



# Unlocking Crypto & Financial Market

DKEY Bank, your rights to access  
your funds without compromise.



Whitepaper

VERSION 1.2  
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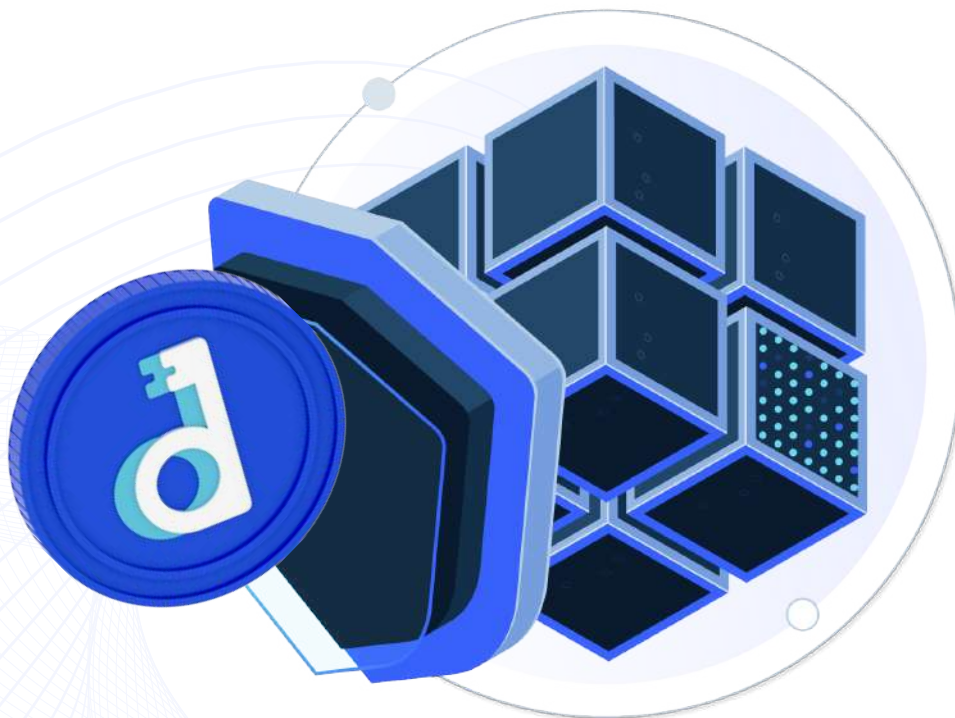
## 1.0 ABSTRACT

DKEY Bank is an ecosystem that empowers users to be in control of their finances by creating crypto-based passive income and harnessing the potentials of Decentralized Finance technologies. To achieve this level of user experience, DKEY Bank had developed a whole new way of utilizing the current financial product on the crypto and traditional market. Instead of executing each financial product individually, DKEY Bank focuses on the functionality of the blockchain and dedicating it specifically to deliver a greater financing experience in the Decentralized Finance market, DKEY Bank provides unparalleled high transaction throughput, reduced risk of errors, and development geared towards user experience for the best financial services with blockchain.



## 2.0 DECENTRALIZED FINANCE

Decentralized Finance (De-Fi) is a blockchain-based financial institution that is not linked to any 3rd-party or intermediaries like banks and brokers. Decentralized Finance is among the most promising markets in blockchain technology. The demand for financial services on a decentralized technology is high. Because the nature of freely moving assets around captures the attention of many users. The optimistic expectations for the potential of this technology has been evident in the appreciating valuations of tokens native to DeFi protocols. The market value in the decentralized finance market has increased more than 50 times in year 2020 and current value is almost \$60 Billion, and increasing everyday. After two years of conservative risk-taking, crypto investors have demonstrated that they're willing to allocate capital to the most exciting use case of blockchain technology. Billions of people and institutions suffer from restricted or nonexistent access to financial services. But blockchain has extended beyond simply “**banking the unbanked**”. Therefore, different categories of services like DEX, Lending, NFT Games, Spot Exchange, Earn, Derivatives, AMM and much more financial products are developed and introduced to the market.



