



## INTRODUCTION

- ▶ Since the birth of Bitcoin until now, the cryptocurrency has undergone unprecedented development. However, inherent in this rapid development are issues that have not been thoroughly addressed. Most notably, the concerns about speculation, market manipulation, and inflation are particularly troubling.
- ▶ FantasiaChain (FSC) has been created as a groundbreaking solution to address these core issues currently present in the crypto market.
- ▶ With the participation of financial and technical experts with many years of experience in the crypto field, this project lays the foundation for a new era of decentralized finance.

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## Proof of Authority (PoA)

- FantasiaChain is a layer 1 blockchain platform built on the Proof of Authority (PoA) consensus mechanism.
- The PoA mechanism utilizes an algorithm that emphasizes the value of identity and reputation of participants, rather than relying on the value of the tokens they hold. All users in the system play the role of regulators.
- This mechanism is highly aligned with FantasiaChain's Community Finance direction, where the community will have regulatory power based on the principle of majority rule. Even those with significant economic power cannot control market manipulation.

## Community Finance

- The ultimate goal of FantasiaChain is to empower the community. This is a path towards democratizing crypto, ensuring fair benefits for all participants.
- In the near future, we will create an ecosystem where users truly have the right to determine the value and direction of the projects they are investing in. It is a place where the community is empowered to steer away from projects with wrong choices and lack of transparency.
- Furthermore, we aim to establish new standards in the crypto space, where everything is decided entirely by the community, and only the community has the right to decide. It is a place where the community is empowered to control, minimizing fraudulent behavior, deception, and financial bubble creation to the greatest extent possible.

## Legal Financial Ecosystem

- Our mission is to legalize Crypto in general and the FantasiaChain ecosystem in particular. By making the crypto market transparent, eliminating hidden risks of inflation and money laundering, we aim to bring crypto into compliance with legal frameworks.
- To achieve this, our first step is to ensure that the FST token is accepted in over 200 countries worldwide. Following that, we will work towards establishing FantasiaChain as a fully legal digital ecosystem.



FST is the native coin of the project, used within the FantasiaChain ecosystem.

## Purpose

Within the FantasiaChain ecosystem, FST serves 2 main purposes:

- Pegging for other coins/tokens
- Paying gas fees for transactions

Additionally, FantasiaChain aims to establish FST as collateral, initially within its own ecosystem and subsequently within the broader cryptocurrency market.

## Price Formula

During the private sale phase, we utilize an automated formula to measure the value of FST in each cycle, with parameters determined by the financial behaviors of the community on a daily/periodic basis:

$$P = P' \times \left[ 1 + \frac{\sum_0^{t-1} FST_{free}}{\sum_0^{t-1} FST_{sold}} - \frac{\sum_0^t FST_{free}}{\sum_0^t FST_{sold}} \right]$$

**P:** Recent price

**P':** Last price

**t:** The valuation point of this period

$\sum_0^{t-1}$  : Sum of amount from the start to last valuation point

$\sum_0^t$  : Sum of amount from the start to this valuation point

**FST free** : Amount of sold FST - Amount of saving FST - Amount of buyback FST

**FST sold** : Amount of sold FST - Amount of buyback FST

## Explanation of the FST Formula

- The value of FST is measured based on the financial behaviors of the community, including buying, selling, exchanging, savings, borrowing, asset transfers, etc.
- At the current time, the savings behavior is a primary condition for adjusting the price of FST. The more people save in CryptoBank or sell, the lower the supply of FST in the market. Consequently, the selling price and buyback price of FST will increase.
- FantasiaChain aims for continuous cash flow, so the quantity of FST saved will be used to list on exchanges or invest in other projects within the ecosystem.
- To prevent market manipulation, we limit the number of FST packages sold per day based on the previous day's selling, buying, and savings amounts.
- In the near future, with more products or ecosystem components using FST, the circulating supply of FST outside the market will decrease, leading to an increase in the price of FST.

## Buyback Mechanism

To reduce risk for investors, we offer a buyback mechanism for the FST token. Investors can sell their FST directly back to FantasiaChain when they wish to discontinue their investment or have liquidity needs.

