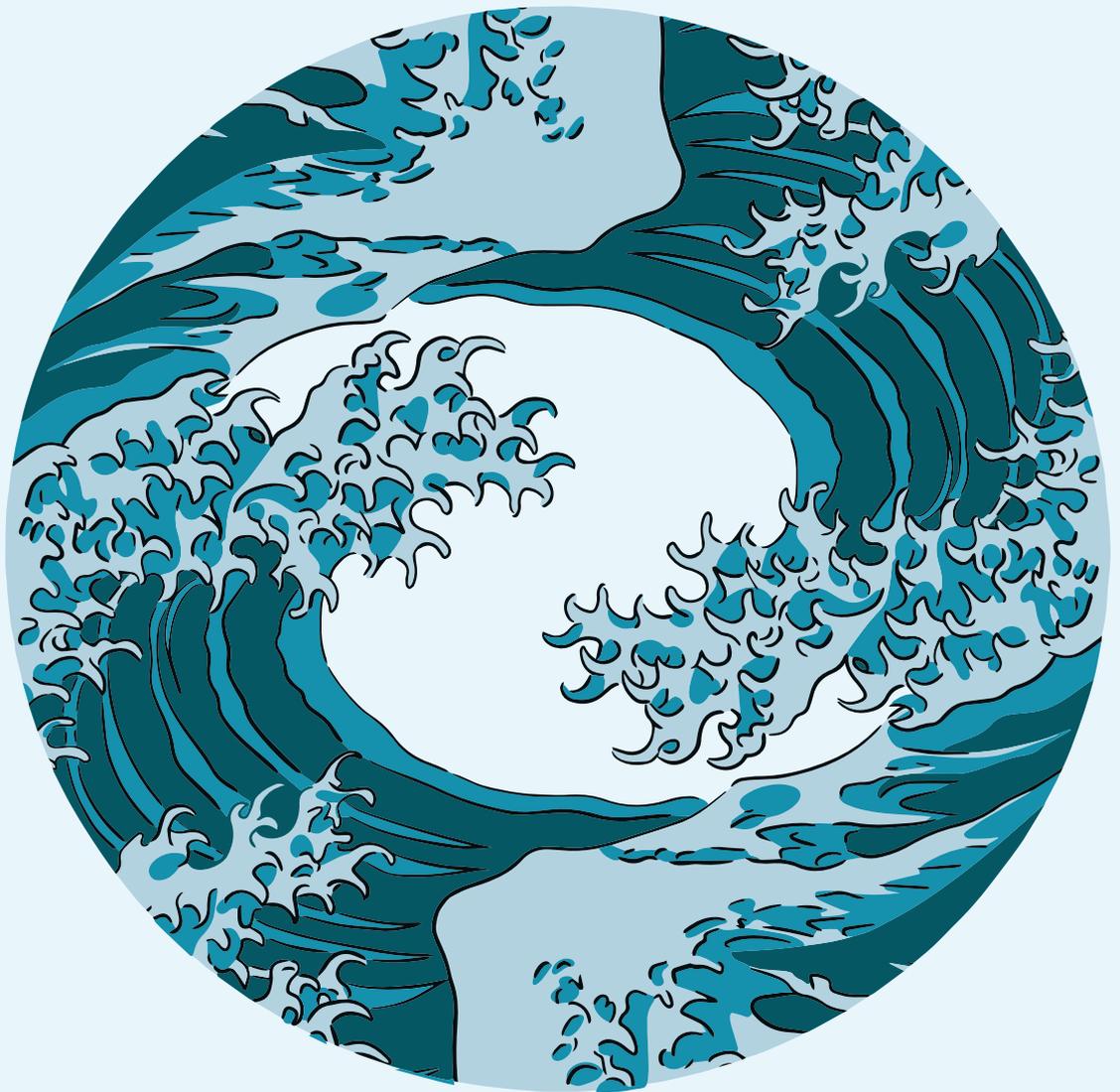




Pacific DeFi

#Pacific White Paper v1.0

**An ecosystem which will
unify the DeFi landscape**



www.pacific-defi.com

Project Summary

Pacific DeFi aims to create a new financial ecosystem that unifies the current DeFi landscape. The project will provide an easy-to-use platform by leveraging multi-asset crypto financing capabilities on different blockchains.