## 3.0 PROBLEMS

Currently, almost every financial service available to the market is run by banks or brokerage. Ideally, the average user will put their hard-earned money in the bank for earning saving interest or opt for an investment product that is offered by the bank that yields almost nothing by the end of the terms, for the sake of growing their wealth. But that's not all that simple, to make things even worse. There are hidden charges, transaction fees, the cross-border transaction is typically slow and expensive. All of this, because there are not many changes to the banking system for decades. Each transaction requires at least one or a few middlemen to complete. Since then fintech is trying hard to improve the banking system. However, banks are still hard-wired to existing intermediary banks.

Then comes the new contender to the old banking system, which is Cryptocurrencies and Decentralized Finance (De-Fi). The rise of decentralized technology gives new hopes and arguably the best alternative to the old banking system, which is now proven to change the future of the finance industry. However, decentralized finance services are still getting hiccups every now and then. Reliability is still a questionable problem faced by many of the users. The world of decentralization implies uncertainty at times, where the technology has yet to proven long term stability. As for now, users can buy and sell cryptocurrencies and investment. But that about it, peer-to-peer lending and asset tokenization have yet to catch mainstream adoption. There is still a barrier between traditional assets and cryptocurrencies that needs to be solved. In order to unlock the endless possibility of what cryptocurrencies can do, if there was no barrier between the two worlds.



## 3.0 PROBLEMS

1

### **Non-Friendly**

Non-friendly for newcomers to cross over barriers between cryptocurrencies and fiat currencies. Buying and selling cryptocurrencies is still a hassle to deal with.

2

### **Lack of Knowledge**

Decentralized finance (DeFi) space is extremely fragmented and difficult to navigate. Information is dispersed among unconnected products and services. The lack of knowledge is an issue that keeps users away.

3

### **Confusing**

Users and liquidity providers often face challenges finding the right information and the right protocols for their needs.

4

### **High transaction cost and entry capital**

High transaction fee on blockchain and potentially more when invoking a smart contract, users would need to wait several months just to recoup their transaction fee. This isn't a major problem for those earning several hundred or thousands of dollars in yields per year, but for those earning more modest sums, the transaction fees can be significant, making it difficult to withdraw any accrued gains.

## 4.0 SOLUTIONS

An extremely fragmented ecosystem is to be expected given that DeFi is currently in an early stage of development. As DeFi industries mature, super apps emerge that consolidate the leading services and provide a new level of user functionality. Super apps which have immersed themselves into every layer of society, in the crypto finance industry such as Binance have been rapidly increasing in usage, popularity and liquidity. Binance is the largest crypto exchange in the world, with \$500 million in daily trading volume as of early 2019, and allows users to make deposits, trading in crypto, and CFDs.

**DKEY Bank** will be the **first super app** built on the **Binance Smart Chain** ecosystem. To ensure our investor's wealth is not compromised. DKEY Bank created a **Token** called "**DKEY**" a settlement token to create a tokenized ecosystem and rewarded it in DKEY Bank. DKEY Bank is designed for investors who want to grow their wealth and future proof their assets without going through all the obstacles for earning their returns. DKEY Bank will combine access to staking, swap, lending, and liquidity pools mining into one application, and open both to **traditional and crypto asset holders**. Whatever a user wants to execute in the DKEY Bank will be only a few clicks away. DKEY Bank ecosystem is developed around the notion of simplicity in providing the user with a great experience. The user interface will be designed to maximise navigational efficiency leading to a seamless user experience. To achieve this level of scale, DKEY Bank creates each financial service with security and effectiveness in mind.



## 4.0 SOLUTIONS

1

### User Friendly

We provide customer service and guidance to help newcomers & beginners cross over barriers between crypto and fiat currencies, starting from account opening, KYC verification, buying and selling cryptocurrencies in regional countries.

2

### Easy & fast onboarding

Provided clear and clean user interface, does not require elaborate infrastructure and blockchain knowledge to get started in DeFi. DKEY Bank acts on behalf of users to participate in certain DeFi products, obtains and distributes realized earnings, and helps users to participate in DeFi products with a single click.