The buyback price is calculated using the following formula:

$$B = P \times 70\%$$

(\*) The buyback rate will change based on the FST saving interest rate

**P:** Recent price

**B:** Recent buyback price

*CryptoBank is a Bank On-chain platform designed for the blockchain and crypto industry, built on the FantasiaChain ecosystem.*

## Bank on-chain

- CryptoBank is a bank on-chain that combines the advantages of traditional banks with the transparency of blockchain.
- Similar to traditional banks, CryptoBank provides services such as savings, loans, credit, etc., for various crypto currencies on the market. Among these, savings serve as a means of capital mobilization for CryptoBank's profitable investments.
- Through effective cash flow management and maintaining continuous and reasonable circulation, CryptoBank can efficiently regulate the value of the FST token. According to this perspective, the value of crypto should not only depend on market trading but also be adjusted by the financial behaviors of the community, such as investments or savings.
- As a bank fully built on blockchain, all information about CryptoBank's cash flow will be publicly available. Combined with the Community Finance mechanism, the community has the authority to decide how to use the funds through a voting process, ensuring maximum efficiency and transparency.
- A notable feature of CryptoBank is Saving Book NFTs. When users save cryptocurrencies in CryptoBank, a Saving Book NFT will be sent to the user's wallet address, ensuring anti-counterfeit properties and turning the savings book into a tangible asset for the user.
- With the nature of NFTs, users can transfer, buy, or trade savings NFTs with each other. Additionally, NFT savings books can be used as collateral to secure loans from CryptoBank.

## Savings Service

- Currently, we are providing a Savings service for the FST token with the following mechanism:
- When saving, the value of the FST assets will be priced at the time of deposit as the basis for interest calculation.
- The current interest rate for savings is 15% APY, and it is paid in the stablecoin USDT. The interest rate recorded at the time of deposit will remain fixed until the savings package matures or is canceled before the term.
- Users have the right to cancel the savings package at any time, but they will forfeit the accrued interest value and lose profits from that period onwards. This financial behavior will impact the FST value on the following day.
- Depending on the amount of FST held by investors, interest payment will be made after each 30-day cycle or at the end of the term.
- The interest rate percentage is adjusted monthly based on the "Coverage Index" and "Inflation Index" of the FST token.
- The savings interest rate is applied to stabilize supply and demand in macro finance, ensuring the strength of FST and aligning with the community's financial direction.
- In the future, we will expand the Savings service to include other coins/tokens in the market.

## Other Services

In addition to the Savings service, we offer various other financial services as mentioned below:

### **Loan services, credit services, etc.**

Using Savings Book NFTs as collateral.

### **Conversion services for other native coins/tokens**

Based on the principle of reciprocity, users can freely convert to various native coins/tokens according to the exchange rate.

## Use cases

### **1. Earning Passive Income:**

**Scenario:** John has \$1000 to invest in crypto but wants to wait for a more favorable market trend during a strong downtrend.

**Solution:** John can deposit his funds into FST savings to earn passive income. He can withdraw them later to invest when the market is on an upswing.

### **2. Interest Preservation Strategy:**

**Scenario:** Michael is cautious about market volatility and wants to preserve the interest he earns on his crypto holdings.

**Solution:** Michael utilizes the FST savings service with a stable interest rate. This strategy allows him to preserve and accumulate interest over time while minimizing exposure to market fluctuations.



**51%**

## **Community Phase-Out**

We employ various methods such as private sales and airdrops to enable users to know and own FST.

**29%**

## **Market Risk Reserve Fund**

This fund will be utilized based on community voting results.

**20%**

## **Founders and Dev Team Holdings**

We will lock the tokens held by the core team for 2 years to regulate liquidity.



### Phase 1

2021-2022

- Launch the mainnet and introduce FSC's primary token, FST.
- Expand the FantasiaChain network and user community.
- Introduce the CryptoBank as an innovate digital banking solution for the crypto community.
- Enhance promotion and marketing efforts to attract users and developers.
- Develop Web 5.0 technology to connect Web 2.0 users with Web 3.0 through FantasiaChain.
- Collaborate with partners to expand the ecosystem.
- Create optimal conditions for projects built on the FSC platform.
- Introduce the community voting system on FSC.
- List on Decentralized/Centralized exchange platforms (DEX/CEX).

- Develop and deploy FantasiaChain (FSC) using Proof of Authority (PoA).
- Establish a smart contract system and integration of high-security features.
- Create a decentralized application development environment on FSC.

### Phase 2

2023

- Obtain approval from the Monetary Authority of Singapore (MAS).
- Apply for a license to facilitate Real Asset to Digital Asset conversion.
- Improve user experience when exploring Web 3.0 by incorporating the Account Abstraction (AA) technology.
- Enhance the scalability of the FSC network to meet growing user and application demands.

### Phase 3

2024 - 2025

- Introduce FUSD as stablecoin replacement.
- R&D the FantasiaChain ecosystem.
- Introduce advanced features such as cross-chain interoperability.
- Collaborate with strategic partners to increase the adoption and integration of FantasiaChain.
- Expand the user base and community through targeted marketing campaigns and partnerships.

