



# **DFY - Unlocking the Potential of Your Crypto**

[www.dfy.money](http://www.dfy.money)

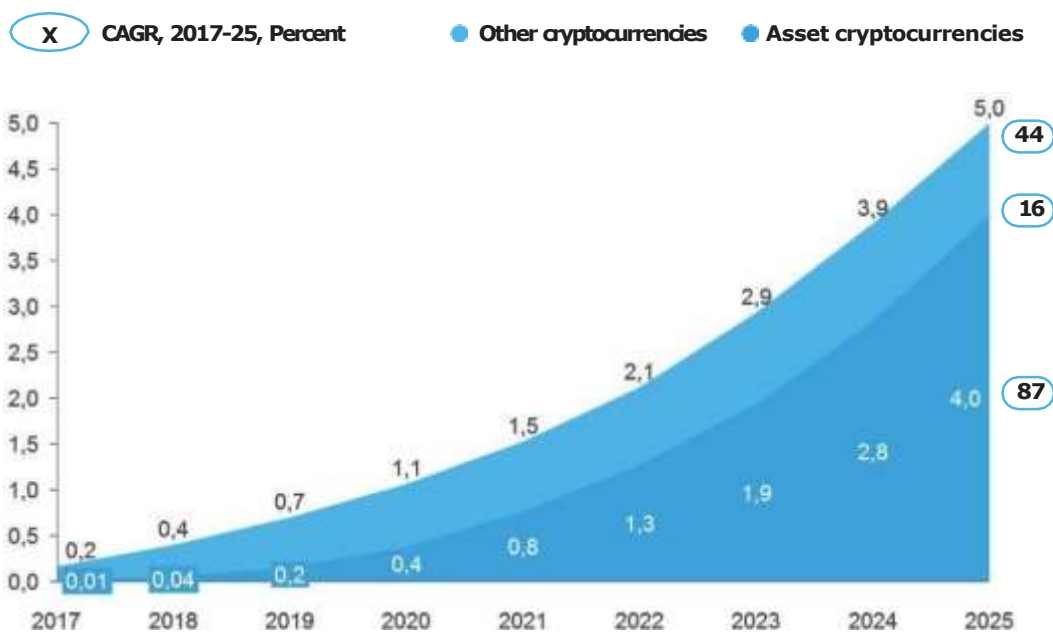
# The Current State Of the Crypto Market



Despite the fact that the crypto currency market has already reached trillions of dollars in market capitalization - and is still growing exponentially - we have still only scratched the surface of what crypto currencies are able to achieve. The majority of crypto wallet holders purchases multiple crypto currencies but don't actually earn anything on their holdings.

Instead of maximizing the utility and earning potential of their crypto investments, they merely hold them in the accounts of centralized crypto exchanges like Binance, Kucoin, and Coinbase, as well as in wallets like Trust, Exodus and Token Pocket.

Total market cap of crypto currencies, 2017-2025, \$ tn



# Challenges Currently Faced By the Crypto Space



## Huge, Idle Crypto Funds

Over \$1 trillion in crypto sits idle in centralized exchange accounts or wallets - with the value of these assets projected to grow more than a staggering over *\$5 trillion* by 2025. Yet, while investors watch the value of their portfolios increasing or decreasing every day, they fail to make their crypto work for them. Consequentially, they squander the huge opportunity of putting their highly-valuable assets to work for them in the short-term and even *more* crypto while they wait for long-term gains.



## Lack of Trust

Centralized exchanges have consistently shown that they can't be trusted with the custody of their users' crypto currencies. As a result, staking crypto on these platforms goes hand-in-hand with the risk of their account being hacked - and the loss of their entire portfolio. As it stands, crypto exchanges get full control over their users' funds and they're left with no option other than to trust them.



## Lack of Access

To stake their crypto with the current generation of centralized exchanges or platforms, users have to submit to a lock-up period. This period can range from days to months, or in some cases even years. While their funds are frozen in this way, users can't take profit from market trends, invest in other emerging opportunities, or even simply liquidate their position.



## Lack of Technical Knowledge

Staking crypto on decentralized platforms may be the wiser and more profitable in the long term, but many crypto holders lack the technical ability to do so. Consequently, many users settle for centralized staking platforms, because it's the easier choice, and decentralized staking continues to struggle to gain popularity.

## **DFY's Mission**

DFY's mission is to shape the future of finance by maximizing the potential of crypto currencies. We want you to earn rewards on your crypto holdings without having to give up custody funds - in the simplest way possible.



**DFY – start earning more crypto TODAY – with control and greater peace of mind!**



# Why DFY?



## Stable Passive Income

Grow your crypto portfolio with weekly passive staking rewards from over 20 cryptocurrencies and tokens.