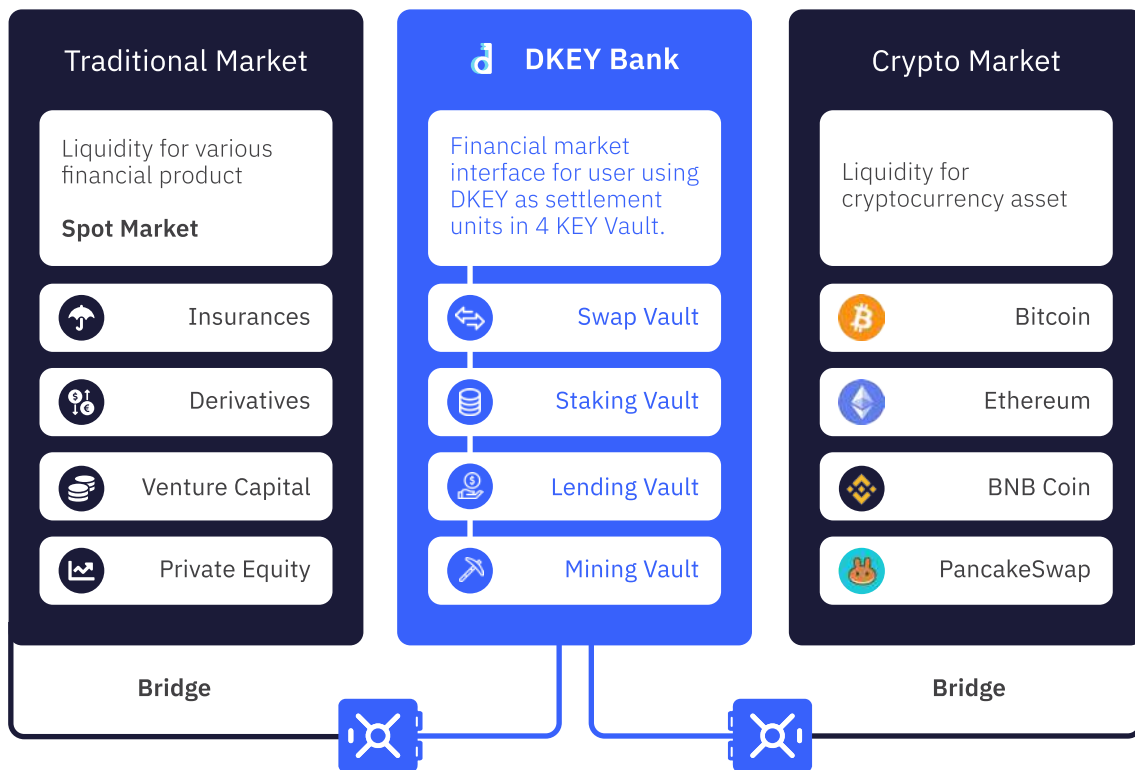
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### No transaction cost and low entry capital

Users can exchange a variety of cryptocurrencies at competitive prices and start earning interest through the DKEY Bank ecosystem the moment users deposit. With DKEY Bank, users can earn interest with no hidden fees, no minimum balances, and reason to wait. Interest accrues every minutes and flexible to withdrawal anytime.



## 4.1 DKEY Bank Vaults



DKEY Bank created 4 types of financial services called “Vaults”. These vaults are **Swap**, **Staking**, **Lending**, and **Mining**. In traditional financial terms as Exchange, Investment, Loan/Borrowing, and Fix Deposits respectively.

DKEY Bank creates liquidity capital pools that automatically generate yield based on opportunities present in the market. Vaults benefit users by socializing gas costs, automating the yield generation and rebalancing process, and automatically shifting capital as opportunities arise. End users also do not need to have proficient knowledge of the underlying protocols involved or DeFi, thus the Vaults represent a passive-investing strategy.

## 4.2 Distribution of Rewards

DKEY Bank's Ecosystem is dependent on **DKEY (Token)** as a settlement unit, every vault service requires it. So DKEY (Token) is highly utilized and valuable in the long run. Every reward that investors earn from DKEY Bank's Vault services are rewarded in DKEY (Token). The amount is distributed evenly according to how much individual investors are contributing to the network.

