



AID TOKEN WHITE PAPER

DEPOSIT AND LOAN

FINANCES WITHOUT INTERMEDIARIES

Transparency, security, and efficiency in interaction.
Aid token allows investors and borrowers to obtain
and provide financing without intermediaries.

www.aidtoken.finance

**"Banking is
necessary, but
banks are not."**

Bill Gates

The mission

To revolutionize the financial industry by building a user-centric, transparent, and secure platform that empowers individuals and businesses with decentralized and efficient cryptocurrency-based investing and borrowing opportunities. We strive to break down barriers, reduce costs, and promote blockchain and cryptocurrency ecosystem through innovation, community engagement, and continuous platform development.

Introduction

AID Token is an innovative Deposit and Loan token that is a key component of a decentralized financial platform (DeFi) based on blockchain technology and the Binance Smart Chain (BSC) network. Designed to provide investors and borrowers with a stable, transparent and reliable tool for investing and borrowing. Our mission is to simplify access to financial services by providing secure and transparent financial tools for a variety of usage scenarios.

Unique and competitive advantages

- ♦ High stability and reliability through integration with Binance Smart Chain
- ♦ Support and development of blockchain and cryptocurrency ecosystem
- ♦ Regular development and functional updates of the platform
- ♦ Active interaction with the community and project participants

The role of a token in a business model

- ♦ Used for investing and earning interest on deposits
- ♦ Serve as collateral for loans
- ♦ Can be used to pay fees on the platform

Advantages and problems to be solved

- ♦ Income stability for investors
- ♦ Easy and convenient to use
- ♦ Security and reliability thanks to blockchain technology and smart contracts
- ♦ Transparency of all transactions
- ♦ Support and development of blockchain and cryptocurrency ecosystem

AID Token is more than a financial tool; it's an embodiment of a new era of finance where decentralization, transparency, and accessibility are paramount. As a conduit for growth in the DeFi sector, AID Token is propelling a shift from traditional banking systems to a democratized financial infrastructure. Harnessing the power of blockchain and Binance Smart Chain, AID Token ensures a seamless, secure, and inclusive financial experience for all participants. It's a game-changer, paving the way for a dynamic, stable, and highly efficient ecosystem where individuals have complete control over their financial activities.

What problems does a deposit in AID Token solve?

Investing

Investment management complexity

Traditional passive income tools often require constant monitoring and asset management. AID Token simplifies the investment management process, allowing you to enjoy passive income without having to constantly monitor your assets.

Limited access to global markets

For many investors, receiving passive income from abroad is limited by barriers in the form of regulatory requirements, taxes and other factors. AID Token provides global access to investments, simplifying the process of obtaining passive income from different countries.

Unpredictable returns

Many traditional passive income instruments are subject to market fluctuations, which can lead to unpredictable returns. AID Token offers stable returns based on a fixed annual percentage rate (APY), allowing investors to better plan their finances.

Banking sector

- In the United States economy, interest rates on bank deposits have historically been low. For example, in 2020 the average interest rate on savings accounts was about 0.05%.
- In the centralized world of banks, your money can actually be stolen at any time. The bank can freeze your account or seize funds as it sees fit. If the bank goes bankrupt, your savings can vanish into thin air.
- The global financial market is a jungle full of dangers and surprises. To invest successfully, you have to be a genius or have a lot of time to study the market.
- From time to time, the world faces black swans, such as world crises or events that no one could have predicted. At such times, fiat money becomes worthless, and your savings can go up in smoke.

The Facts

Bank Overdraft Fees

\$30,000,000,000

IN 10-YEAR PERIOD

Bank Failures

500+

2008-2023

Negative Interest Rates

-0.75%

DISMAL SAVINGS RATES

Your wealth and financial future

As the traditional banking system continues to disappoint, it's crucial to seek alternative financial solutions like AID Token. Explore how ignoring the inherent problems in banking can lead to dire consequences for your wealth and financial future.

Financial Status

Eroding Savings

With negative interest rates at -0.75%, inflation continues to erode your purchasing power.

Vulnerability to Crises

Centralized systems face increased risk during economic downturns, as evidenced by 500+ bank failures between 2008-2020.

Rising Consumer Debt

Without affordable financial solutions, consumer debt levels will continue to increase, creating a vicious cycle.