## Safe

DFY is truly decentralized, giving you a secure platform to grow your cryptocurrency portfolio.



## Innovative

DFY's advanced Node Infrastructure Technology (INC) provides an innovative way to profit from your cryptocurrency funds.



## Easy

No technical knowledge is required. Simply hold crypto in your wallet and earn great rewards annually.



## Experienced Team

DFY's accomplished and award-winning team has decades of experience in developing innovative digital solutions and managing large-scale projects.



## Over 40 Trusted Valuations' In progress

DFY will partner with over 40 trusted and verified valuations that generate passive crypto rewards.

DFY.money (DFY) is a revolutionary utility token designed to power the ecosystem of the DFY wallet, a cutting-edge platform that empowers users to earn rewards on a diverse range of over 20 cryptocurrencies while retaining full control and custody of their funds.

Built upon the principles of decentralized finance (DeFi), DFY.money combines advanced blockchain technology with user-centric features to create a secure, transparent, and efficient financial environment.



The DFY wallet enables you to earn rewards on over 20 different cryptocurrencies - all without giving custody of your funds.



## Store Crypto

DFY's intuitive and easy-to-use wallet is designed to store multiple cryptocurrencies, including Bitcoin, Ethereum, BNB, Tron and many more. Better still, our development team is committed to extending the DFY Wallet's functionality by consistently adding compatibility with new blockchain networks. DFY's goal is to be the industry leader for crypto wallets - the first users think of when entering the world of blockchains and cryptocurrencies.

## Earn Crypto

The DFY's Wallet stands apart as the most advanced wallet with which you can earn crypto. DFY has integrated multiple validators, or blockchain verifiers, within the wallet itself, so you earn rewards on your crypto without handing over custody of your funds.

Instead, you simply delegate your crypto to Validators, that, in return, split any transaction fees with you. As a result, you remain in full control of your funds and are free to delegate or withdraw them - at any time.



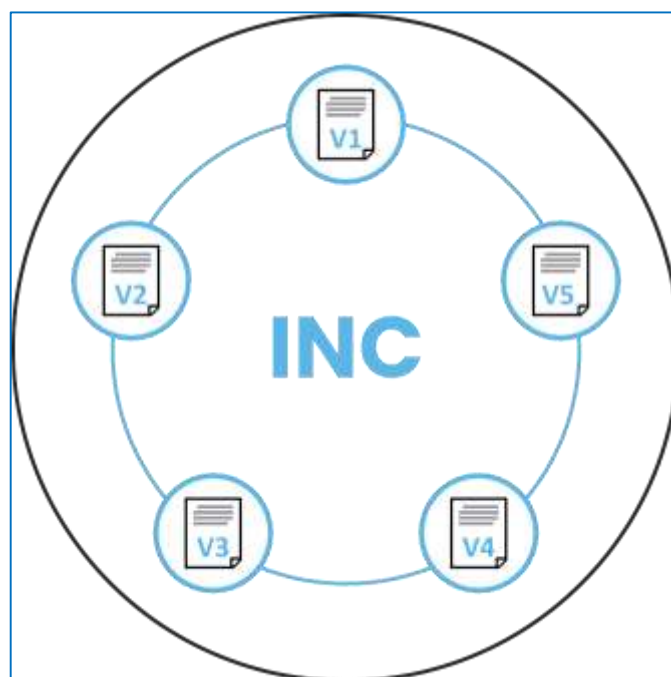
# DFY Integrated Node Cluster (TBI)



Decentralized, peer-to-peer blockchain networks are composed of computers known as Nodes. With no central authority in charge of the blockchain, it's the Nodes that are responsible for storing the data held within the blockchain, i.e., a history of every transaction that occurs on the blockchain and the account balance of each wallet holder. It's also each Node's responsibility to update its version of the blockchain whenever new data is added, i.e., when new transactions are made - but this data needs to be validated first.

Again, with no central authority, the blockchain network relies on a large subsection of special Nodes to verify transactions. On Proof of Stake (POS) blockchain networks, such as Polkadot, Solana, Avalanche, and Cardano, these Nodes are known as Validators. When a Validator verifies a group of transactions within a block and adds it to the end of the blockchain, they are rewarded with new crypto, in a process known as minting.

However, to ensure that Validators act ethically and don't authorize fraudulent transactions, they are required to lock up a certain amount of cryptocurrency with the blockchain network. This process is called Staking and entitles a Validator with the chance to validate new transactions and earn newly created crypto through the minting process. If a Validator does go on to authorize an invalid transaction, they run the risk of forfeiting some or all of the crypto they staked, which is known as slashing.