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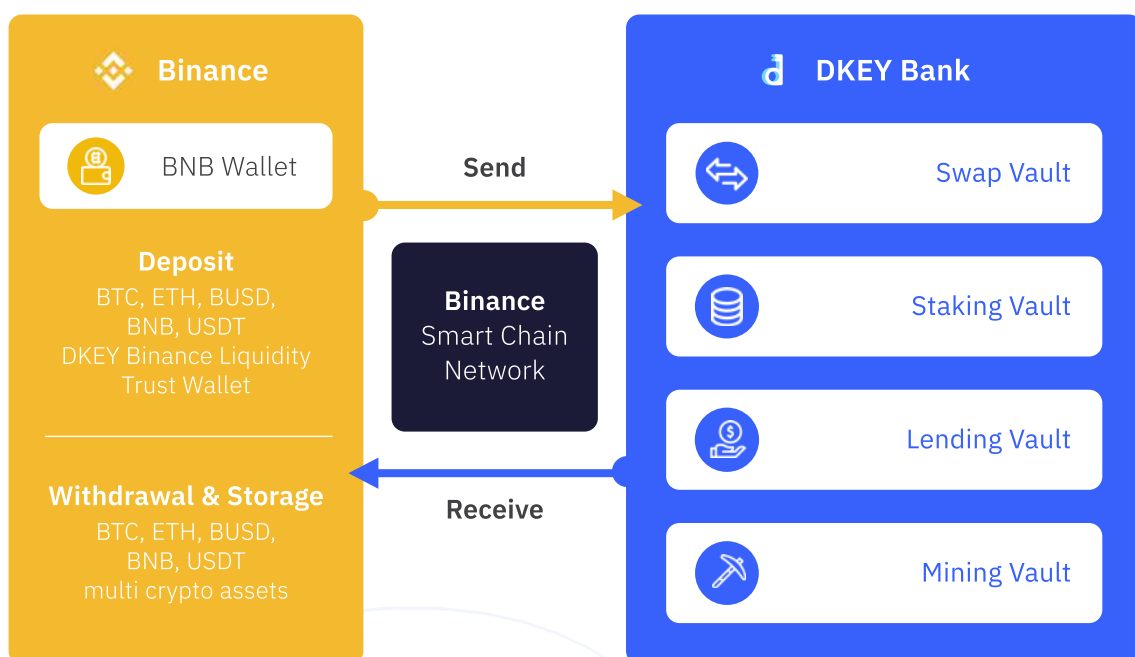
## 4.3 Asset Tokenization

DKEY Bank supports seamless conversions of traditional assets into DKEY (Token) via **Asset Tokenization**. Which provides an even broader investor who wishes to liquidate their traditional assets into DKEY (Token) without going through the long process of selling, buying and converting. Thus, improved accessibility, eliminating the middleman, and cost effective to the investors.



## 5.0 PROTOCOL OVERVIEW

DKEY Bank is an All-in-One (AIO) Financial Hub that provides comprehensive financing for end-users. DKEY Bank utilized DKEY (Token) for all of the financial products that are available on the platform. DKEY (Token) is created via BEP-20 (Binance Smart Chain) smart contract that runs on Binance Chain networks. DKEY Bank has mainly 4 financial products known as vaults.



### 5.1 Swap Vault

Swap vault utilizes Binance Smart Chain and Binance Bridge cross-chain functionality to easily swap DKEY Token with any mainstream cryptocurrencies on the market with lower fees and faster settlement.



## 5.2 Staking Vault

Staking vault allows investors to take the opportunity to participate in maintaining the blockchain of DKEY (Token). In return, the investor received a reward for their participation. Users can deposit their assets into DKEY Bank and stake for passive income. The reward is equally distributed to all stakeholders according to their staking amount.



## 5.3 Lending Vault

Lending is also known as crypto loan. Lending vault provides investors the option to collateralize their existing assets, whether is cryptocurrencies or traditional assets as borrowing collateral. In exchange with DKEY (Token). Moreover, DKEY Bank is offering “Asset Tokenization” as an option for those who want to utilize their traditional assets for collateral and get liquidated in cryptocurrencies.



## 5.4 Mining Vault

Mining Vault allows investors to earn DKEY (Token) with their existing cryptocurrencies. Mining Vault allows user provide new liquidity for DKEY Bank’s vault services to receive both liquidity provider’s token and DKEY (Token) as their rewards.

