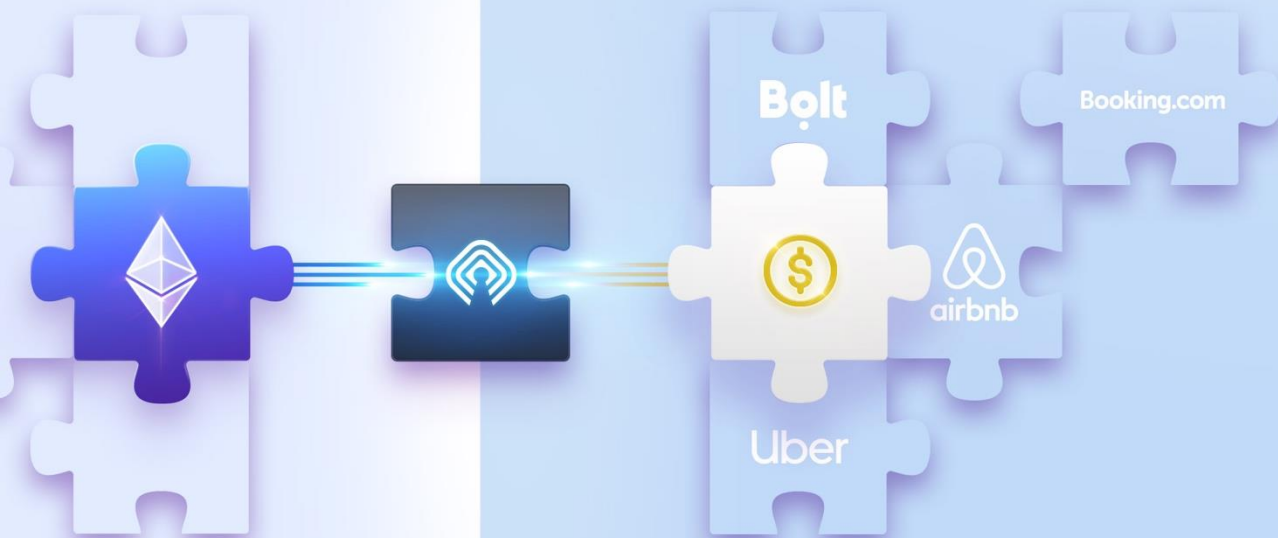




DeFi Connector

White Paper

Ver. 0,3
September 2020



Smartkey is a bridge, **the lacking puzzle** that connects decentralized finance (DeFi) world with physical objects world.

We are the first working platform that allows to connect physical things („BoT” Blockchain Of Things) with DeFi projects based on Ethereum blockchain.

Smartkey_DeFi gate gives possibility to create new economic models based on ETH contracts carried out by hundreds of DeFi projects

www.smartkeyplatform.io

At the beginning

Blockchain projects evolution is a dynamic process that defines the value of decentralised code from the scratch. The evolution of blockchain means primarily the seeking of new connectors – gates between worlds and integration with decentralised finance platforms that are the alternative for current, traditional ways of payments, settlements and banking systems.

Below you can find 3 phases of blockchain market development. The beginning of the evolution are the projects, experiments such as services using dedicated tokens giving access to close services (Token market 2016-2018, ICO and IEO). Nowadays the market is more comprehensive. Current projects use smartcontracts (the base of decentralised economy) in order to implement advanced services such as banking service, deposits, loans, active loans.

The market of tomorrow are the projects that connect decentralised finance DeFi with the values of internal world. Smartkey project is already working BoT platform that is the leader ahead other platforms such as ChainLink, which is proven in the document.

Vitalik Buterin, Puzzle Economy.

Vitalik Buterin, Ethereum leader, he defined the projection of digital value development (processes based on blockchain) in 3 phases:

no. 1

Token market

Passive digital value. Tokens traded on exchanges, digital trust, first functionalities given to tokens. (digital payments).

no. 2

Tokens + DeFi market. Closed ecosystem

SmartContracts, that create traffic, generate traffic in Ethereum ecosystem. Decentralised economy projects that will use more advanced systems.

no. 3

DeFi market + BoT. Hybrid projects.

Introducing digital values to the physical world in the process of automatic access and management of these values, digital payments without intermediaries. The BoT (Blockchain of Things) gate to the world of physical values. Enabling DeFi projects to go out into the physical world - the use of DeFi projects in the physical world managed by digital technology, electronic data, information from sensors, automated access.