Limited Financial Access

1.7 billion unbanked adults will stay excluded from traditional financial services, perpetuating poverty and inequality.

High Remittance Costs

The global average cost for sending \$200 remains around 7%, draining valuable resources from those in need.

Loss of Privacy

Centralized systems often require extensive personal data, leaving customers vulnerable to privacy breaches and identity theft.

Slow & Inefficient

Traditional banking systems will lag behind, with transaction times taking 3-5 business days.

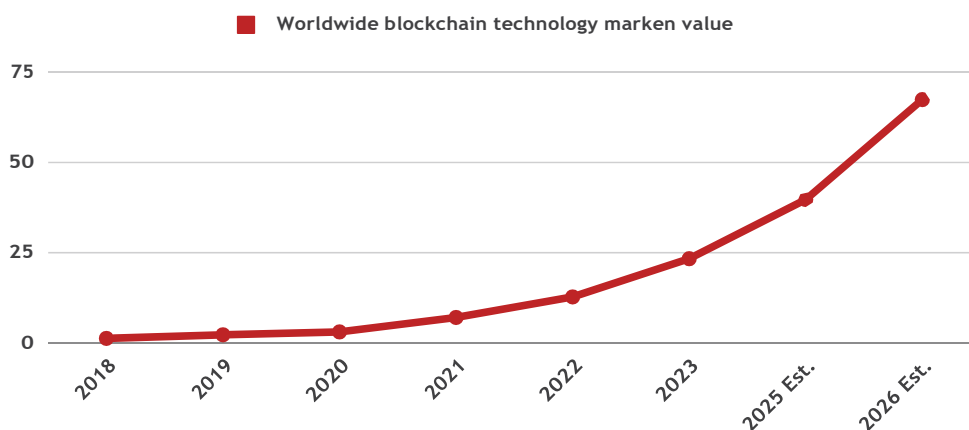
Inadequate Investment Options

Limited choices for passive income generation make it difficult for individuals to grow their wealth.

Financial Exclusion

Traditional systems cater to a select few, further marginalizing those without access to banking and financial services.

Don't let inaction define your financial destiny. Embrace AID Token, a revolutionary solution to overcome the limitations of traditional banking and secure a prosperous future for your wealth.



AID Token Deposit Program with APY of 56% for 90 days

To encourage long-term AID token ownership and use, we have developed an innovative deposit program. This program allows users to deposit their AID tokens for 90 days and earn attractive rewards with an annual percentage rate (APY) of 56%.

Decentralized trading system

We have developed a smart contract, which is based on the Binance Smart Chain blockchain and provides transparency, reliability, and security for the trading program.

Automatic distribution of rewards

Our smart contract automatically distributes rewards to users based on their share of the total pool of pledged tokens. Rewards are accrued daily and users can watch their rewards grow in real time.

Ease of participation

Users can easily pledge their AID tokens into our trading program through an intuitive interface. Participation in the program is available to all AID token holders.

Fixed Term Placement

Pledged AID tokens must be locked in for 90 days. This mechanism maintains a stable economic model for the token and encourages long-term use.

Liquidity Support

Participation in the trading program helps maintain AID token liquidity in the market, as users who pledge their tokens reduce the available supply on exchanges. This can have a positive effect on the value of the token and its market capitalization.

Overall, our AID Token staking program with an APY of 56% for 90 days offers an attractive opportunity for investors and users to earn passive income from long-term token ownership. We are constantly working to optimize and improve the program to provide our users with the best participation conditions and maximum returns.

AID Token System Overview

The AID Token is a utility token used to manage and drive the ecosystem on the AID platform. The token has several functions:

Governance

AID Token holders can vote on proposals and changes to the platform ecosystem.

Steering

Users can stake AID Token to earn additional rewards and increase their shares in the platform.

Payments

AID Token can be used to pay commissions on the platform, providing discounts and benefits for active users.

