

Welcome to Credit Defi

Greetings

Dear all of our potential users and investors.

We are delighted to bring Credit Defi to you, where you may have the most unique financial experience, and foremost make money at the same time!

Abstract

General situation

Cryptocurrencies are rising in popularity as blockchain technology continues to dominate the news. They bring many advantages for investors by their own signature features: fairness, convenience, fast & cheap, high security and putting safety on the priority. The crypto market is in its "winter season" with the expectation of significant growth in the next few months.

Cryptocurrency market

The global cryptocurrency market size was valued at \$1.6 billion in 2021, and is projected to reach \$4.94 billion by 2030, growing at a CAGR of 12.8% from 2021 to 2030. Cryptocurrency is known as virtual currency. It is a form of currency that exists digitally only and has no central issuing or regulating authority above. It uses blockchain technology to authenticate the transactions. Blockchain is a decentralized technology spread across many computers that manages and records transactions. Furthermore, it does not rely on banks to verify the transactions but is used as a peer-to-peer system that enables users to send and receive payments from anywhere in the world.



creditdefi.io



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Introduction

What is Credit Defi?

CREDIT DEFI is a product in the ecosystem of Atlantic credit & finance special finance unit III, LLC

CreditDefi is a decentralized exchange platform built on top of CDF, a new type of platform that allows CreditDefi to be more secure and to avoid attacks from hackers in transactions and storage of electronic money. CreditDefi positioned itself as an exchange that can build and develop a decentralized database, realizing the essence of a decentralized trading system network, as the essence of DEFI.

What is CDF?

CDF is the official token in the Atlantic credit & finance special finance unit III ecosystem, LLC.

- CDF acts as a base cryptocurrency that functions in the ecosystem of Atlantic credit & finance special finance unit III, LLC.

- ✓ Credit (borrowing and lending)
- ✓ Fee schedule on CREDIT DEFI exchange
- ✓ Invest
- ✓ Pay on ACFF's technology applications
- ✓ Payment in the field of education
- ✓ Exchange of value and transactions on the blockchain platform

Mission and Vision

Mission: To develop platforms that apply new technologies such as Blockchain, AI and Big Data, pioneering to change the outdated old credit method to a new level that is completely transparent and safer with applications worth billions of dollars.



Vision: Credit DeFi is built on top of CDF – a new type of platform with the aim of to be one of the most secure decentralized exchange platforms to protect investors assets and become a trustful place in order to store electronic money.

Problem and Solutions

The majority of cryptocurrency hacks originate from centralized exchanges, resulting in billions of dollars in damages each year. The most well-known example is the hack of the Mt. Gox incident in Japan, which lasted from 2011 to 2014 and resulted in the loss of 792,500 BTC, rendering the exchange unable to operate and forcing it to cease trading forever. And many investors incurred significant losses as a result of this attack.

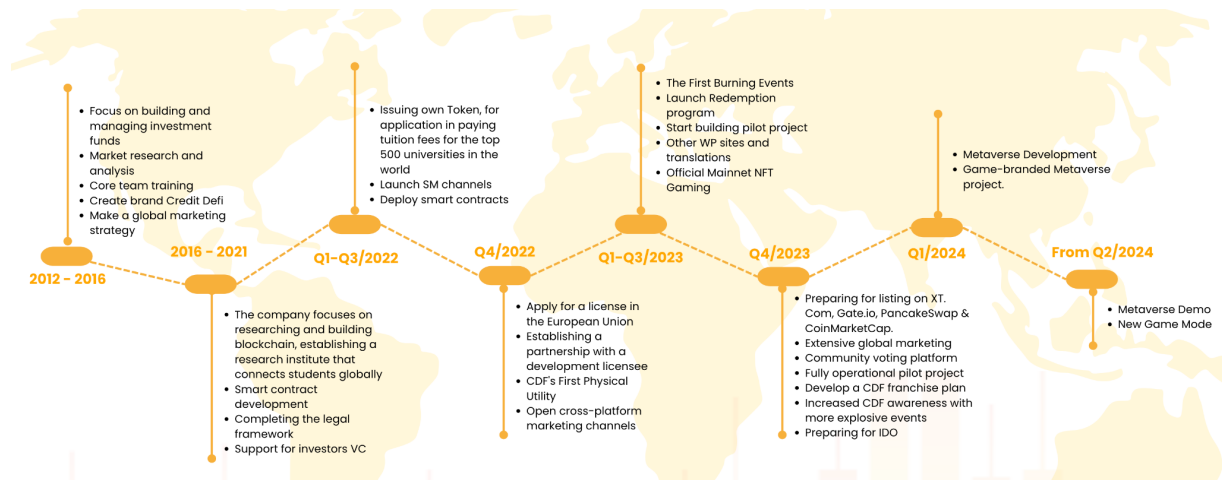
All investors require a strong, safe, and completely secure exchange environment in which they may safely trade, invest, and perform a variety of duties while maintaining complete control over all assets. Without any intermediary channels or government meddling, your assets are totally transparent and secure.

