



DISCOVER WHAT'S POSSIBLE

FINANCIAL ECOSYSTEM SMARTCONTRACT

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DBFI

Decentralized Banking – Finance – Investment

As Seen on :



Crypto Challenges

Crypto technology is currently seen as the opposing force for the banking industry and currency issued by the government. Each country has a different view of crypto, which leads to inconsistency in digital assets' procedures and limited functions. Crypto technology is widely popular, especially with millennials and the business community comfortable with P2P, transparency, privacy, efficiency, and flexibility. Nevertheless, the brilliance of crypto technology has not been properly implemented in the existing monetary system. Blockchain and crypto technology is facing numerous problems as current implementation is missing compliance, tax, record, safety, and systemic reason for the economy.

Research & Development of Trustlane LLC

With all crypto's problems, Trustlane LLC has undertaken in-depth research since October 2021 by focusing on critical points such as the demand for the latest technology capability, monetary system network, time and transaction process, tokenomics, digital asset security, and legal and regulation. Additionally, the research was conducted to create a crypto community ecosystem while leveraging the existing financial order. Trustlane LLC develops a hybrid blockchain-based DBFI (Decentralized Banking, Finance, and Investment) platform based on sufficient research findings. The purpose of the DBFI platform is to function as a bridge between the crypto and fiat economies. DBFI is also being prepared as a public platform that provides applications utilizing smart contract technology and CBDC (Central Bank Digital Coin) as access to a business transaction (B2B), financial sector, and investment.

DBFI Token-ERC20

DBFI tokens represent Trustlane's commitment to developing DBFI applications and technologies. ERC-20 based tokens also enable the public, business, and financial sectors to participate in expanding the ecosystem. DBFI has a total supply of 99,999,999, and the following budget expenses are planned:

- 30% on sales, marketing, and partnership programs
- 40% on application, technology, and ecosystem development
- 15% on compensation for the DBFI founder team
- 10% on project operating costs
- 5% on the contingency reserve

Participants can download the accountant's legalized budget audit statement, which is available on the participant's account portal every quarter.

Functions and Use of DBFI Tokens

DBFI tokens are a fixed supply, dynamic in value, and priced systematically at launch. It's estimated the token will be officially disbursed within 6 months after being traded on a public exchange. The DBFI token functions as a medium of exchange and legal means of payment within the Trustlane ecosystem.

DBFI Token Supply and Demand

The "burn" phase for DBFI tokens is systematically programmed every time the token is used for payments in the Trustlane ecosystem. "Burn" is a way of deflation as it reduces the circulating supply of tokens. A circulation balance approach is adopted to ensure any tokens received as platform payments are not circulated back. The "burn" phase is automated and managed by a credible, transparent, and documented third party.

DBFI Token Withdrawal

DBFI tokens can be stored using third-party digital wallets, hardware wallets, or cold storage. One of the most popular free digital wallets is "Metamask." This wallet is freely available to download on iOS and Android. A temporary account is available to store tokens that have not been transferred. All participants' tokens will be transferred automatically after the lockup period ends.

Initial DBFI Token Offering

Pre-sale and public token offerings must complete personal data and fill out an application form (Whitelist Form). Participants will be contacted after being approved by the DBFI token offering section. Proof of identity and residence are required for participants in the initial and public offerings.

Blockchain Project Summary

Trustlane develops a hybrid blockchain protocol to operate a crypto-based transaction system. DBFI tokens are issued as a commitment to developing economic network protocols for the business community, financial institutions, investment companies, and individual transactions. Hybrid blockchain has advantages and features that are appropriate for integration in all sectors of the crypto-based economy. Hybrid blockchain manages private blockchain platforms for transaction verification from the public blockchain.

Note: Hybrid blockchain network provides a much more secure solution for users

Network Fee (gas fee)

The DBFI blockchain network operates without gas fees, unlike most existing blockchains. The absence of gas fees distinguishes the DBFI blockchain network from other public blockchains. The DBFI blockchain operates with an access fee that is periodically assigned to users accessing applications on the DBFI platform. On-demand transaction fees are charged to B2B users and are percentage based for financial sector transactions.

DBFI Platform Support Application

Ecosystem participants fully control the DBFI Platform by accessing the "DBFI Application Portal". Smart contracts control access within the Trustlane ecosystem to coordinate request and contract logic, validate each transaction, confirm, and send secure messages. By using the "DBFI Application Portal," participants can take part in secure business, financial and messaging transactions without intervention or validation from any party except at the request of regulators. The DBFI platform is equipped with the necessary applications to run the DBFI token functions of its participants.

