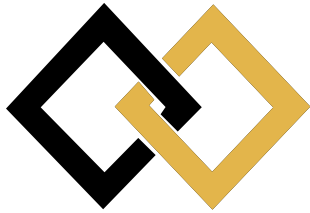


LIGHTPAPER



BY



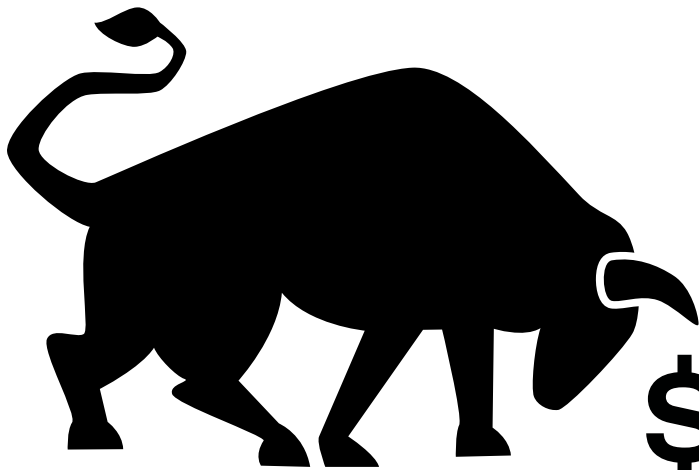
# COLLATERAL

A DECENTRALISED PAYMENT  
GATEWAY ON THE *Polkadot*.

SPEND • STORE • STAKE • EARN



<b>INTRODUCTION</b>	<b>3</b>
<b>VALUE PROPOSITION</b>	<b>6</b>
<b>PRODUCTS</b>	<b>8</b>
<b>TOKEN UTILITY</b>	<b>9</b>
<b>HOW IT WORKS</b>	<b>10</b>
<b>ROADMAP</b>	<b>11</b>
<b>TEAM</b>	<b>12</b>
<b>AUDIT</b>	<b>13</b>
<b>ECOSYSTEM PARTNERS</b>	<b>14</b>
<b>BACKERS &amp; ADVISORS</b>	<b>15</b>



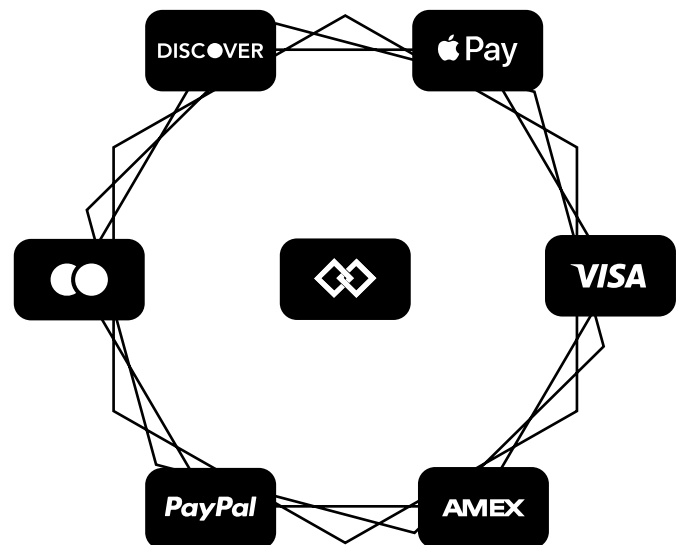
# \$43.6 billion

## the monetary value locked in DeFi in 2021

**Decentralised Finance or (“DeFi”), has taken the world by storm.**

DeFi has grown exponentially over the last 12 months. Just a year ago the monetary value locked in DeFi projects was \$276 million, today, that figure stands at nearly \$43.6 billion.

DeFi, aims to give users an alternative to traditional finance by removing the need to trust centralised parties. This is achieved by building digital services in an open, decentralised, permissionless manner.





# Introducing a Decentralised Payment Gateway on the Polkadot Network

COLLATERAL has been developed to merge DeFi and traditional finance for mass adoption.