Pacific DeFi will initially operate on the Binance Smart Chain (BSC) network, with interoperability with Polygon and Ethereum blockchains. The project will be designed to take on mass crypto adoption among retail users with the following in mind:



A complete DeFi ecosystem



Simple UI/UX



Built on BSC for speed & efficiency

Pacific DeFi begins as the best platform to generate high-yield returns on stablecoins using auto-staking vaults that auto-compound the rewards of high-grade DeFi protocols.

It is Pacific DeFi's mission to provide highly secure yield enhancement products for stablecoins and altcoins, offering users the ability to earn high risk-adjusted returns.



The product suite includes single-token yield-enhancement stablecoin and non-stablecoin vaults, lending & borrowing, leveraged vaults, and a launchpad for users to gain access to the best DeFi projects.

In order to provide the features above, Pacific DeFi will offer a universally usable wallet, token swap platform, and interoperability across different blockchain networks, including establishing itself on new innovate blockchains such as Avalanche and Solana.

Abstract

Traditional financial services such as payments, lending, and borrowing were only available through established financial institutions and banks. With the introduction of blockchain technology, this has dramatically transformed into a new financial ecosystem that has given rise to decentralized finance (DeFi). DeFi's process operates via automated applications that are developed on top of blockchain platforms.

The mission of DeFi is to allow for a fair and transparent financial system where anyone can participate. It allows unbanked people to access financial and banking services via blockchain technology. In a nutshell, DeFi aims to build an open-source, permission-less, and transparent financial services ecosystem. The decentralized financial system offers services that include trading, lending & borrowing, token mining, asset custody, insurance, synthetic products, and more. Blockchain and cryptocurrency are the core technologies that enable decentralized finance.



When you make a transaction in your checking account, it is recorded in a private ledger – your banking transaction history – which is owned and managed by a centralized party (usually a large financial institution).

Blockchain is a decentralized, distributed public ledger where transactions are recorded in computer code. All data on the blockchain is represented as transactions. The blockchain database is like a ledger where data is added in blocks. These blocks are interconnected and the data is recorded in sequence. The system secures data through an encryption method called cryptography. An arbitrary amount of data input and a credential on each block is encrypted using the hash function. The result of this is a line of text of fixed length, which can be tracked and verified back to the original data but cannot be deciphered back into its original form.

When new data input comes in, a new block is created. The cryptographic hash of the previous block is stored on the new block, the data in the new block is again encrypted into a cryptographic hash, and a credential called a nonce is added at the end. This new block is then validated by the miners/validators and added to the blockchain.

Through this process of repeated encryption and validations, the blockchain provides a secure environment to run applications. Although the blocks are created in sequence, they are not stored on a single server. The ledger itself is distributed to multiple servers/computers worldwide, which eliminates single points of failure and makes the whole system impossible to practically hack. This secures the system by providing users with anonymity, verifying payments, and a record of asset ownership that is very secure and unlikely to be tampered with.

However, although DeFi itself boasts of a new, more efficient financial ecosystem, it has failed to deliver on its promises of being accessible to everyone in a practical way. The Pacific DeFi project looks to solve these problems through an ecosystem of efficient DeFi platforms.



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1. Pacific DeFi: A New Decentralized Finance Ecosystem

Pacific DeFi aims to create a new financial ecosystem that unifies the current DeFi landscape. The project provides an easy-to-use platform by leveraging multi-asset crypto financing capabilities on different blockchains.