DFY's revolutionary Integrated Node Cluster (INC) technology takes this network of Validators and integrates them into a single crypto wallet. As a result, DFY is not forced to depend on a single Validator. DFY runs its own Validator Node as well to earn block rewards while lowering the risk of slashing. This technology delegates the crypto only to the Validators providing the highest rewards. DFY's innovative INC solution means its members can earn generous rewards by staking the crypto in their wallets without handing over control of their funds.



# What Makes DFY Integrated Node Cluster Special?



## Truly Decentralized

DFY firmly believes in "Your Keys, Your Crypto" - and so never takes custody of your funds. So, you can stake your crypto with greater confidence, flexibility, and peace of mind.



## No Lock up

DFY's INC provides members with the flexibility to delegate or withdraw their funds anytime. You get to earn crypto for the time you stake your crypto.



## Super Simple

Members don't need any technical knowledge, simply holding crypto in the wallet earns them passive staking rewards.

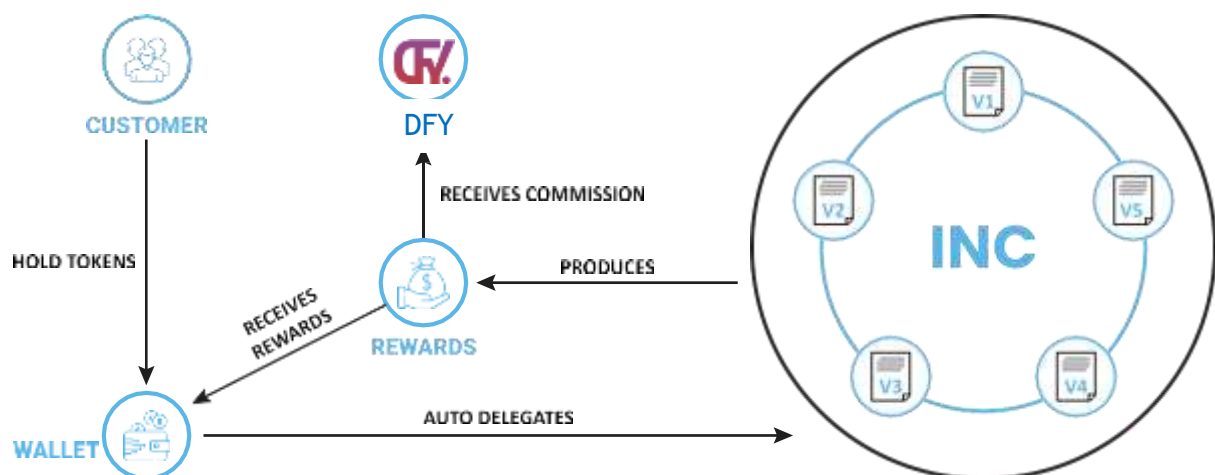


## Increased ROI

DFY's INC technology guarantees that a member's crypto is only delegated to Validators providing the best rewards, resulting in a higher return on investment on your crypto holdings.

# Node Cluster within DFY Wallet (TBI)

We've integrated a Node cluster within the DFY wallet to make earning rewards on your crypto easier than ever.



Simply hold crypto in the DFY Wallet and our AI-powered algorithm automatically delegates it to the Validator offering the best staking rewards. In the event that crypto is delegated to a Validator which goes down - or if another Validator offers higher returns, the crypto will be automatically delegated to lucrative Validator.



Each POS blockchain network has different rules regarding lock-up periods. During this period, a user's tokens are locked up in a smart contract on the blockchain, preventing them access to their staked assets. This creates a new scenario called lock-up risk, which refers to the opportunity cost of users not being able to reallocate or liquidate their assets in line with changes in the crypto market. The ability for the user to stake their crypto assets without a lockup period would be a way to mitigate lock-up risk. This is where DFY's Smart Liquidity Solution (SLS) comes into play.

DFY's SLS solves the liquidity issue routinely faced by blockchain networks in two ways:

- 1. Internal Liquidity Pool** - DFY pays out Node rewards to its members every week. Each member that stakes their crypto from Monday 00:01 UTC to Sunday 23:59 UTC, receives their staking rewards on the following Wednesday. To be eligible for that week's rewards, however, they have to stake the funds for the entire week. On the other hand, those members who only stake their funds in the middle of the week only start to accumulate rewards the following week. Meanwhile, members who withdraw their staked funds forgo their rewards for that week. That being said, in such cases where members stake or withdraw funds mid-week, DFY reallocates their rewards in the Internal Liquidity pool.
- 2. Liquidity Providers** - As a backup for meeting the network's liquidity demands, DFY has enlisted liquidity providers (financial institutions, exchanges) who can provide liquidity at a low rate of interest rate. This contingency guarantees that DFY never loses its liquidity and can continue to consistently mitigate the lock-up risk for members.