Platform architecture

The AID platform consists of the following components:

- **AID Lending:** This is a lending protocol that allows users to pledge their cryptocurrency assets for loans or credits, and to lend their assets to liquidity pools to earn interest.
- **AID Governance:** The governance module allows AID Token holders to participate in decisions about the governance of the platform, including setting interest rates, adding new assets and changing protocol parameters.
- **AID Staking:** The staking module enables AID Token holders to stake their tokens for additional rewards, participation in the management and distribution of commissions from the platform.
- **AID Token Economics:** This module is the backbone of the AID platform, setting the rules for the creation, distribution, and usage of AID Tokens. The tokenomics not only governs the incentivization mechanisms, ensuring that users are rewarded for their participation, but it also regulates the supply and demand dynamics to maintain token stability. Through a strategic token distribution model, the platform stimulates network growth and user engagement. With AID Token serving as the fuel for transactions and operations, it fosters a vibrant, self-sustaining, and growing economy within the platform.

Tokenomics

The AID Token will be issued with a fixed offer, and its distribution will be as follows:

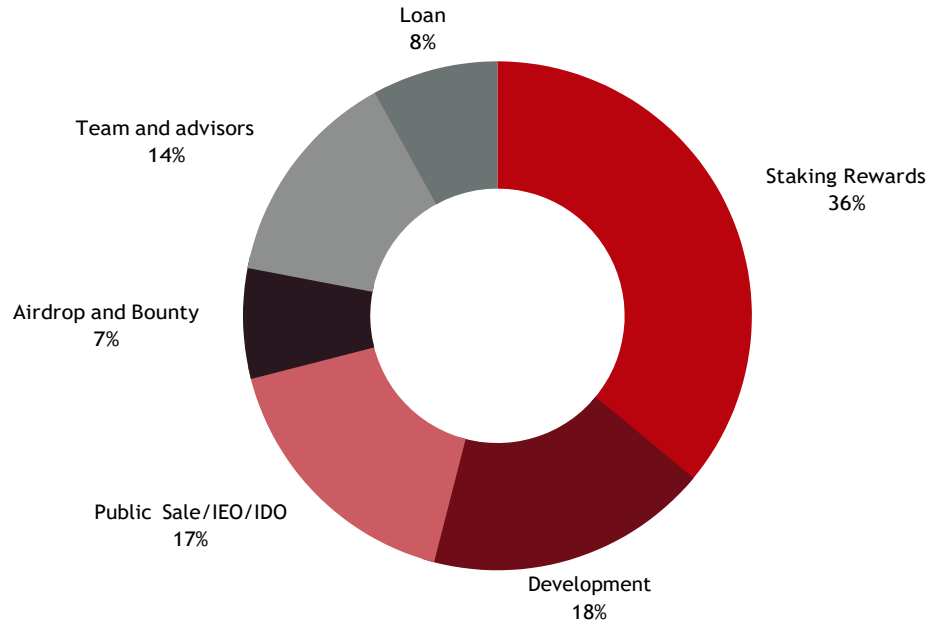
Contract: [0x775E57DaB90E2D2CA3D179cfb438905579f61760](https://etherscan.io/address/0x775E57DaB90E2D2CA3D179cfb438905579f61760)

Token Name: Artificial Intelligence Defi

Symbol: AID

Total Supply: 100.000.000

Decimal: 18



36% Staking Rewards

We will use the allocated 36% of the total supply of AID (36.000.000 AID). This supply will be distributed to AID stakers over the course of 2 years. We are reserving a large portion of native tokens to grow the ecosystem. Token rewards are included in that portion as well. For their long-term commitment to the project, users can get staking and liquidity provision rewards and some platform prizes as well.

18% Development

AID Finance also plans to launch a AID Wallet with unique possibilities to grow your wealth. Wallet will include also Staking program which will help you to increase your passive income designed to help you earn rewards and accelerate your APR. Launch of the AID Wallet is expected in October 2023.

17% Public Sale/IEO/IDO

12% AID tokens from total supply (12.000.000) will be used for Initial Exchange Offering and Public Sales. The Initial Dex Offering will use the allocated 5% of the total supply of AID (5.000.000), making the initial price of AID \$1.36.

7% Airdrop and Bounty

To allow qualified community members to be rewarded for fulfilling certain requirements. For marketing strategy, to build a strong community, we allocated small portion of the AID tokens - 4% are sent to the wallet addresses of active users for free or in exchange for some small action, such as a retweet or a subscription to a social media channel.

14% Team and advisors

Includes 11% reserved for team and contractors, and 3% for advisors. Amounts allocated for team members as performance incentives are provided on a 5-year vesting schedule.