The ways of Credit DeFi

- Free trading: Provide users more control over ownership tokens, and improve features to lower transaction block heights.
- Distributed database: CDF can escape practically all network assaults, including dos attacks, since data shredding with hash functions and a distributed database.
- CDF Swap: CDF's development plan includes token swap. In this case, the CDF just serves as a conduit for buyers and sellers to exchange assets.
- Stable Coin CDF: CDF will launch Stablecoin code as the basis for issuing credit cards approved by banks once it has entered the development roadmap.



Roadmap



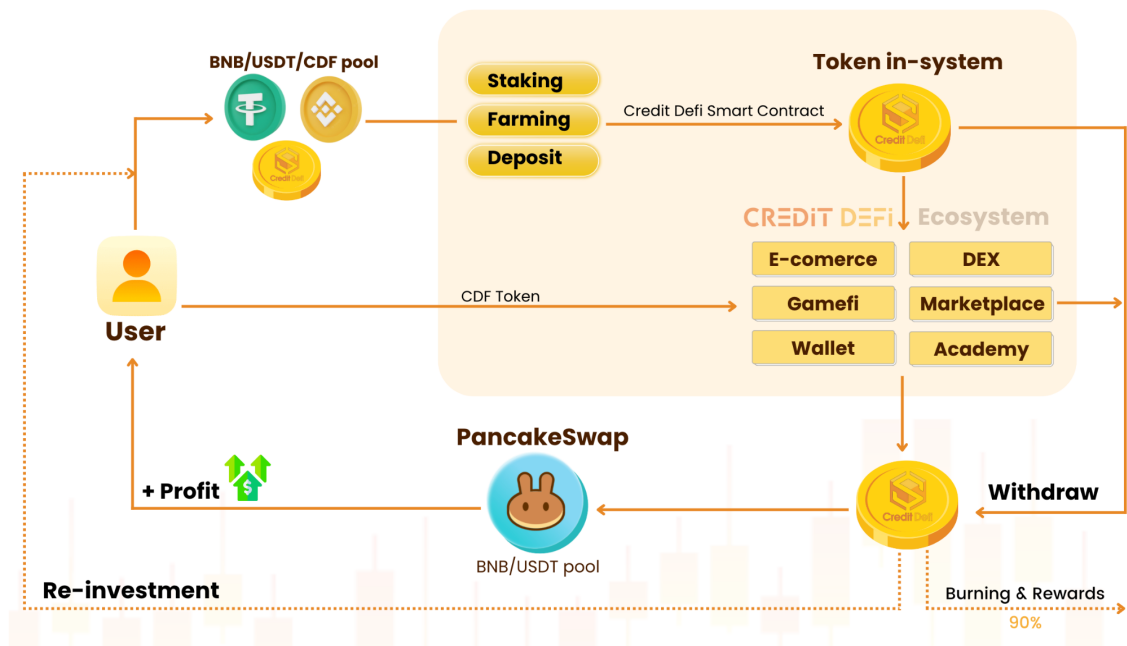
Specification

- Name: CreditDefi
- Symbol: CDF
- Blockchain: BEP-20
- Total supply: 10,000,000,000 CDF
- Starting price: \$0.3

Use cases

- Staking: Investors will be able to select a project or stake package to begin investing.