DFY has developed four layers of risk mitigation to both protect our members from loss of funds and maximize their profitability.



## Trusted and Secure Validator Nodes

POS blockchain networks like Cardano, Solana, and, soon, Ethereum and Solana rely heavily on network participation and Validator integrity. DFY does not only depend on external validators and, instead, runs its own Validator Node as well to earn block rewards for members. By providing regional and data center diversity and Node redundancy, DFY is committed to maintaining best-in-class uptime.



## Enhanced Monitoring

DFY employs human and AI-assisted monitoring protocols, around the clock, to avoid downtime-related slashing. If a Validator goes down, DFY's INC auto delegates the crypto to other Validator.

With our engineers distributed around the world, DFY implements, protocol-specific failover strategies to eliminate the risk of double-signing, as well as hot-spare and fully-synced backup Nodes for fast recovery.



## Failure Safeguard

DFY has manual failover safeguards in place, thanks to our highly experienced and knowledgeable team, to further eliminate the risk of double-signing. With DFY automatically handling all of this for you, there's no need to worry about staying online, in sync, and up-to-date, you can manage other aspects of your crypto investments instead.



## Slashing Safeguard

If slashing occurs due to node malfunctions, your crypto is instantly auto-delegated to another active Validator.

## STABLECOINS

Deploy stablecoins on DFY to make it more viable for smaller blockchain transactions

## CRYPTO CURRENCIES

DFY helps maximize the potential of cryptocurrencies by giving them greater day-to-day utility.



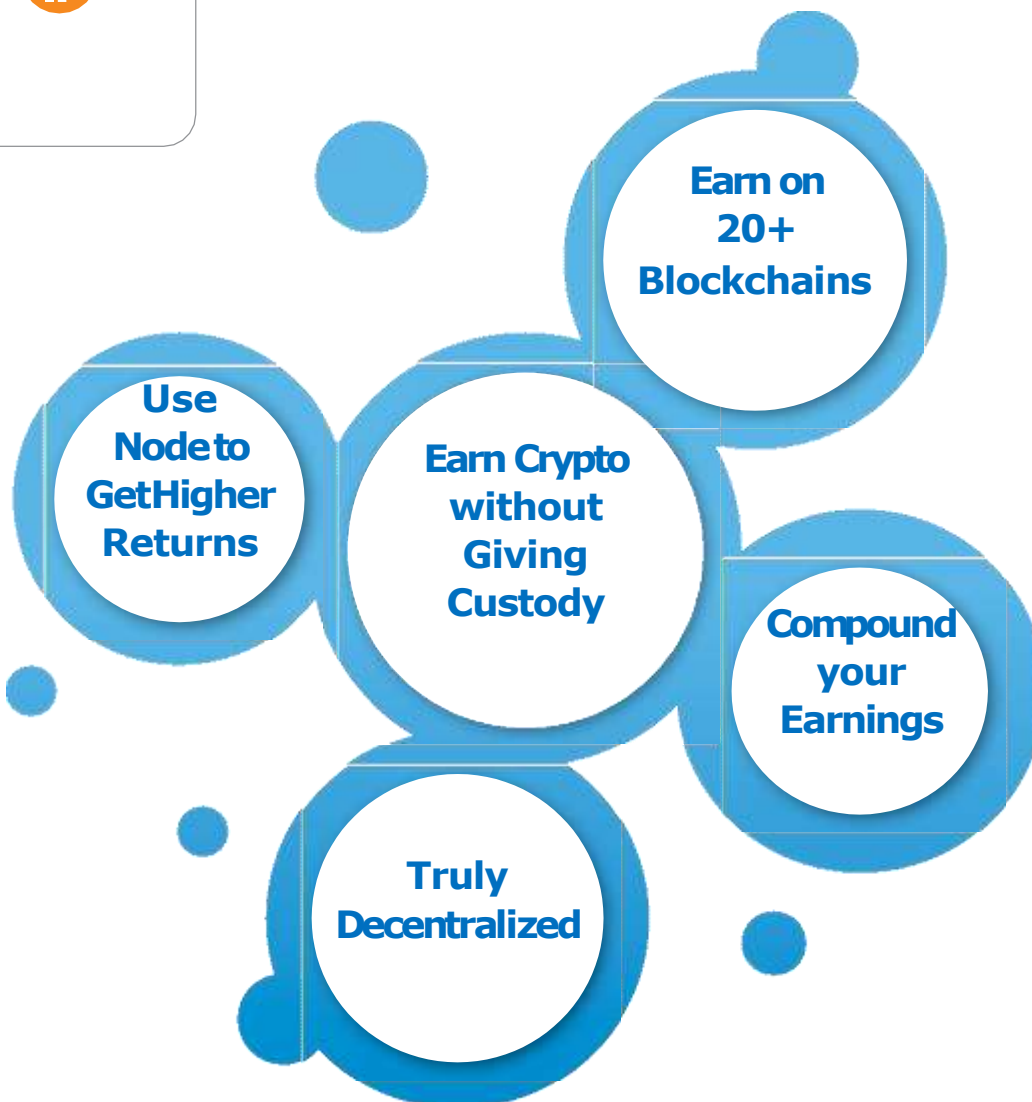
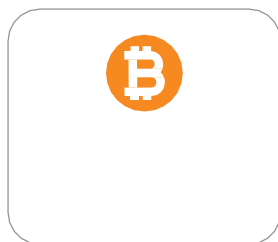
## CENTRAL BANK DIGITAL CURRENCIES (CBDC)