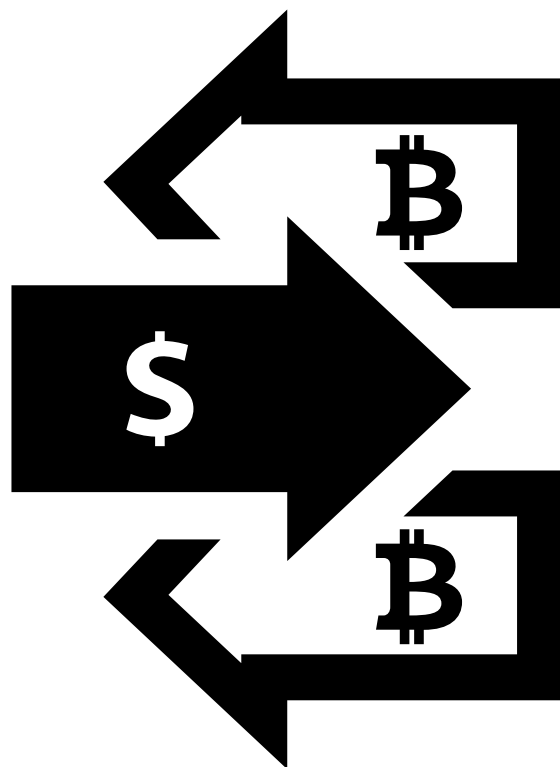
The COLLATERAL Protocol allows users to STORE, STAKE, LOAN, SAVE & PAY. ANYTIME, ANYPLACE, ANYWHERE.

COLLATERAL allows users to unlock and utilise their crypto assets, without having to sell them. Crypto assets will be used as collateral against payments to merchants by users.

The COLLATERAL Ecosystem is powered by a P2P network of borrowers and lenders. Lenders stake crypto assets in staking contracts to receive an APY in return.

## What makes COLLATERAL unique?

Is that users get access to instant spending power at the point of sale by using their crypto assets as collateral.





The COLLATERAL Protocol automatically calculates at the point of sale the amount of crypto that needs to be locked in the smart contract to facilitate the payment and once locked, the FIAT equivalent is instantly sent to the merchant to finalise the transaction.

COLLATERAL aim to be the market leader in facilitating purchases by using crypto as collateral through a worldwide network of merchants and to become as recognisable as Worldpay, Visa and Mastercard.

**COLLATERAL is the first project to offer such a service, for everyday purchases, in store and online.**



**Users will be able to leverage their assets without the need for a loan drawdown facility, saving time and making it more usable in day to day transactions.**



### Unlock the Value of Digital Assets

COLLATERAL allows users to unlock the value of their crypto assets. COLLATERAL acts as the bridge to the FIAT world, allowing users to realise the value by enabling instant payments at point of sale.



### Retain Potential Upside

One of the major benefits is that users retain 100% ownership of their crypto assets which are held in a smart contract until the repayment is made, releasing back the crypto to the user. By utilising the COLLATERAL Protocol, they will be able to leverage their assets rather than selling. This allows users to realise potential upside to future values of their crypto assets whilst giving them instant liquidity.



## Decentralised Payment Gateway



### Access to a Global Network of Merchants

COLLATERAL is working with an ever-growing network of global merchants and retailers. COLLATERAL will provide users and merchants with an instant payment ecosystem, both online and in-store.



### Seamless Transaction

Borrowing and lending transactions are seamless through smart contracts. There is no red tape with credit checks, as seen in the traditional banking and finance sector as collateral is used to secure the ecosystem.



### Lender Security

Lenders are able to deposit their crypto assets in staking pools, where lenders will receive an APY, whilst simultaneously retaining ownership of their crypto assets. All staked crypto assets are secured safely in over collateralised smart contracts.



**SPEND STORE STAKE EARN**



## Save

Allows users to enjoy a passive income stream by staking their crypto assets in smart contracts which are lent to borrowers and an APY is received for offering this service. All loans are secured by over collateralised crypto assets as collateral, so the process is safe and secure. The COLLATERAL Protocol's Oracle monitors the price of the crypto collateral to ensure the CTV level is maintained. Should it fall to a pre determined level the COLLATERAL Protocol will initiate a sale of the borrowers crypto collateral to ensure no loss to the lender.