Tokenomics



Smart Contract



verichains

SECURITY AUDIT OF

CREDITDEFI TOKEN SMART

CONTRACT



Public Report

Nov 01, 2022

Verichains Lab

info@verichains.io

<https://www.verichains.io>

Driving Technology > Forward

Report for CreditDefi

Security Audit – CreditDefi Token Smart Contract

Version: 1.0 – Public Report

Date: Nov 01, 2022



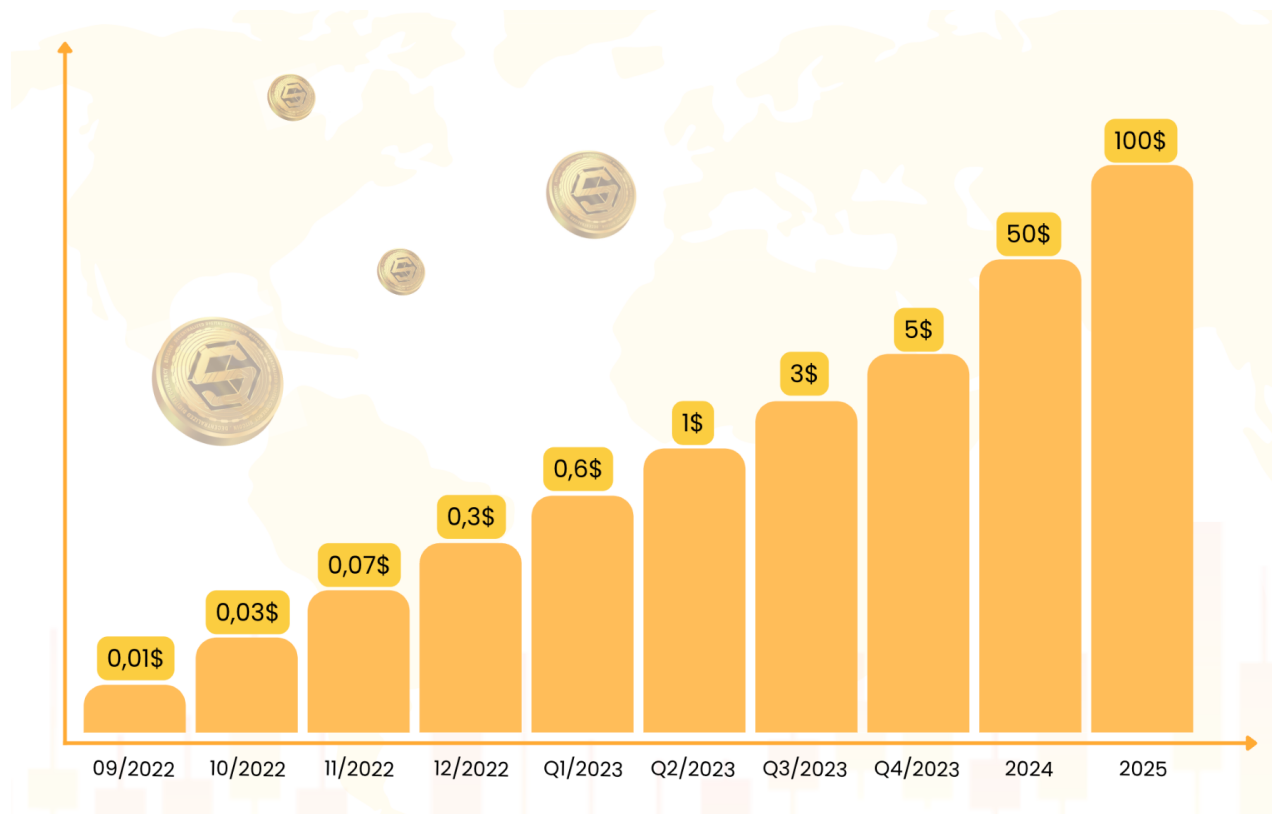
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ABBREVIATIONS

