



YPro.Finance

- Yield Farming
- Token Swap
- Staking

White Paper v1.0

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YPro.Finance

Definition

YPro.Finance is an automated protocol for ERC-20 tokens swap with DeFi features like Farming and Staking.

There will be three core products for YPro ecosystem:

- **YPro Farming platform (YPro.Farm)**
- **YPro Token Swap platform (YPro.Swap)**
- **YPro Staking platform (YPro.Stake)**

YPRO token holders will be able to earn passive returns by depositing and locking up YPRO tokens and LPs tokens to our farms or by staking this tokens. In the future there will be more options to earn reward, because we're planning to launch more products.

What is Yield Farming?

Yield farming is a process that allows cryptocurrency holders to lock up their hold-ings, which in turn provides them with rewards. More specifically, it is a process that lets you earn either fixed or variable interest by investing crypto into a DeFi market.

Simply put, yield farming involves lending cryptocurrency via the Ethereum net-work. When loans are made via banks using fiat money, the amount lent out is paid back with interest. With yield farming, the concept is the same: a cryptocurrency that would otherwise be sitting in an exchange or in a wallet is lent out via DeFi pro-tocols (or locked into smart contracts, in Ethereum terms) to get a return.

Yield farming is normally carried out using ERC-20 tokens on Ethereum, with the rewards being a form of ERC-20 token. While this might change in the future, almost all current yield farming transactions take place in the Ethereum ecosystem.

How does yield farming work?

The first step in yield farming involves adding funds to a liquidity pool, which are essentially smart contracts that contain funds. These pools power a marketplace where users can exchange, borrow, or lend tokens. Once you have added your funds to a pool, you've officially become a liquidity provider.

In return for locking up your funds in the pool, you will be rewarded with fees generated from the underlying DeFi platform. Reward tokens themselves can also be deposited in liquidity pools, and it is common practice for people to shift their funds between different protocols to chase higher yields. Those providing liquidity are also rewarded based on the amount of liquidity provided, so those reaping huge rewards have correspondingly huge amounts of capital behind them.

A quick rundown of yield farming

- Liquidity providers deposit funds into a liquidity pool.
- Deposited funds are normally stablecoins linked to USD, such as DAI, USDT, USDC, and more.
- Another incentive to add funds to pool could be to accumulate token that's not on the open market, or has low volume, by providing liquidity to a pool that rewards it.
- Your returns are based on the amount you invest, and the rules that the protocol is based on.
- You can create complex chains of investments by reinvesting your reward tokens into other liquidity pools, which in turn provide different reward tokens.

Yield Farming at YPro.Finance

YPro.Farm will provide you multiple yield farming opportunities, with a focus on staking YPRO for a token YPF (YPro Farm Token). More informations about YPF Token will be released after official YPro Token sale finish.

We incentivize various liquidity pairs by offering our LPs the chance to stake their LP (Liquidity Provider) tokens in our farms. The Farming List will consists 8 respective pools on YPro.Farm launch date, then it will be successively enlarged by adding more pools in the future.

YPro Farms

The YPro Farms (List) will be located here: <https://ypro.finance/farm>

At the beggining of YPro.Farm platform – you will be able to add liquidity in these pools:

YPRO / USDT
YPRO / WETH
USDT / WETH
CURVE DAO / USDT

Anyone holding this Uniswap LP tokens in our farms will be earning YPF tokens as reward.

0.6% of all trading fees in any pool are proportionately distributed to the pool's liquidity providers. 5% of every YPF token distribution is set aside for the development and future iterations - for example security audit.

Farming section:

The screenshot displays the YPro.Farm interface for the farming section. At the top, there is a navigation bar with 'HOME', 'FARM', 'SWAP', and 'STAKE' options, and an 'Unlock wallet' button. The main heading reads 'YPro.Farm - Stake LP tokens and earn YPF token as reward'. Below this, it indicates 'Active pools: 8' and a dropdown menu set to 'Highest APY'. Six farming pool cards are shown, each with an 'Active' status, a token icon, the pool name, total liquidity, and actual APY. Each card includes an 'Alert' button that says 'Unlock wallet to start farming' and a larger 'Unlock wallet' button at the bottom.