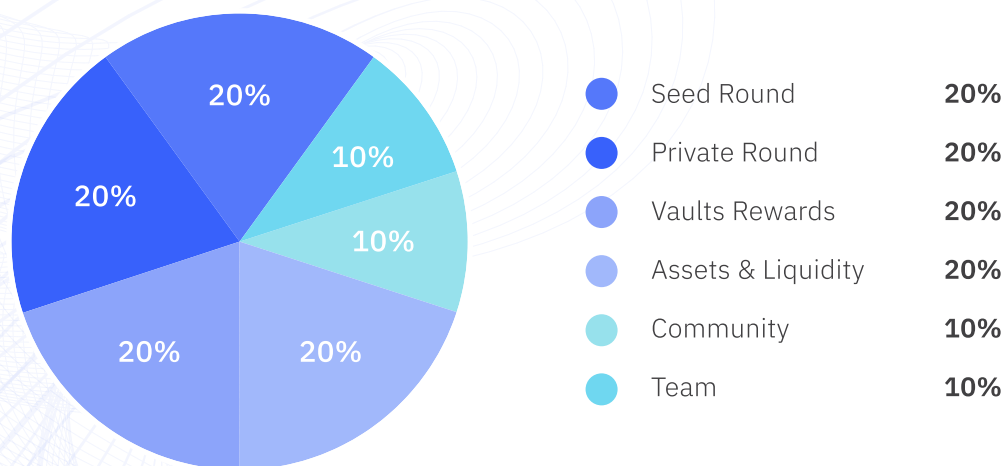
## 6.0 TOKENOMICS

DKEY Token is created using Binance Smart Chain (BEP-20) Smart Contract. It is pre-mined with a total supply of 100,000,000 DKEY.

DKEY is the native-token of the protocol and is used for both staking and governance. When DKEY tokens are staked as collateral, they generate synthetic units – which are pegged to the demand of the DKEY Bank ecosystem. Binance Smart Chain is optimized for ultra-fast transaction speeds and crossed-chain compatibility. It enhances DKEY (Token) scalability and reliability as a settlement unit in DKEY Bank. Furthermore, DKEY network is dependent and running on Binance, involving and sharing the largest cryptocurrencies liquidity in the world.

TOKEN SYMBOL	: DKEY
STANDARD	: BINANCE SMART CHAIN BEP-20
CATEGORY	: DEFI
TOTAL SUPPLY	: 100,000,000
CONTRACT	: 0xf3ed4770e6efe9168c3f2f50a6d9d0f97a550df1
PRIVATE SALES PRICE	: START FROM \$0.30
LISTING PRICE	: \$1.00
ACCEPTED CURRENCIES	: BTC, ETH, BNB, BUSD & USDT

### 6.1 Distribution & Allocation



### Seed Round

20,000,000 DKEY

This portion of funds will be used as start-up funds for the DKEY project. The “Seed Round” token sales will require a 2 years locking period for staking.

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### Private Round

20,000,000 DKEY

The “Private Round” consists of 20 rounds of token sales, each round will only sell a limited unit of 1,000,000 DKEY (Token). The price per DKEY (Token) will increase according to market price until all 20 rounds are completed. All round of private token sales will require a 1 year locking period for staking.

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### Vaults Rewards

20,000,000 DKEY

The “Vault Rewards” is used to pay out a reward to users who use DKEY Bank products and services that offer interests in return. By supporting the DKEY Bank ecosystem, users are rewarded for their staking collateral by accumulating synthetics that further expand in quantity, only as demand rises. This will be the first implementation of an adoption-tied reward model. As more networks adopt DKEY to reward their users, the governance model will be gradually implemented.

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### Assets & Liquidity

20,000,000 DKEY

A reward pool exchanges for partners who strengthen DKEY assets, liquidity and establish for DKEY long term goals, including both traditional and crypto assets. This will require a certain locking period based on achievement and request for staking locking period.

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### Community

10,000,000 DKEY

A reward pool consistently pays for the community builder, ongoing campaign to attract new users, and contract bug finder. This will require a certain locking period based on achievement.