It is a newly established platform that will initially operate on the Binance Smart Chain (BSC) network and be interoperable with both Polygon and Ethereum blockchains. Pacific DeFi will be designed to take on mass crypto adoption among retail users with the following in mind:



A complete DeFi ecosystem



Simple UI/UX



Built on BSC for speed & efficiency

Pacific DeFi begins as the best platform to generate high-yield income on stablecoins and high-demand cryptocurrency via its auto-staking vaults.

In the long run, Pacific DeFi aims to bridge the gap between traditional finance and DeFi by implementing yield-enhancement strategies commonly used in financial firms to increase returns while reducing risk.

The Pacific DeFi ecosystem will run on the principle of maximizing revenue and profit to ensure the protocol's longevity, capability, and scalability.



Pacific DeFi's token (\$PACIFIC) is a limited supply token with a total supply of 100,000,000. The token minting period is 1-year, with 30% of the total token supply being rewarded to the liquidity providers (LPs).

LPs will be rewarded daily with \$PACIFIC tokens during this period, with token burns from fees driving value to token holders by reducing token supply.

1.1 The Ecosystem

The development of the Pacific DeFi ecosystem will be progressive and highly transparent. As much as the team strongly believes in the vision of the project, we also believe that ultimately, the purpose of such a platform is to give value back to the users, whether they are high net-worth investors or small retail investors just starting out with crypto-based investments. For this, the Pacific DeFi project is broken down into two phases, with a long-term outlook for development.

Imagine a future where you don't have to depend on any financial institution to take part in various financial opportunities. One that does not adopt blockchain maximalism but rather evolves as the blockchain and cryptocurrency space evolves. Pacific Defi will be a space where users of all walks of life can avail of financial services without having to be blockchain or crypto experts.

It will be a space that runs on the principles of collective growth, financial freedom, and security. Everything will be secured through a blockchain backbone, one that starts out with the efficient and low-cost BSC, but evolves as the technology matures, and with that, new features and security measures will be added.



1.2 Phase 1

During launch, a total of **20% (20,000,000 \$PACIFIC tokens)** of Pacific DeFi's token supply will be allocated to raise funds via an IDO that will be distributed to the public. An additional **5% (5,000,000 \$PACIFIC tokens)** of tokens will be used to conduct a private sale for select strategic investors.

At Phase I, Pacific DeFi will focus on unlocking **30%** of the token supply to reward liquidity providers (LPs) by distributing **30,000,000 \$PACIFIC** tokens out of a total of **100,000,000 \$PACIFIC** tokens, over 1-year.

1.2.1 Auto-Staking Protocol

The auto-staking protocol is the backbone of Pacific DeFi's fixed-income products.

Pacific DeFi's high-yield vaults and stablecoin yield products rely on vault aggregation strategies (i.e., auto-staking). These strategies combine yield-farming income across high-grade DeFi protocols to produce yield for users that deposit stablecoins and high-demand cryptos on to Pacific DeFi's platform.

1.3 Phase 2

Once the minting process is complete, and tokens are in circulation, Pacific DeFi aims to create a long-lasting ecosystem of revenue-generating activities.



These activities include the following:



Trading

Trading fees are generated when users swap between tokens via Pacific DeFi's Swap & Trade capability

High-Yield Vaults

Single token staking vaults that rely on vault aggregation strategies. It is a fixed-income product for both retail and institutional users that diversifies risk across high-grade DeFi protocols



Staking & Farming

Users stake and farm \$PACIFIC to receive rewards in \$PACIFIC during the 1-year minting period

Lending & Borrowing

Users can earn high-yields via lending out their cryptos to the High-Yield Vault participants. This enables the High-Yield Vaults to magnify returns by leveraging lender funds



Stablecoin Yield Vaults

Stablecoin yield products developed by combining yield-farming strategies across high-grade DeFi protocols in to fixed-income product





Launchpad

Pacific DeFi enables users to gain access to the most promising projects in the DeFi industry, raising the necessary funds to launch projects that are spearheading innovation



1.3.1 Pacific DeFi Swap & Trade

Our major vision is to create a unified space for our users where they can avail all the financial services that they desire, without having to switch between platforms. The Pacific DeFi Swap & Trade will aid in facilitating this purpose.