## Pay

Users will be able to pay for goods and services by using their crypto assets as collateral. Payments are made using the COLLATERAL App in-store or online. There is a simple 4 step process to paying, simply Scan a QR code, lock your crypto as collateral, the merchant receives funds from COLLATERAL and pay back the balance owing to receive your crypto back. What makes COLLATERAL unique is all of this happens at the point of sale, no need to pre arrange a loan.



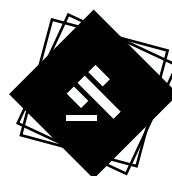
## Loan

COLLATERAL provides users with loans as an option to access finance for larger purchases where merchants are not involved in the payment process. Customers will be offered instant loans with the lowest COLLATERAL To Value (CTV) in the market. All the users have to do is select an amount they want to borrow and lock the required crypto as collateral and funds are released in a native currency of their choice.



## Merchant

Merchants will have access to a new breed of customer they were not accessing before. COLLATERAL will allow merchants to sell their products and services to crypto holders who before were not willing to part with their crypto assets due to fear of future losses like the ever infamous Laszlo and his pizzas. Merchant will be paid in native currency seamlessly by COLLATERAL.



## Govern

At COLLATERAL, we are developing a completely decentralised platform. COLLATERAL will be run through a Governance System, with token holders participating in the decision processes within the Protocol.





**The \$COLL token is  
the native Token of the  
COLLATERAL Protocol**



**The \$COLLG token is the  
Governance Token of  
COLLATERAL**



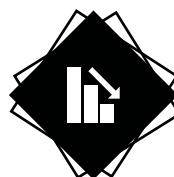
Stake \$COLL tokens to earn \$COLL Governance Tokens (\$COLLG) Staking will be available from launch day. Use \$COLLG to decide on future improvement to the Protocol.



Stake your stable coins, which are lent through the COLLATERAL Protocol & receive attractive APY's.



Stake your \$COLL tokens to earn more \$COLL tokens plus revenue generated from merchants are distributed back to token holders.



Take advantage of lower Collateral To Value (CTV) the more you hold the lower the CTV.



Stake LP Tokens to provide liquidity and earn more \$COLL.



Transfer taxes are charged whenever a token is sold, these taxes are redistributed to loyal token holders.

**01**

COFF Save users deposit crypto into a COFF Protocol Staking Pool and start to receive an APY.

**02**

COFF Pay users visit a COFF Merchant and choose the item they want to buy and take it to the till to pay.

**03**

The COFF Pay user is presented with a QR code by the Merchant.

**04**

The code is scanned by the COFF Pay user in their COFF Wallet which denotes the amount of crypto needed as collateral for the purchase.

**05**

The COFF Pay user approves and locks the amount with the COFF Protocol in a smart contract.

**06**

The COFF Merchant is paid instantly by the COFF Protocol and the COFF Pay user is free to leave with their purchase.

**07**

The COFF Merchant pays a fee to the COFF Protocol for providing the payment services.

**08**

These fees are distributed to COFF Token Holders.

**09**

The COFF Pay customer repays the amount used to facilitate their purchase to the COFF Protocol.

**10**

The COFF Protocol releases the amount locked in the smart contract back to the COFF Pay user.



**Q4**  
**2020**

ERC-20 Token Smart Contract ♦ ERC-20 Staking  
Smart Contract ♦ Dapp Wallet Development

Price Oracle ♦ Parachain Development ♦ BTC  
Polkadot Bridge ♦ ETH Polkadot Bridge ♦  
Polkadot Smart Contracts ♦ Wallet V2 Launch ♦  
Token Swap to Polkadot

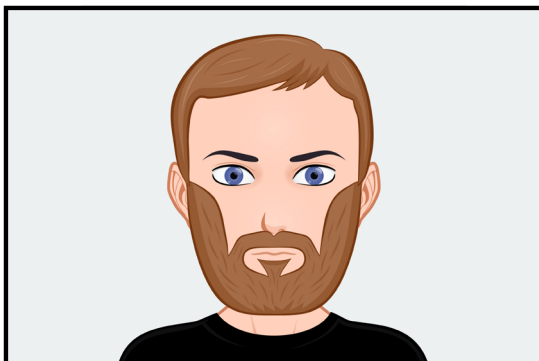
**Q1**  
**2021**

**Q2**  
**2021**

Security Audit ♦ TGE & Uniswap Wallet Launch  
♦ Staking Launch ♦ Collateral Governance ♦  
Merchant Onboarding

