10% fee that will be transferred to the liquidity pool (50% 0xB, 50% AVAX). This cashout fee may change at any time in favor of optimal protocol improvement and community participation.

## Contract Reward Decay Model

To maintain sustainability and cultivate advancement of the 0xBlock protocol, our team has implemented a decay model that sees rewards decrease gradually over time. According to the current decay model, contract reward APR will decrease 15%/3 months on a recurring basis.

**Note: Each minted contract will have its own decay cycle.**

**Example: If you have ten contracts minted on different dates, the decay model will implement on each contract individually according to its mint date.**

Our decay model will be adapted by the team to suit optimal ongoing sustainability and maximize user benefits.

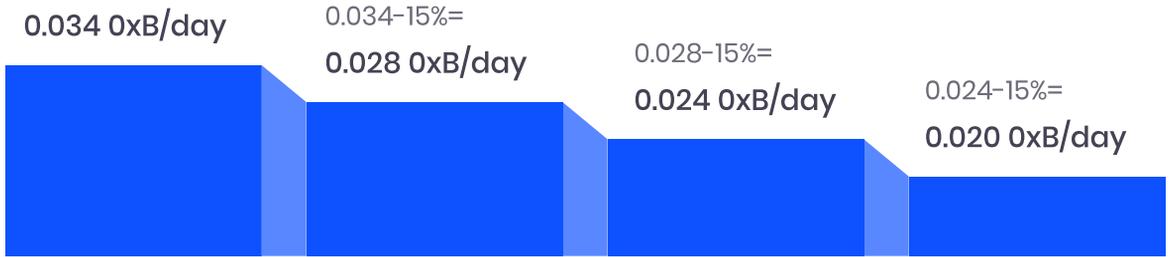
Here is an example of how 0xBlock's contract reward decay model will work when a member mints a Square contract:

First 1-3 months: 0.034 0xB/day

From 4-6 months:  $0.034 - 15\% = 0.028$  0xB/day

From 7-9 months:  $0.028 - 15\% = 0.024$  0xB/day

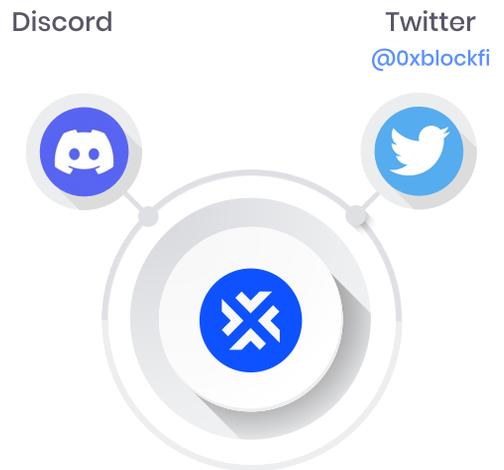
From 10-12 months:  $0.024 - 15\% = 0.020$  0xB/day



## Engage with OxBlock

Our team loves to engage with our community and welcome you to join us on Discord, where we will share every latest project update.

Make sure you follow us on OxBlock's official social channels to be first to hear of every development.



Remember never to listen to news that is not reported from one of our official channels!

Alternatively, reach out to our team via email at [support@0xblock.finance](mailto:support@0xblock.finance)

# Disclaimer

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0xB tokens provide holders with 0xBlock platform access. 0xB tokens and the 0xBlock platform are not for speculative investment. No promises are made regarding the value or future performance of 0xB tokens, nor any particular value of 0xB tokens. No other rights associated with the holding of 0xB tokens are given. Proceeds of the 0xB token may be spent as the company sees appropriate, which may change as deemed necessary by the maturation and advancement of the 0xB token and 0xBlock platform.

Our team invests heavily in the safety and security of 0xBlock services, however we cannot guarantee absolute protection against all possible forms of error or malicious deed by any party. Therefore, all risks of using the 0xBlock platform in any capacity (as well as transferring, receiving and accumulating 0xB tokens) are assumed solely by the user.

0xB tokens are intended to be held and used by those experienced and knowledgeable in cryptographic tokens, their acquisition, transfer and use, and are to be used only for accessing 0xBlock platform services.