- Liquidity providers can generate LP tokens directly from our platform vs. a DEX such as PancakeSwap, allowing for trading fees to be organically generated through Pacific DeFi's platform.
- A 0.20% fee will be charged, with 0.17% going towards the LPs and 0.03% going to Pacific DeFi's treasury.

1.3.2 Analytical Dashboard Development

Pacific DeFi's analytical dashboard enables users to track their Pacific DeFi investments in real-time. We will partner with a major analytical dashboard protocol to integrate with Pacific DeFi's platform, enabling charting analytics and buying/selling times of our token.

The dashboard will have sections where users can track real-time data that shows the total token burns conducted, number of tokens in circulation, and the amount of money that has been raised and donated to charities supporting our mission of a plastic-free Pacific Ocean.



2. Save the Pacific from Plastic

We chose the name Pacific DeFi because we wanted our project to topple the dominos of change. Our long-term vision aims at making the world truly a better place, starting with the Pacific Ocean where an estimated 80,000 tons of plastic debris threaten marine life. Part of our profit will go towards various organizations that work towards cleaning up the Pacific Ocean and mitigating the threat to marine life.

- Pacific DeFi will distribute 2% of profits to initiatives focused on removing plastic from the Pacific Ocean.
- Donating a portion of our profits to charitable causes is important to us and helps the DeFi community become a vehicle for positive environmental change. Plastic debris that has accumulated across the Pacific poses a great risk to the safety and health of marine animals and must be mitigated.



3. Yield Enhancement Vaults

Pacific DeFi will offer high-yields on stablecoins and altcoins using single-token auto-staking.

This is a strategy where users can deposit single tokens to earn high yield (e.g. on BNB, BTCB, ETH, CAKE etc.) and the vault automatically allocates funds across protocols to generate high risk-adjusted returns.

This strategy works by a single vault automatically allocating user funds to farm yield across different high-grade DeFi protocols and auto-compounding the native token rewards. This produces a yield while lowering risk as risk is spread across many different protocols.

3.1 Lending, Borrowing and Time-Deposits

Lending and borrowing make up core banking functions in traditional finance. Crypto lending/borrowing, on the other hand, has not been able to provide a real use-case since users who need to borrow crypto are required to pledge assets at very-high collateralization rates.

Pacific DeFi aims to change the way lending and borrowing is facilitated in crypto by allowing users to lend funds to provide leverage to the High-Yield Vaults, magnifying returns for its users.

Lenders are offered higher lending rates when lending utilization rates increase due to the increased demand to allocate to the High-Yield Vaults.

Yield generated via lending will be given to the capital providers of Pacific DeFi's lending vaults, providing high-yield income to users who deposit stablecoins and altcoins that are then lent out.



Long-term Action Plan

- Pacific DeFi to create time-locked, fixed-yield vaults. These vaults can be compared to time-deposits found at traditional banks.
- Pacific DeFi to do trial runs of uncollateralized lending to select users whereby KYC and AML procedures are in place. These products are targeted at high-net-worth individuals and institutional traders who need short-term working capital.
- Offer cross-chain lending & borrowing capabilities on other low-cost, high-speed blockchains.



3.2 High-Yield Vaults & Launchpad



3.2.1 High-Yield Vaults

The demand for crypto in DeFi has been increasing as new users transfer their fiat money to Bitcoin, Ethereum, stablecoins and altcoins via centralized exchanges.