Name	Description
Ethereum	An open source platform based on blockchain technology to create and distribute smart contracts and decentralized applications.
Ether (ETH)	A cryptocurrency whose blockchain is generated by the Ethereum platform. Ether is used for payment of transactions and computing services in the Ethereum network.
Smart contract	A computer protocol intended to digitally facilitate, verify or enforce the negotiation or performance of a contract.
Solidity	A contract-oriented, high-level language for implementing smart contracts for the Ethereum platform.
Solc	A compiler for Solidity.
ERC20	ERC20 (BEP20 in Binance Smart Chain or xRP20 in other chains) tokens are blockchain-based assets that have value and can be sent and received. The primary difference with the primary coin is that instead of running on their own blockchain, ERC20 tokens are issued on a network that supports smart contracts such as Ethereum or Binance Smart Chain.

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Expected Growth



Ecosystem



Investment and Fund Management

Investment fund management is a method of pooling money with other investors to take advantage of natural advantages. When investors lack the finances or time to invest directly in the stock market, they turn to professional investment firms to manage their investment funds. Thus, when compared to individual direct investment, investment through investment funds has advantages such as:

- Capable of higher returns and fuller risk management
- Benefit from economies of scale, which means lower transaction costs
- Increase asset diversification to reduce some unsystematic risk

E-Commerce

E-Trade Floor Provides Multiple Services:

- Community Trade Service
- Integration of business solutions
- Global logistics coordination center
- Warehousing and Shipping Services

The electronic trading floor also offers other services that make it possible for business transactions to be negotiated.

Storage Wallets Currency

- CreditDefi Wallet is highly speedy and safe; it is designed to be simple to use and ideal for keeping users' various forms of crypto assets.
- CreditDefi Wallet will provide a system that allows users to easily buy, sell, and store a number of cryptocurrencies such as Bitcoin Ethereum, UNI, TRC, and BEP on their device.

Decentralized Exchange

- CreditDefi's decentralized exchange will allow for faster and less expensive transactions than centralized exchanges.



- The absence of the middle-validator reduces fees and delays in the processing of centralized exchange buy/sell orders.
- Transactions take place between network participants via smart contracts, which can only be controlled by the parties' private keys. With a decentralized exchange, users maintain complete control over their private keys and capital at all times.

Tuition and Payment Application

- We founded the Research Institute in 2016, which connects students and universities worldwide. We have extensive knowledge and a thorough understanding of university cultural, economic, and financial interests. Universities and students around the world are highly different, and there are numerous challenges in the process of adjusting to and studying in different countries and with students from different cultures.
- PAY TUITION 500 should be used to offer all incoming students information on the socioeconomic cultures of the countries and universities where they will study and reside. Especially. Is a standardized tuition payment application in a CDF digital currency that avoids the difficult obstacles in the fiat money area.

Finance App 4.0

- We have many years of experience in the financial field, technology, and education, as well as more than ten years of construction and management of investment funds. We understand that the traditional financial and credit systems are cumbersome and increasingly inefficient in terms of profit and user safety. Profits cannot compensate for inflation, and banks in many nations pay zero or negative profits.
- We have investigated and applied innovative ways over the years, discarding the obsolete thinking of the old financial system, with the objective of making a breakthrough for the financial system in the 4.0 period on a worldwide scale, ensuring positive returns as well as safety for all users.



- As soon as possible, you will be able to see and enjoy the results of our efforts.

NFT Gaming



The game is based on the concept of creating and growing an ecosystem on a mystery land. This aids individuals in the game in locating new territory on which to settle and begin a new life. By growing animals and incubating and cultivating seeds for good growth, this land will become a wealthier, more modern location. You will develop into a skilled adventurer who is free to create your own environment.

Farming:

- **Level 1:** Planting trees Collect PET puzzle pieces to open the gate, PET watering, catching worms instead of manually.
- **Level 2:** Grow more plants, Seeds will collect Animals pieces that can be grafted into livestock.
- **Level 3:** NFT for M2E. Grow more plants to earn NFT.