8% Loan

At AID Finance, we believe in "borrow to earn, borrow to spend". We offer users easy access to a variety of crypto products by staking their existing assets. With Loan, you can increase cash flow, invest in stablecoins, and subscribe for new crypto products without exposing your portfolio to price volatility.

Technical Implementation

Binance Smart Chain network

AID Token is based on the BEP-20 standard in the Binance Smart Chain network, which will ensure compatibility with various cryptocurrency wallets and exchangers. Deposits and loans are managed through smart contracts, which guarantees the security and reliability of all transactions.

AID Token Consensus

Since the Deposit and Loan token is issued on the **Binance Smart Chain (BSC)**, it uses the Proof of Staked Authority (PoSA) consensus. This consensus combines elements of Proof of Authority (PoA) and Proof of Stake (PoS).

Binance Smart Chain uses a **system with 21 validators** that are responsible for maintaining the network and confirming transactions. Validators are selected based on the amount of BNB staking, their reputation and reliability. Validators are compensated for their work in the form of transaction and block fees.

Proof of Staked Authority provides fast and inexpensive transaction processing while maintaining network security and resiliency. This makes it suitable for DeFi projects such as Deposit and Loan, which require high throughput and low transaction costs.

Security and Transparency

The AID platform emphasizes security and transparency in its protocols. We work with leading auditing companies to ensure that our platform is secure and user funds are protected.

- ♦ **Contract audits:** All smart contracts are audited before deployment and regularly tested for vulnerabilities and bugs.
- ♦ **Risk monitoring:** The platform constantly monitors market risks, ensuring that we maintain a resilient and secure environment for users.

Roadmap and future development

We are committed to continuous development and innovation in our ecosystem. Below is our development roadmap for AID Token.

Idea

Q1 2023
Had an Idea, Team girthed.

Development

Q1 2023
Development of the AID token, integration of BSC core assets, liquidity mining.

Implementation

Q2 2023
Creation of white-paper, website implementation.

Education

Q2 2023
Introduction of social interaction modules and educational materials to create a unified user community and simplify interaction with the platform.

IEO/IDO

Q2 2023
Raised 4.78% from Public sale (7%), IEO preparation in Tarmex exchange and IDO in Pinksale.

Listing

Q2 2023
Centralized and DEX listings, providing liquidity.

Staking

Q2 2023
Starting staking program with high APR to attract more investors for loan portfolio.

Shop

Q3 2023
Unique luxury shop, where users can buy luxury goods with Aid Token

Wallet

Q4 2023
Development of new generation decentralized, secure and fast crypto wallet with integrated staking program.

Partnerships

Q4 2023
Development of the DeFi ecosystem and integration with other platforms and protocols, creation of partnership programs with projects in the field of DeFi, FinTech and traditional financial institutions.

Globalization

Q1 2024
Expanding the geography of the platform and localization of services to ensure access to decentralized financial services at the global level.

AI-Optimization

Q2 2024
Development and implementation of solutions in the field of artificial intelligence and machine learning to optimize risk management, collateral assessment and forecasting market trends.

About us

AID Token thrives on the idea that anonymity breeds innovation. Personalities can often overshadow projects, which is why our team operates under a veil of anonymity, even among ourselves. This allows us to focus solely on providing our users with the best experience and groundbreaking solutions in the passive income industry.

Our team comprises brilliant minds from a variety of fields, such as developers, strategists, designers, and artists. By investing in AID Token, you are backing the notion that a collective of highly skilled individuals can successfully disrupt traditional finance.

If the concept of anonymity raises concerns about credibility, we invite you to join our community forums to witness firsthand the passion and dedication behind our project. Our ultimate goal is to create a secure and robust platform that speaks for itself, and we believe that our anonymity only serves to strengthen this pursuit.

With continued development and innovation in our ecosystem, the AID platform will work to expand its capabilities, integrate with other platforms and protocols, and strive to become a leader in DeFi. We believe that AID Token will play a key role in creating an accessible, transparent and secure financial environment for all users.

Conclusion

The Deposit and Loan token aims to provide a unique and reliable solution for investors and borrowers in the cryptocurrency and blockchain technology space. Through the Binance Smart Chain network and smart contracts, the project will provide security, stability and transparency for all participants. The development and optimization of the platform, as well as active interaction with the community, will allow the project to take a leading position among competitors and ensure long-term success.

AID Token development team