Pool Name	Total Liquidity	Actual APY
USDT/WETH pool	256 172S	135.19%
YPRO/WETH pool	218 093S	115.79%
YPRO/USDT pool	178 093S	106.22%
YPRO/DAI pool	82 111S	78.15%
CURVE DAO/USDT pool	141 776S	61.59%
YPRO/YPRO pool	55 188S	49.97%

Farming process

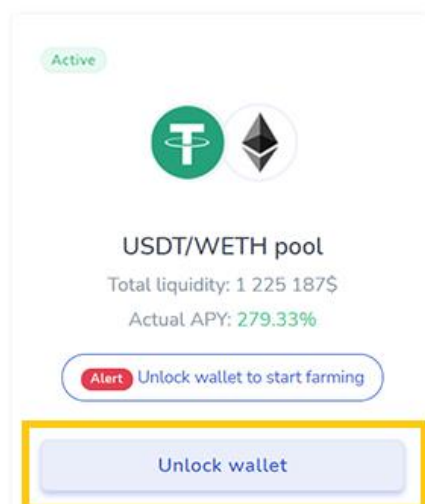
Users enter into the farms of their choice. When farming users will receive a new distribution of YPro Farm Token (YPF) with every block. As the platform introductory launch offer, the platform will generate 4x more YPF rewards per block during the first 7 days from the launch of the platform, divided by the proportional share of the pool. The exception to this will be “YPRO/ETH” pool which will have a 4x proportional share as compared to other pools. After the 7 days reward will be lowered, but YPro pools will have higher reward ratio than other pools.

The APY calculation is based on the return in ETH to the daily USD value, based on current the block return annualized. It is not a fixed return, it is not a promised re-turn, It is based on ETH returns.

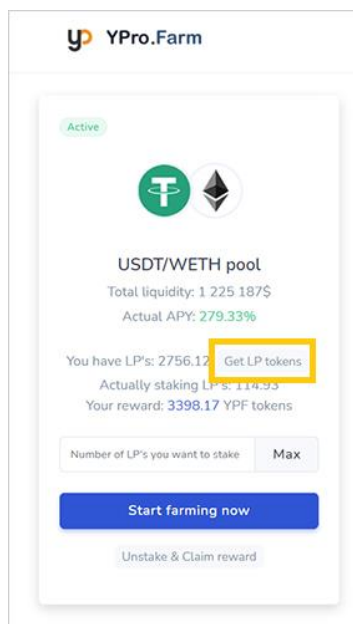
If you have provided liquidity to a Liquidity Pool that is available for rewards there will be bright YPF that can be earned with just a few clicks on our farming page.

How to farm

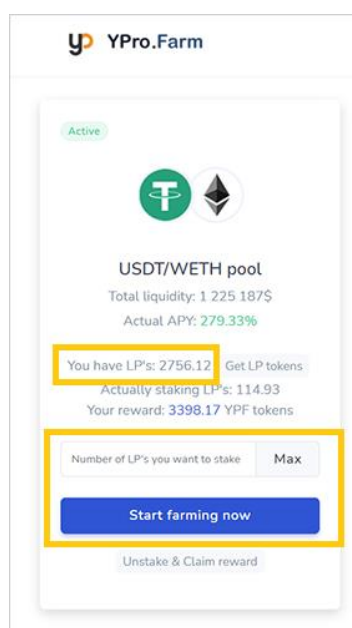
Choose the farm you wish to stake Liquidity Provider (LP) tokens in. In this example, we're going to show USDT/WETH farm. Click “Unlock wallet” to continue.



The next step requires you to connect your Metamask wallet and add LP tokens to our farm by clicking „Get LP tokens”:



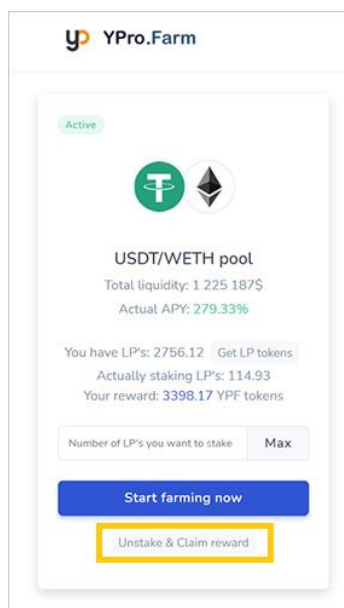
After adding LP tokens you'll see them in balance. Now type how many LPs you want to stake and just click „Start farming now”:



That's it. Now you're automatically earning YPF as reward!