### Phase 4

2026 and beyond

- Deploy a suite of digital banking services on the blockchain platform.
- Upgrade technologies to uphold FantasiaChain's position as a leading blockchain platform.
- Explore additional applications of FantasiaChain for various industries.
- Expand into global markets and establish strategic partnerships with international organizations.
- Prioritize regulatory compliance and legal adherence for a secure environment for users and businesses.

### Phase 5

2027 and beyond





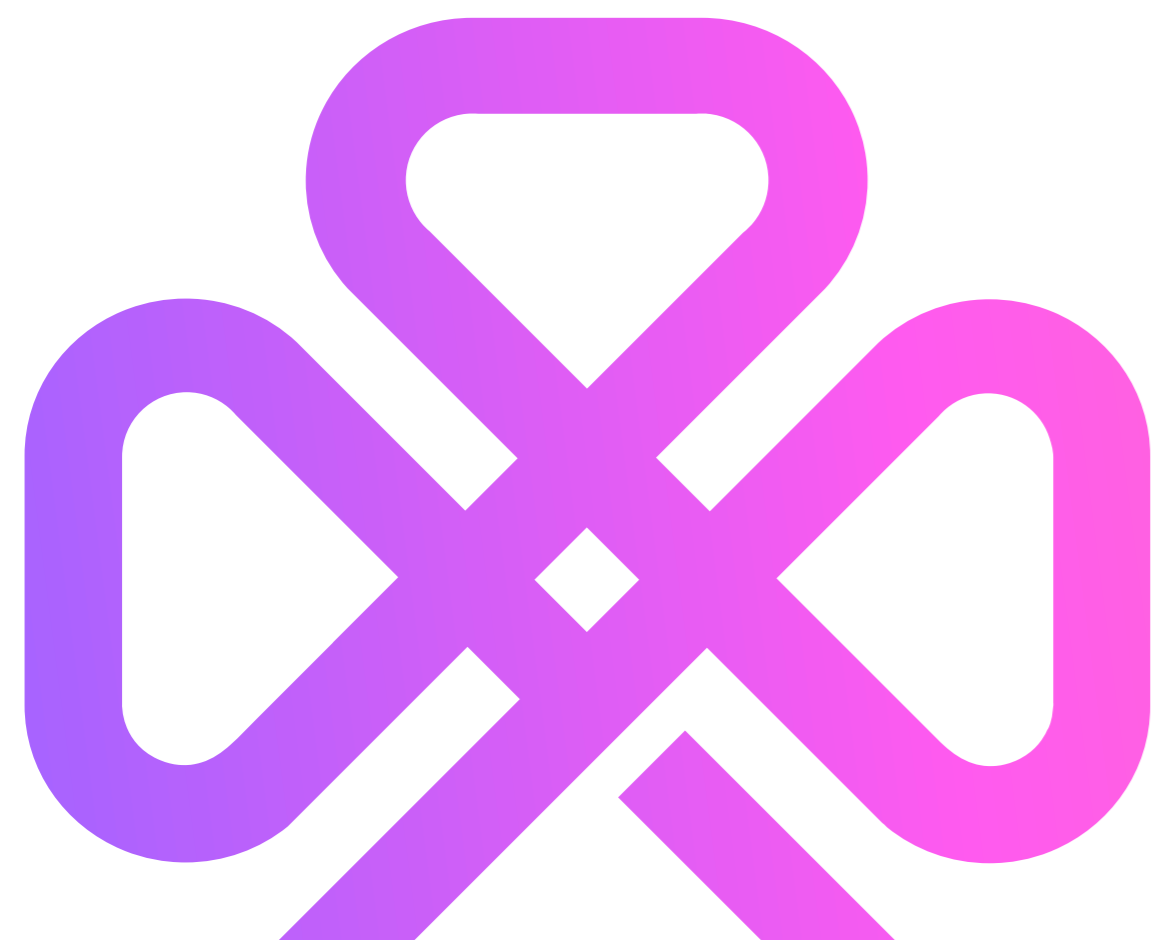
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FantasiaChain is the project designed to reshape the future of decentralized finance. Through the products within the ecosystem, we aim to guide the community towards a new future where cryptocurrencies adhere to legal conditions and are legitimized, truly becoming the official currency of the future world.

Simultaneously, we are constructing community-focused solutions, providing the community with rights, safety, and progress in the blockchain world.

With a clear direction and diverse applications, we believe that FantasiaChain will set a new standard for blockchain in general and cryptocurrency in particular, not only in the financial sector but beyond.