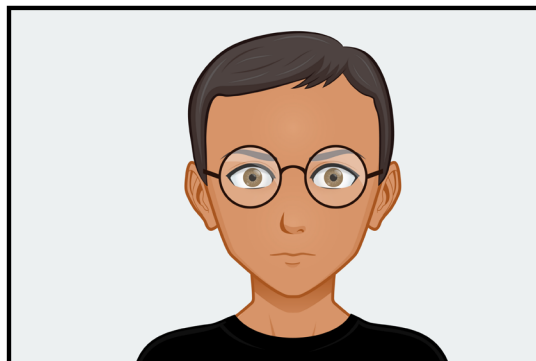
Collateral Loan Launch ♦ Collateral Save Launch  
♦ Collateral Pay Launch ♦ BSC Polkadot Bridge

**Q3**  
**2021**

**CEO & Founder :**

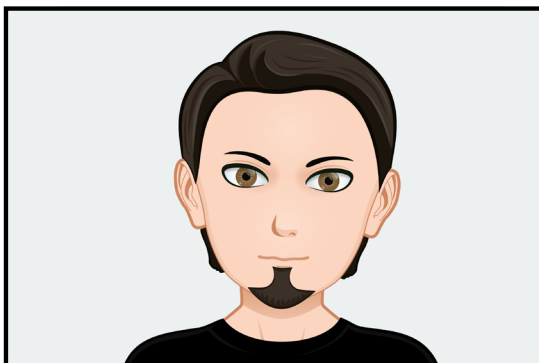
### Chris Longden

Chris is from a traditional CEFI background and brings a wealth of financial experience and expertise, having worked with some of the largest names in banking and payment processing companies.

**CTO:**

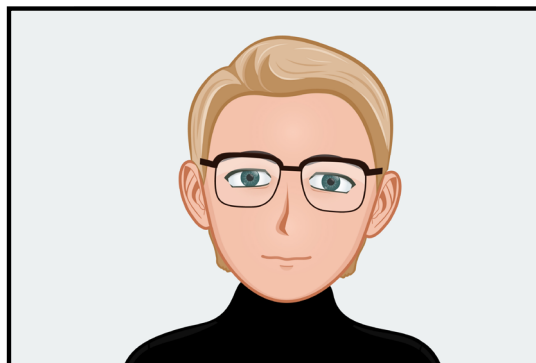
### Edgor Beltran

Edgar specialises in blockchain architecture and enjoys designing systems that maximises the use of existing code. Edgar leads the development team and provides leadership at both strategic & operational

**Lead Dev:**

### Popa

Nicolas AKA Popa is a full stack developer with expertise in Solidity, web3, Node.js and Go. Popa qualified from University in the UK with a MSc in computing. He has worked on numerous projects specialising In staking and yield farming.

**CMO:**

### Alexander Templeton

Alex has over 10 year's experience in marketing. He has developed, implemented and managed the vision and strategy for some large corporates entities. Alex is teamed with growing the Marketing & Social media team to drive Collateral and increase awareness.