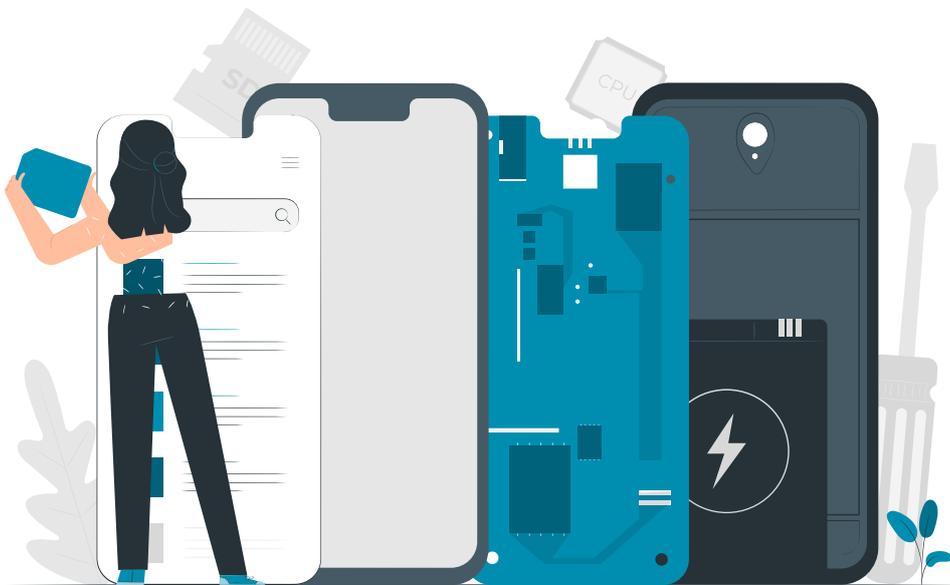
This creates increasing demand for yield on these coins as users are disappointed with the interest rates they receive from traditional finance.

Pacific DeFi's high-yield vaults will initially be active on the BSC, however the team has plans to scale these vaults across other low-cost, high-speed blockchains such as Polygon, Solana and Avalanche.

Pacific DeFi will also develop diversified vault products that will act as 'All Weather Funds' with highly attractive risk-adjusted returns.

In the future, Pacific DeFi will also be develop enterprise-grade high-yield products that cater to high-net-worth individuals and institutions.





3.2.2 Launchpad

The DeFi industry is growing at a rapid pace, with innovative projects requiring immediate funding to take advantage of a growing number of opportunities.

The Pacific DeFi launchpad aims to help these founders achieve their goals and visions by allocating funds to promising projects that have a real use-case.

Pacific DeFi's users can gain access to the most promising projects in the DeFi industry, investing their funds in projects that are spearheading innovation.

We aim to be a platform where hand-picked projects are launched, allowing investors to participate in a transparent and assured token sale process.

With the rise in the popularity of other chains such as Polygon, Solana, and Avalanche, it is essential that projects can raise capital in a decentralized and interoperable environment.



3.3 Mobile App, Governance & Reporting



3.3.1 Mobile App Development

All of Pacific DeFi's applications will be available directly through a mobile application. This is the future of DeFi, and platforms should no longer be subject to desktop-only applications.

A majority of cryptocurrency users are predominantly mobile users, especially in developing countries in Africa and South-East Asia, where Android operating systems are the most common.

To achieve scalability, Pacific DeFi will develop a comprehensive mobile application where users can seamlessly access all of our services from their mobile devices.





3.3.2 Governance

To truly create a decentralized environment for the users, they have to be given certain control over the project. Each user in the Pacific DeFi ecosystem is a decision-maker, and they will be given voting privileges depending on how many Pacific tokens they hold.

The Voting Process

- To submit a proposal and vote within the Pacific DeFi ecosystem, a member must hold and stake the \$PACIFIC token. Each token represents 1 vote within the Pacific ecosystem.
- To propose a topic for voting, users will need to deposit USD 100 worth of \$PACIFIC as collateral. If the proposal should fail, they will lose the \$PACIFIC collateral, but if the proposal passes evaluation from the council, then the vote will proceed.