Unstaking or adding new LP tokens to a farm will automatically harvest any rewards you have available. This way, you can save on gas!

All you have to do to unstake your tokens is just click „Unstake & Claim Reward” button:



If you want to add more LP tokens to reward more, just add next LP tokens to farm (as described in previous step) and click again „Start farming now”. That’s it.

YPro.Swap and YPro.Stake (in development)

YPro.Swap - in development

YPro.Swap will be an Ethereum based exchange that will allow anyone to swap ERC20 tokens.

Fast and secure transactions



No order books, no waiting. Just choose two tokens you want to swap and click one button. Enjoy swapped tokens!

Different wallets supported



You will be able to use three wallets: Metamask, Coinbase Wallet and WalletConnect to swap your coins.

The screenshot shows the YPro.Swap interface with a 'Wallet connected' status. The 'Swap settings' section includes: 'Select coin:' with 'Ethereum' selected, 'Swap to coin:' with 'Chainlink' selected, 'How much you want swap:' with '1.55' entered, and 'You'll receive:' with '44.68723548' shown. It also displays 'Actual balance: 2.76371983 ETH' and 'Actual balance: 0.00000000 LINK'. The 'Swap summary' section shows: 'Price: 28.8304 LINK / ETH', 'Provider fee: 0.000158129 ETH', 'Minimum received: 42.4528 LINK', and options for 'Set slippage tolerance' (0.1%, 0.5%, 1.0%) and 'Set transaction deadline'. A 'Swap now' button is at the bottom.

YPro.Stake - in development

Generate a passive income with our staking platform. You can earn rewards when you stake cryptocurrencies and fiat for a chosen period of time.

Any period of Staking



You will be able to choose any period of time you want to Stake your crypto - up to 365 days.

Unlimited Rewards



You will be able to Stake as many crypto as you want and earn as many reward as possible. There won't be any limits!

The screenshot shows the YPro.Stake interface with a 'Wallet connected' status. The 'Kyber Network (KNC)' section includes a link to 'www.kyber.network' and a description: 'Kyber Network is a tool that allows anyone to swap tokens instantly without having to use exchanges. It allows vendors to accept different types of cryptocurrency while still being paid in their preferred crypto of choice.' The 'Staking information' section shows: 'Annual Reward Rate: 6.913%' and 'Minimum staking: 50 KNC'. The 'Staking Calculator' section has sliders for 'Amount' (1874 KNC, Min: 50, Max: 3000) and 'Period' (252 days, Min: 7, Max: 365). It displays: 'ESTIMATED NET DAILY REWARD: 0.50 KNC (0.64 \$)', 'ESTIMATED NET MONTHLY REWARD: 15.38 KNC (19.84 \$)', and 'ESTIMATED NET YEARLY REWARD: 184.56 KNC (238.08 \$)'. Below this, it shows '6049 KNC Available balance', '527 KNC Active staking', and '14.72 KNC Total Rewards'. A 'Stake 1874 KNC for 252 days' button is at the bottom.

More specific and detailed information about this product's will be released after YPro Token sale end and YPro.Farm lanuch - in White Paper V2.0.

YPro Tokenomics

Name: YPro Token

Ticker: YPRO

Decimals: 18

Type: ERC-20

Max Supply: 250 000 YPRO

Token address: 0x067085aA0FF4e97A3C61BF06DE618E0aAe11DBc2

Public sale stage I: 33 333 YPRO (+6 667 YPRO bonus)

Public sale stage II: 27 272 YPRO (+2 727 YPRO bonus)

Public sale stage III: 28 571 YPRO (+1 428 YPRO bonus)

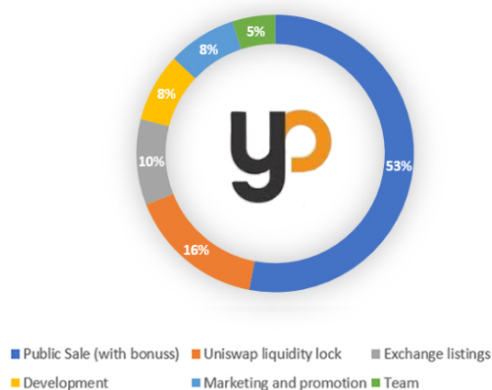
Public sale Final Stage: 20 000 YPRO (no bonus)