**We are always looking for new talent so don't hesitate to reach out**

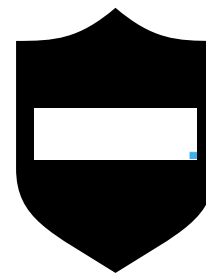


**Double  
Double  
Double**

**the security  
the checks  
the confidence**



<https://techrates.org/>



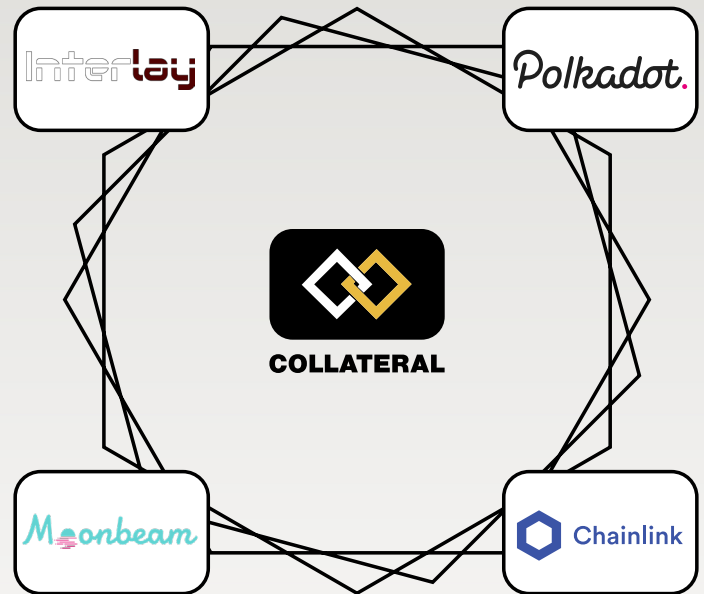
<https://www.zokyo.io/>

## **COLLATERAL understands that security is vital within the blockchain space.**

In turn COLLATERAL have undertaken a comprehensive security and audit approach. COLLATERAL have had an initial security audit carried out by Techrate. The audit is being followed up with a bug bounty programme and final audit by Hacken.



Introducing an  
ecosystem  
that works  
better and  
faster for  
you





## COLLATERAL funded and supported by some of the biggest movers and shakers in the Defi sector.

To have such support this early on in a project is unheard of and this just supports the extraordinary team and vision of the COLLATERAL project.



## COLLATERAL ADVISORS

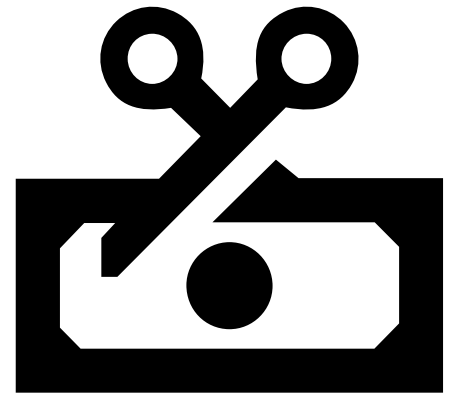
MISSFIT

DUCK DAO

CRYPTO MAN RAN



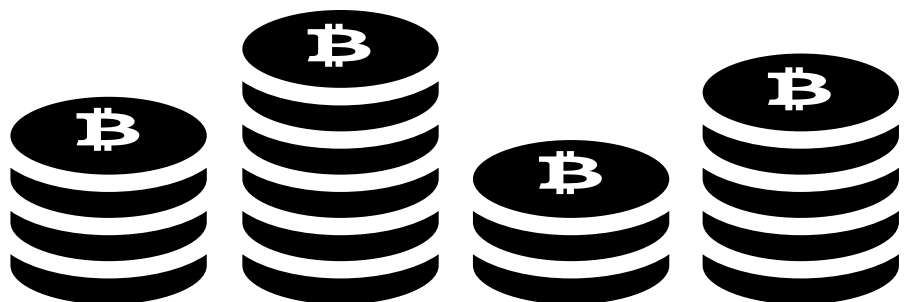
# Collateral ecosystem offers users a much more tax efficient opportunity.



One of the main reasons for limited acceptance of crypto payments is the regulations in jurisdiction around the world. Taking out your crypto requires users to convert to FIAT currencies via exchanges, with associated fees. Once they have withdrawn these funds are open to Capital Gains Tax (CGT) this will obviously alter depending on the laws and regulations in the relevant countries.

With Collateral users will be able to access the liquidity without having to sell there crypto. Since no sale event occurs users could see substantial CGT decrease in gains, depending on the users personal tax legalities.