DBFI stands for "Decentralized Banking Finance Investment" and acts primarily as an intermediary and transaction management within the banking, finance, and investment sectors. Trustlane Crypto banking manages digital assets according to bank standards such as Bitcoin, stablecoins, CBDC, and others. The basic application of this Platform will function as a digital asset management service, with consumers having access to a variety of digital assets. Trustlane will enable its members to take highly leveraged positions with different liquidity supply policies. Main applications within the DBFI ecosystem can only be accessed by DBFI token holders with previously registered crypto wallets. Trustlane will also build a network of internal and public exchanges to support other crypto liquidity such as Bitcoin, Ethereum, etc.

About Trustlane Project

The main objective of the Trustlane project is to build a unique ecosystem in crypto without competing with fiat money and traditional banking. DBFI project has the vision to build a strong ecosystem founded by a subsidiary of PT IDFC International, namely "Trustlane LLC". While a licensed company carries out this activity, Trustlane LLC cooperates with strategic partners with a finance and information technology background, namely Eastern Trust Singapore (established in 2010). In addition, it has strategic partners such as Blackmaria Pty Ltd, Australia, and PT. Mandiri Citikom Indonesia. Trustlane is assisted by a team and partners who have experience with technology and the financial industry.

Trustlane offers an interesting solution to the problem of combining confirmation, communication, transaction, accessibility, and security. Records can be stored securely, using end-to-end encryption, publicly authenticated, referenced, and documented, so that transaction data is confirmed as reliable confirmation. DBFI is a crypto transaction system project to accommodate

P2P and B2B. This Platform automates the transaction activities of its participants. The DBFI platform is accessible to DBFI stakeholders using the public key as community identification. By owning the DBFI token and the DBFI stablecoin, end users can access applications such as DEFI (Decentralized Finance), trading, B2B transactions, communication, and confirmation between institutions.

DBFI Platform Technology

DBFI develops a hybrid blockchain, a unique technology combining components from public and private blockchains. With hybrid technology, any external attack can reach only 50% of the DBFI node network. Nodes are a critical component of the DBFI blockchain network representing a decentralized ledger that tracks crypto transactions. The DBFI blockchain consists of node and network participants for validating and transmitting transactions in sending information. DBFI Node Infrastructure supports various Operating systems (OS), such as Windows distribution (7,8,10), Linux distribution including Ubuntu, Debian, Mac OS, etc. DBFI nodes are developed with banking-grade connectivity to configure smart contracts, send/receive transactions, and request data from the blockchain. Node uses APIs such as JSON-RPC, REST, and Websockets.

DBFI Smart Contracts

Trustlane also develops "Open smart contracts (OSM)," which are programs stored in a blockchain defined by groups and consortiums in the DBFI platform. OSM can automate the implementation of contracts in financial, banking, and business-to-business (B2B) systems. OSM can also be programmed for the secure delivery of messages, correspondents, and secure virtual accounts within/across financial institutions without the need for intermediaries. Financial institutions can communicate, be decentralized, low-cost, and secure. In addition, OSM can be used as a communication technology between government, military, and civilian agencies. OSM is an evolution in a transaction and communication network for all sectors that use a unique crypto identifier as a bridge between the contractual activities of the parties.

DBFI Aspect Technical Summary

DBFI relies on smart contracts to govern a complex ecosystem that includes; cryptographic identity, automation features, underlying contracts, time stamps, and so on. DBFI project is based on 3 pillars, namely:

- **Access**
- **Validation**
- **Communication**

The DBFI Ecosystem performs digital asset functions based on smart contracts programmed to carry out transaction orders in the fields of Banking, Finance, and Investment. Stablecoins are specifically issued for transactions at the request of ecosystem participants. The Trustlane

stablecoin can be used as an intermediary for participant commitments in the Trustlaneecosystem. Stablecoins may later be allocated for transmission and access fees to replace the limited supply of DBFI tokens. The stability of stablecoins is guaranteed by placing fiat cash deposited in custodian banks. Some of the characteristics of stablecoins include; utilities, tokens, access, assets, investments, and business tools.

DBFI project implementation stages:

The DBFI Platform is a transaction automation platform using cryptographic technology that is operated through interface applications (Dapps). The Dapps carry out peer-to-peer communications, messaging, and transactions in a secure Blockchain network.

DBFI project implementation is divided into 3 stages:

Stage 1 – Hybrid blockchain development

Phase 2 – Supply chain platforms (B2B)

Phase 3 – Open Smart Contract – B2B/institutional tokenization project.

The first phase of DBFI Application Development includes:

- Digital asset and portfolio management, transaction settlement & exchange.
- B2B Platform, Financial Automation system, Investment Management.
- Crypto-ID, Smart Contract, Secure Messaging, KYC Database, etc.

Hardware technology planning includes:

- Development of green energy Data Centers located in multiple locations
- Private network development via Satellite connection
- Cloud API center for third-party integration

The DBFI development team consists of Trustline Programming experts and contracted freelancers worldwide. The DBFI development team predicts completing the project within 3 to 5 years for the ecosystem to function fully.

DBFI Project Expansion Plan:

The DBFI platform can also be used as a bridge between fiat currencies and CBDC in all central banks worldwide.