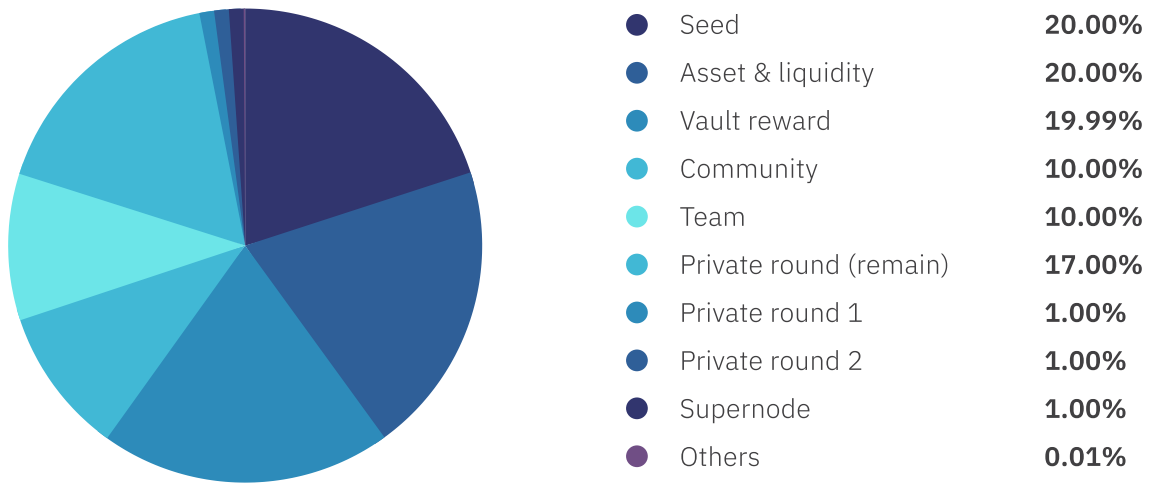
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### Team

10,000,000 DKEY

A reward pool consistently pays for the development team and advisors, this will require a 2 years locking period based on the project projection and achievement.

## 6.2 Current Distribution & Allocation



## 6.3 Token Lock Up Schedule

Tokens awarded to DKEY supporters in early (Private) rounds are not liquid upon launch. To ensure network security and stability, these tokens can be staked. All staked tokens earn reward based on the amount they staked.

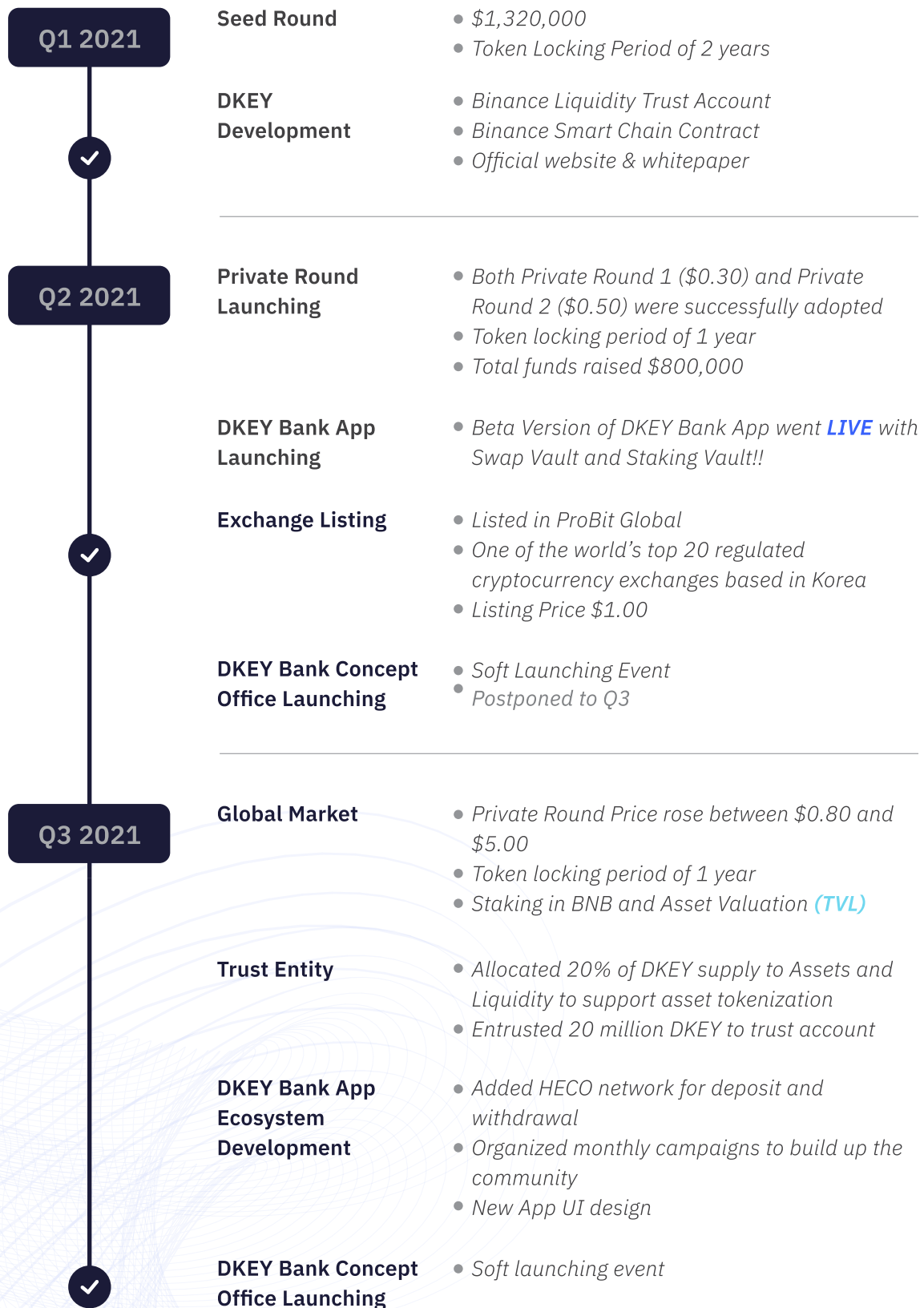
Early DKEY supporters purchased the token to support the network via an agreement for future tokens upon project launch.