# Letting you continue to stack sats.





# TOKEN ECONOMICS



## Summary

TOKEN NAME ♦ \$COLL

TOTAL SUPPLY ♦ 50,000,000

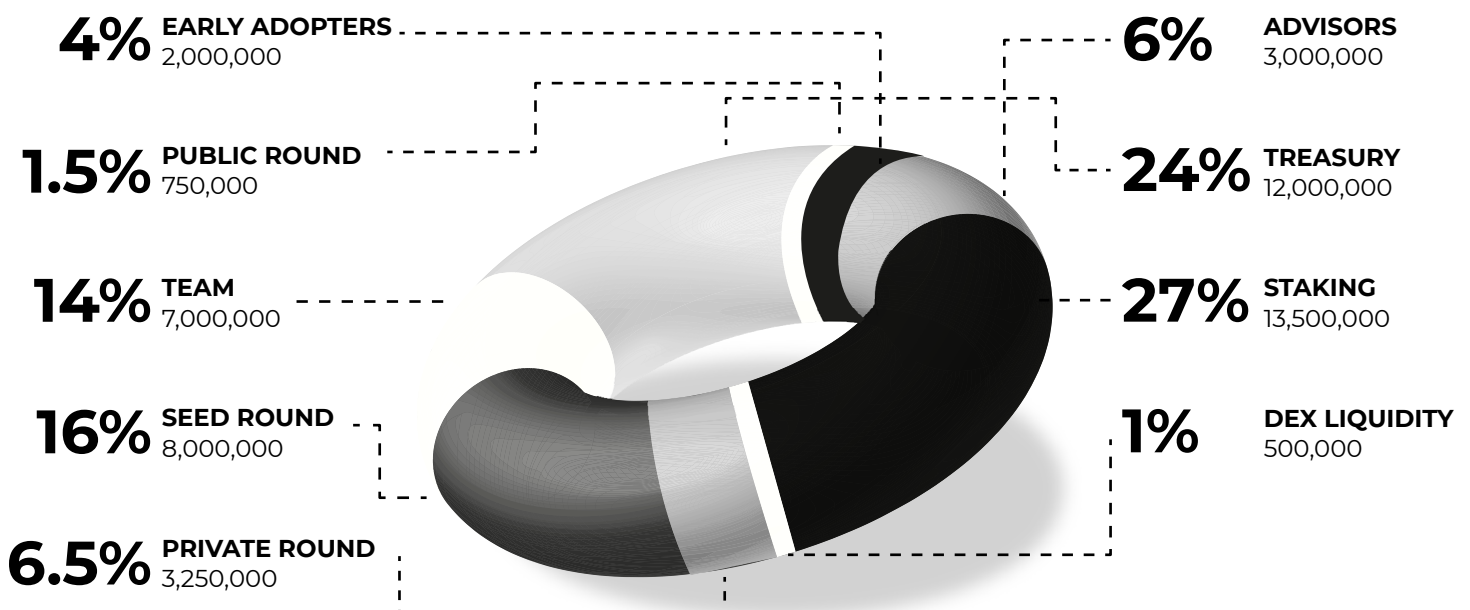
INITIAL CIRCULATING SUPPLY ♦ 2,800,000

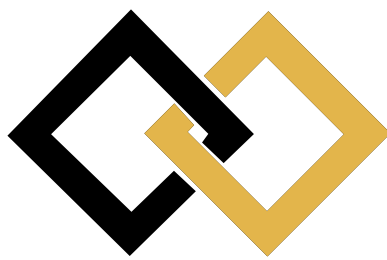
INITIAL MARKET CAP ♦ \$1,120,000

ROUND	TOKENS	SUPPLY	TOKEN PRICE	RAISE
Early Adopters	2,000,000	4%	SAFE ROUND	
Seed	8,000,000	16%	\$0.10	\$800,000
Private Sale	3,250,000	6.5%	\$0.25	\$812,500
Public Sale	750,000	1.5%	\$0.40	\$300,000
<b>Total</b>	<b>14,000,000</b>	<b>28%</b>		<b>\$1,912,500</b>

## Vesting Periods

	Allocation	Vesting
EARLY ADOPTERS	4%	10% at listing remaining 90% unlocked every quarter released over 5 quarters
SEED ROUND	16%	15% at listing remaining 85% unlocked every quarter released over 4 quarters
PRIVATE ROUND	6.5%	20% at listing remaining 80% unlocked every quarter released over 3 quarters
PUBLIC SALE	1.5%	100% at listing
ADVISORS	6%	Unlocked in month 12, linearly released in 12 months
TEAM	14%	Unlocked in month 12, linearly released in 12 months
TREASURY	24%	4.16% at listing remaining 95.84% unlocked every month linearly released in 24 months
STAKING	27%	Staking incentives rewarded over 24 months
DEX LIQUIDITY	1%	100% at listing





Join us on or socials click links



[collateralpay.com](https://collateralpay.com)

[hello@collateralpay.com](mailto:hello@collateralpay.com)

© COPYRIGHT all rights reserved by COLLATERAL 2021