What is CBDC?

A central bank digital currency (CDBC) is a digital token, similar to cryptocurrency, a central bank issue. They are pegged to the value of the country's fiat currency and are fully supported by the government.

According to the International Monetary Fund, it is more cost-effective with CDBC than physical fiat money due to low transaction fees. The existence of a CBDC provides the following benefits:

- More efficient and secure payments
- Allows consumers to use central banks directly
- Eliminating the risk of commercial bank collapse
- Easy to track

DBFI Project Roadmap Stages:

The DBFI project started in October 2021 after undertaking extensive research. The DBFI Roadmap is based on the following concepts: Adequate Human Resources, Timeliness, Market Potential, DBFI Token Liquidity, Token Economy (ROI), Expansion Opportunities, Project Continuity, and Positive Economic Impact.

Roadmap List: Marked Green has been completed.

- ✓ Research and development of Project Plan
- ✓ Ecosystem planning
- ✓ Basic Work and Administration
- ✓ System and wireframe design
- ✓ Obtaining crypto activity permits
- ✓ DBFI Token Development
- ✓ ICO portal development
- ✓ Initial offering preparation (Pre-ICO)
- ✓ Official launch of the Trustlane project
- ✓ Public offering of DBFI tokens (ICO)
- ✓ Final project development
- ✓ Initial launch of the BETA application
- ✓ Launch of internal/external crypto exchange
- ✓ Registration of Tokens to regulators
- ✓ Public trading of tokens on major exchanges
- ✓ Implementation of all DBFI project plans

DBFI Token Offering Plan:

ERC-20 based DBFI token offering enables participation from the public, business, and financial sectors. The DBFI ERC-20 token serves as a medium of exchange and legal tender in the Trustlane ecosystem. Trustlane LLC is ready to introduce DBFI built on the Ethereum ERC20 blockchain to investors and crypto enthusiasts.

Token Summary

Token code	: DBFI
Number of Decimals	: 18
Supply Model	: Static Supply
Pricing model	: Dynamic Value
Total Supply	: 99,999,999
Minimum Capital – Softcap	: USD \$ 1,000,000
Maximal Capital – Hardcap	: USD \$ 75,000,000

Refund Policy – 30 days upon closing of the last ICO subject to below minimum soft cap value.

Initial Offer - Pre-ICO

Initial offering (pre-ico) is when tokens are offered before the public launch. This allows investors to buy coins/tokens before the public offering (ICO) starts. Pre-ICO phase is closed when all tokens are fully sold. The target buyers for the pre-ICO phase are investors from companies and financial institutions. Tokens purchased through pre-ICO can be stored in the Trustlane portal and can be transferred after the token-locking period ends. Trustlane offers pre-ico tokens in three (3) offering stages with different/revised token prices at each stage.

The DBFI token Pre-ICO stages are as follows:

- Stage 1: 1,000,000 Token Price : \$1.00
- Stage 2: 5,000,000 Token Price : TBA
- Stage 3: 10,000,000 Token Price : TBA

Initial coin offering - ICO

The DBFI token public offering (ICO) stages are the same, with different offering prices. Public offering prices are available on the DBFI token purchase portal. Proceeds from sales in the pre-ICO phase will be used to fund the ICO phase.

The DBFI token public offering (ICO) stages are as follows:

- Phase 1: 10,000,000 Token Price : TBA
- Phase 2: 25,000,000 Token Price : on demand
- Stage 3: 25,000,000 Token Price : on demand

Pre-ICO and ICO Inclusion Terms:

- Pre-ICO and ICO participants complete the white list form
- Participants will be contacted via email or telephone to sign a purchase contract
- Payment made only via the DBFI token purchase Portal.
- Accepted payments are Bitcoin, Ethereum, Fiat Currency, and cards.
- Minimum Purchase of Pre-ICO participants is 1000 tokens.
- Minimum Purchase of ICO participants is 10 tokens
- Maximum Purchase for one account is 10,000 tokens
- For Purchases above 10,000 Tokens, additional documents are required.
- Estimated token price after listing can reach USD 10.00 *

* assumed DBFI token value based on high demand at the trading time.

Disclaimer:

The DBFI Whitepaper is published for guidance and information purposes only. Participants should be fully aware of the various risks involved in purchasing crypto tokens, including but not limited to security issues, market volatility, and regulatory uncertainty. The DBFI token offering is unavailable in countries where crypto transactions are not permitted. Participants are encouraged to study crypto regulations in their respective jurisdictions. This whitepaper is not an investment and solicitation offer to anyone. DBFI is not a securities product that is protected by securities laws and is not designated as a securities product.

Strategic Partners :



About Trustlane :

Trustlane LLC is licensed crypto company to the following activities :

- Crypto banking and Investment
- Crypto Exchange
- Crypto Storage
- Crypto coins

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