Reserved for Uniswap listing and liquidity: 40 000 YPRO

Marketing: 20 000 YPRO

Reserved for future listings: 25 000 YPRO

Team: 12 500 YPRO

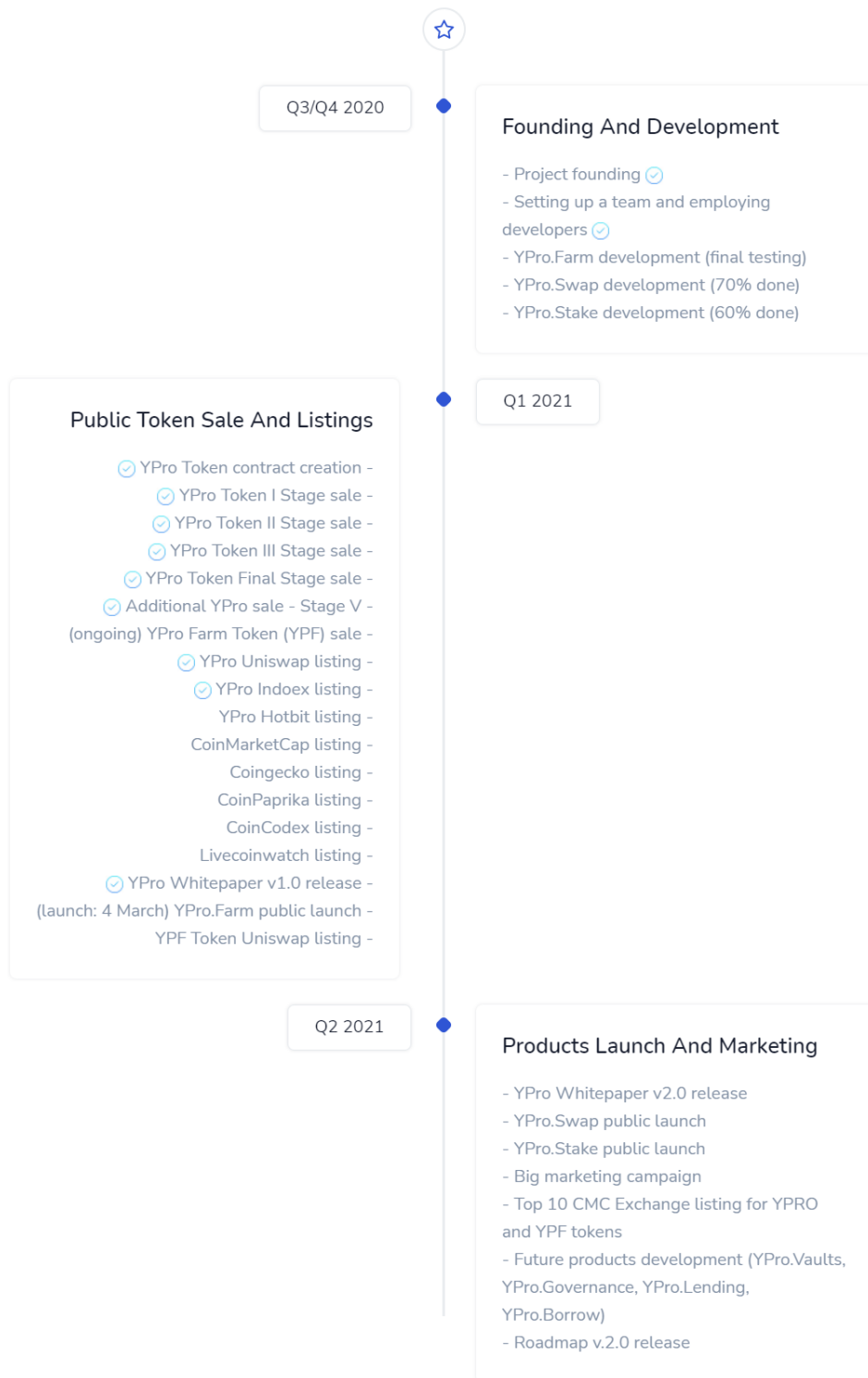


Wallets for Public Sale payments:

ETH: 0x4eCc10f2b7f8347850671c2b171Fa83a9c4AdC5c

USDT: 0x920BC37044e17912ec0A2fd144a84a9a2efd3bEd

YPro Roadmap 2020/2021



Risk Disclaimer

By purchasing, owning, and using YPRO, you expressly acknowledge and assume the following risks:

1. Risk of Losing Access to YPRO Due to Loss of Private Key(s), Custodial Error or Purchaser Error

A private key, or a combination of private keys, is necessary to control and dispose of YPRO stored in your digital wallet or vault. Accordingly, loss of requisite private key(s) associated with your digital wallet or vault storing YPRO will result in loss of such YPRO. Moreover, any third party that gains access to such private key(s), including by gaining access to login credentials of a hosted wallet service you use, may be able to misappropriate your YPRO. Any errors or malfunctions caused by or otherwise related to the digital wallet or vault you choose to receive and store YPRO in, including your own failure to properly maintain or use such digital wallet or vault, may also result in the loss of your YPRO. Additionally, your failure to follow precisely the procedures set forth for buying and receiving Tokens, including, for instance, if you provide the wrong address for the receiving YPRO, or provides an address that is not ERC-20 compatible, may result in the loss of your Tokens.

2. Risks Associated with the Ethereum Protocol

Because YPRO Finance platform is based on the Ethereum protocol, any malfunction, breakdown or abandonment of the Ethereum protocol may have a material adverse effect on the platform or YPRO. Moreover, advances in cryptography, or technical advances such as the development of quantum computing, could present risks to the YPRO and the platform, including the utility of the YPRO for obtaining services, by rendering ineffective the cryptographic consensus mechanism that underpins the Ethereum protocol.

3. Risk of Hacking and Security Weaknesses

Hackers or other malicious groups or organizations may attempt to interfere with the platform in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing, and spoofing. Furthermore, because the platform is based on open-source software, there is a risk that a third party may intentionally or unintentionally introduce weaknesses into the core infrastructure of the platform, which could negatively affect the platform, including the utility of YPRO for obtaining services.

4. Risks Associated with Markets for YPRO

If secondary trading of Tokens is facilitated by third party exchanges, such exchanges may be relatively new and subject to little or no regulatory oversight, making them more susceptible to manipulation. Furthermore, to the extent that third-parties do ascribe an external exchange value to YPRO (e.g., as denominated in a digital or fiat currency), such value may be extremely volatile.

The market for cryptocurrency is still new and uncertain. No-one should have funds invested in cryptocurrency or speculate in cryptocurrency that she is not prepared to lose entirely. Whether the market for one or more cryptocurrencies will move up or down, or whether a particular cryptocurrency will lose all or substantially all of its value, is unknown. This applies both to traders that are going long and to traders that are shorting the market. Participants should be cautious about holding cryptocurrency.

Markets for cryptocurrency have varying degrees of liquidity. Some are quite liquid while others may be thinner. Thin markets can amplify volatility. There is never a guarantee that there will be an active market for one to sell, buy, or trade cryptocurrency or products derived from or ancillary to them. Furthermore, any market for cryptocurrency may abruptly appear and vanish.

5. Risk of Uninsured Losses

Unlike bank accounts or accounts at some other financial institutions, YPRO is uninsured. Thus, in the event of loss or loss of utility value, there is no public insurer.

6. Risks Associated with Uncertain Regulations and Enforcement Actions

The regulatory status of YPRO and distributed ledger technology is unclear or unsettled in many jurisdictions. It is difficult to predict how or whether regulatory agencies may apply existing regulation with respect to such technology and its applications, including the YPRO Finance platform. It is likewise difficult to predict how or whether legislatures or regulatory agencies may implement changes to law and regulation affecting distributed ledger technology and its applications, including the platform.

7. Unanticipated Risks

Cryptographic tokens such as YPRO are new and untested technology. In addition to these risks, there are other risks associated with your purchase, possession, and use of YPRO, including unanticipated risks. Such risks may further materialize as unanticipated variations or combinations of the risks discussed in this risk disclaimer.

Contacts

YPRO FINANCE

Support: support@ypro.finance

Website: <http://www.ypro.finance>

Telegram Channel: <https://t.me/YProTokenChannel>

Telegram Group: <https://t.me/YProTokenGroup>

Twitter: <https://twitter.com/YProToken>

Source:

https://rigel.finance/Rigel_Finance_Whitepaper_v1.pdf