- If the proposal receives over 51% of the votes from valid voters (staking \$PACIFIC), then the depositor will receive their \$PACIFIC back as well as a bonus for helping the ecosystem.

The voting time-frame

1 week for proposals

1 week for evaluation of proposals

1 week for voting of proposals

1 week for the implementation of proposals

\$PACIFIC stakers will be allowed to propose the following changes to Pacific DeFi's ecosystem

Lending assets

Launchpad features

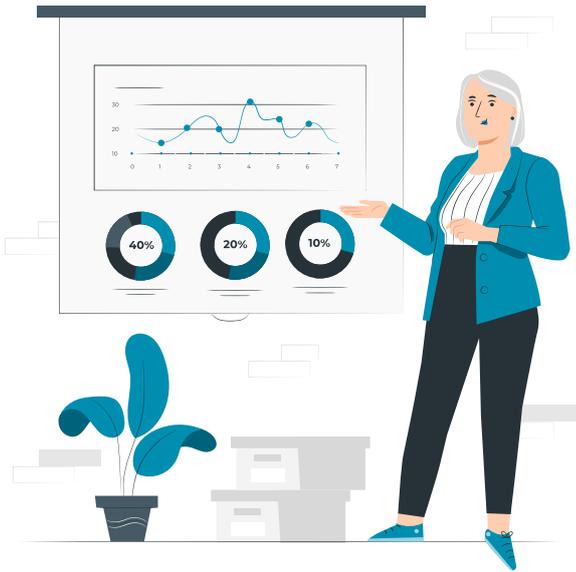
New additions to the High-Yield Vaults

Brand updates

Adding new pages & features

UI/UX improvements





3.3.3 Financial Reporting

It is Pacific DeFi's mission to run as the powerhouse of DeFi. We want to treat token-holders just how we would shareholders. This means issuing regular reports to token-holders regarding project operations and strategy.



4. Road Map

P1

Pacific DeFi goes live - Q3 2021

- Platform design and protocol development
- Internal token audit via NonceAudits
- Whitepaper release and distribution
- Pacific DeFi investor presentation deck
- Private Sale through investor network
- Online community building on Twitter, Telegram, and Medium
- Creation of daily content that introduces newcomers to DeFi
- Pre-sale via IDO
- Listing on CoinMarketCap, CoinGecko, Dappradar
- Go live on DEX PancakeSwap



P2

Staking and farming begin - Q4 2021

- Staking and farming on BSC via PACIFIC and PACIFIC-BNB pools
- Polygon and Ethereum bridge development
- Staking and farming on Polygon and Ethereum blockchains
- CEX listing
- Partnership with DeFi tools provider to enable a live analytics dashboard on the platform
- DeFi project partnerships on BSC, Polygon and Ethereum ecosystems
- Content and influencer marketing through social media channels





P3

High yield vaults - Q1 2022

- Development of High-Yield vaults on the BSC, Polygon and Ethereum networks
- Swap & Trade function
- Governance development
- Solana and Avalanche bridge development
- Develop lending capability to allow for leveraged yield enhancement on auto-staking vaults



P4

Launchpad & VC - Q2 2022

- Pacific DeFi to incubate new projects via a launchpad with partners. Staking \$PACIFIC will be necessary to participate in launchpad projects





P5

Mobile app released (Beta version) - Q3 2022

- Mobile beta-app released to the Pacific DeFi community
- Community-given feedback and improvements
- Mobile app marketing via social media channels, YouTube influencers, and marketing partners
- The first version of the mobile app released to the Pacific DeFi community



5. Tokenomics

Token Name

Pacific Coin

Symbol

PACIFIC

Standard

BEP-20

Total Supply

100,000,000 PACIFIC

Blockchain

Binance Smart Chain



5.1 Token Distribution Breakdown



Fee Profit (not revenue): 2% of profit will go to a charity wallet.





Pacific DeFi

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