Trees have 3 types according to 3 levels.

Trees at any Level will earn NFT of that level.

Move To Earn

- Move-to-earn, or M2E, is a new way of using technology to reward people for getting up and moving their bodies. Move-to-earn games are a great way to earn cryptocurrency – a form of decentralized digital currency that has been growing in popularity in recent years.
- Bicycle is the first M2E model in Credit Defi! It comes complete with a corresponding tracking and measurement device, its own polygon-based cryptocurrency and smartwatch app (CDF).
- Cycle to cut calories, get fit. The app keeps track of your heart rate, distance, and speed. Moving will earn you CDF.

CREDIT DEFI



Specification:

- Distance
- Heart Rate
- Speed
- Calories burned
- Earned CDF



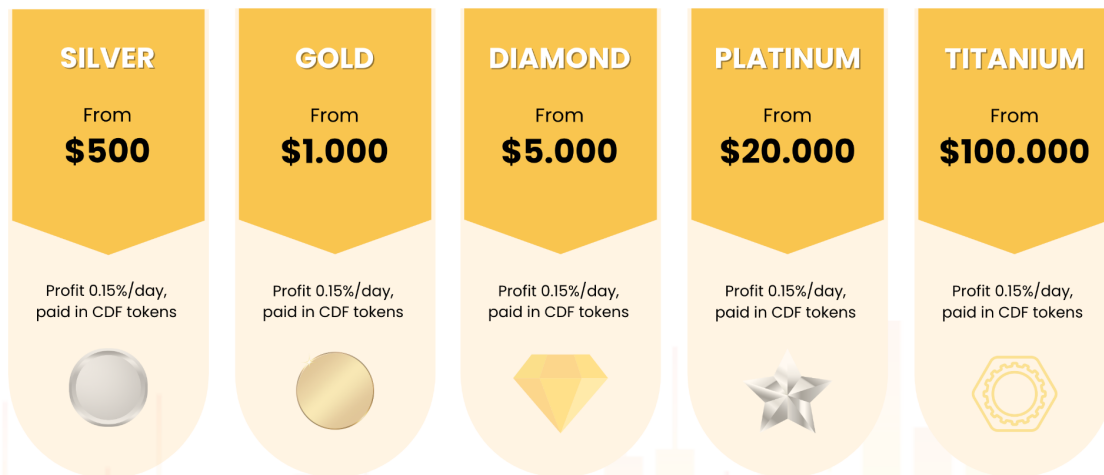
Experience M2E on vehicle devices: Bicycles, electric bicycles, electric motorcycles, motorbikes, cars,...

Bicycle M2E investment packages:



- Refunded based on the number of kilometers pedaled.
- After every year of cycling, the conversion rate per kilometer will be reduced by 30%.

Investment Package



For example: Invest \$1,500 and earn $0.15\% \times \$1,500 = \$2.25$ per day.
The CDF token price at that time was \$1, it would convert to 2.25 CDF tokens

Connecting bonus

30% F1	8% F6
20% F2	7% F7
15% F3	6% F8
10% F4	5% F9
9% F5	4% F10

**Commissions/interest paid in CDF token*

GLOBAL COMMISSION:

INVEST \$100,000 or more, 1% global bonus

Conditions for Commision

CONDITION	COMMISSION
No F1 & 1F1 investment yet	GET TO LEVEL 1
2F1	GET TO LEVEL 2
3F1	GET TO LEVEL 3
4F1	GET TO LEVEL 4
5F1	GET TO LEVEL 5
6F1	GET TO LEVEL 6
7F1	GET TO LEVEL 7
8F1	GET TO LEVEL 8
9F1	GET TO LEVEL 9
10F1	GET TO LEVEL 10



Library Policy

- Contract of investment packages for a period of 12 months.
- Lock the investment for the minimum term of the contract.
- SWAP CDF to USDT, Min \$20 & Swap fee is 5%

*** Token price when withdrawn will equal the token price at that time.



--- THANK YOU ---



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