With predictable transaction fees and times, DFY is the perfect choice for CBDCs.

## NON-CUSTODIAL STAKING

DFY builds bridge within the crypto ecosystem and allows members to earn on their crypto without giving up custody of their funds.

# Give Wings to your crypto



**BTC**  
7%  
APR

**ETH**  
10%  
APR

**USDT**  
10%  
APR

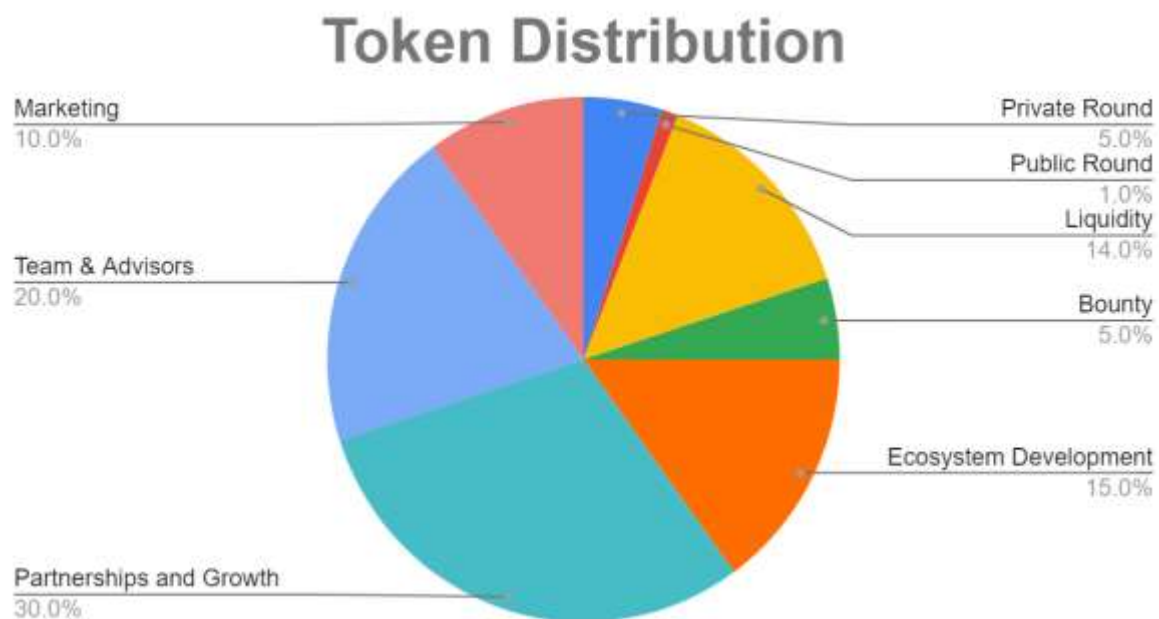
**BNB**  
15%  
APR

**ADA**  
15%  
APR

**DOT**  
16%  
APR

**DFY**  
20%  
APR

**MATIC**  
15%  
APR



- Team tokens are locked for 6 months and will be realized starting Q2 2024
- Block Rewards are kept aside to reward the token holders
- Private sale of 5% token - Q2 2023
- Public sale of 1% token - Q3 2023
- Tokens stored in the foundation treasury fund is supposed to be served as a "last-resort" in the case that the network requires funds to solve a particular problem that another source of funding (e.g Block Rewards) is not on the table

# Project Roadmap





**DON'T JUST BUY  
CRYPTO EARN IT**