There are total of 20 Private Round, each round consists of 1,000,000 Unit of DKEY.

Prices vary based on time of investment, price increase after each round is completed.

Token Allocation	Purchase Price	Total Locked Period
Private Round 1~20	\$ 0.30 ~ TBA	1 Year
Vault Reward	-	1 Year
Asset & Liquidity	-	1 Year
Community	-	1 Year
Team	-	2 Year
Seed Round	\$ 0.10	2 Year

## 7.0 ROADMAP





**Q4 2021**

**GLOBAL MARKET**

- Private Round Price from \$1.00 to \$10.00

**MARKET RECOGNITION**

- Fully liquidated into cryptocurrency market
- Rank as global top 500 cryptocurrency

**DKEY BANK SAVINGS FEATURE LAUNCHING**

- Introduce Flexi Savings and Fixed Savings

**SUPERNODE RECRUITMENT**

- Recruit new regional supernodes
- Organize regional marketing campaigns

**EXCHANGE LISTING**

- List on exchanges that are regulated in regional supernodes country

**DKEY BANK APP ECOSYSTEM DEVELOPMENT**

- New official website design
- Add multiple crypto assets to the ecosystem
- Enable voting and governance functions

**Q1 2022**

**DKEY Bank App Ecosystem Development**

- Develop Lending Vault and Mining Vault

**Binance**

- List on Binance
- Participate in Binance Launchpad and Launch Pool

**Airdrop**

- Distribute DKEY to the community to promote awareness of DKEY Bank project

**Market Recognition**

- Rank as global top 300 cryptocurrency
- Market cap reaches \$1 billion

**Q2 2022**

**DKEY Bank Mobile App**

- Lending Vault and Mining Vault go **LIVE!!**
- Enable cross-chain crypto assets in both Swap Vault and Staking Vault
- Integrate Wallet Direct function with DKEY Bank App

Q2 2022



Q3 2022



**DKEY Bank Card**

- Introduce crypto-to-fiat withdrawal service
- Enable swipe to spend at merchants
- Distribute rewards for spending

**Loyalty Programme**

- Distribute rewards based on DKEY token holding

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**Asset Tokenization**

- Embrace asset valuation and tokenization into DKEY Bank ecosystem

**NFTs**

- Release NFTs for charity donation and society sustainable development program