Projekt Smartkey is NO. 3 Phase.

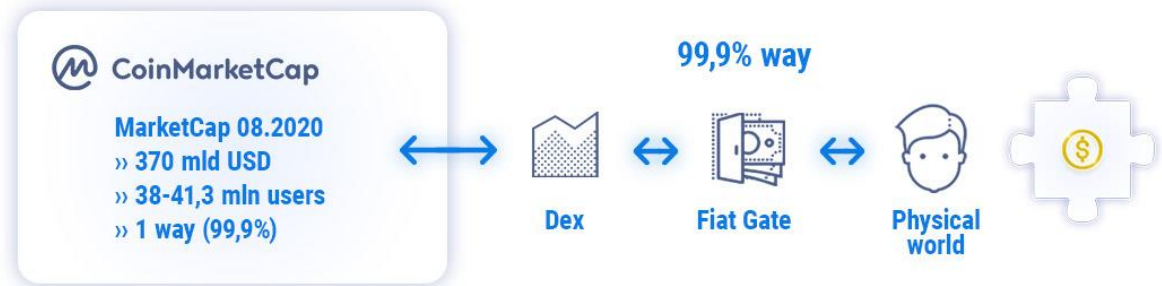
Working, proven technology of the future that opens access to physical values for any decentralized project - DeFi platforms.



Introduction:

The problem of digital values is the need to exchange digital currencies, tokens into FIAT currencies, for which we purchase other physical values as well as purchase digital services, applications, systems or we make payments with the help of intermediaries, i.e. banking operators, paying high commissions.

Grafika nr. 1 Digital currencies into FIAT model.



FIAT gate (exchange) – a middleman in the exchange process.

Two sides of the process, one barrier between values.

Owners of digital values, companies implementing projects based on blockchain technology, DeFi projects that want to perform automated operations on the values of the physical world, i.e. access to applications, systems, databases or more advanced solutions such as AirBen or CarShering access services without the need to exchange digital currencies for fiat currencies using exchange offices - centralized exchanges.

The second side of the market are millions of companies that provide services in the physical world that want an easy access to the rapidly growing crypto-value market and systems of the decentralized economy - the DeFi market.

Decentralized economy services in the form of advanced DeFi SmartContracts will set a new trend in business models and processes between worlds, which is a trend in the development of blockchain technology that will become an alternative to the existing solutions of FIAT currency payments

Currently 99.99% of all services in the world are paid in FIAT currencies. Millions of companies in the world that have their mobile applications, websites, systems or provide services based on GSM-GPS access devices do not have access to the world of physical values.

What is the Puzzle Economy?

Puzzle Economy is a collection of Smart Contracts that implement separate processes that we can connect - A puzzle of patterns based on the Ethereum ecosystem, its



capabilities and resources. Currently, about 20k of various types of projects use the ETH ecosystem in the form of Digital Tokens or more complex projects - DeFi projects, which are active representatives of the ETH ecosystem.

Decentralized economy projects offer new opportunities to actively use the values already accumulated in the ETH blockchain node. Today, the values accumulated on the ETH platform are about 110 billion (the value of ETH and DeFi projects and tokens generated as part of the ETH platform).

How the Puzzle Economy works?

Puzzle economy is the selection of ready-made elements or elements - puzzle patterns that we want to use - to customize them.

We develop the process and the result that we want to achieve, e.g. our service model and the business model of our project. We select the elements of interest (DeFi puzzles) and create an equation, program the form of a deposit or activity, and determine the level of remuneration or other elements that are to be of value for us or our project.

Graphics no. 2 Puzzle Economy DeFi



Value flows between active Smart contracts. Closed ecosystem ETH, DeFi Internal ledger - digital values.

The Value of DeFi

- decentralized value exchange protocols "SmartContracts"
- active deposits, primary bank farm,
- dependent processes implemented between smart contracts linking deposits, processes and dex.
- other experimental economic model and processes,
- an attempt to connect blockchain with external databases.



Restrictions on decentralized finance (DeFi)

The lack of automatic exchange of values between worlds, the lack of process automation is a barrier to the expansion of DeFi (decentralized economy) processes and connection with BoT (blockchain of Things) technologies.

The worlds work with each other, for an exchange of values there must be a third mediating party in the traditional system of exchange.

SmartKey DeFi connector

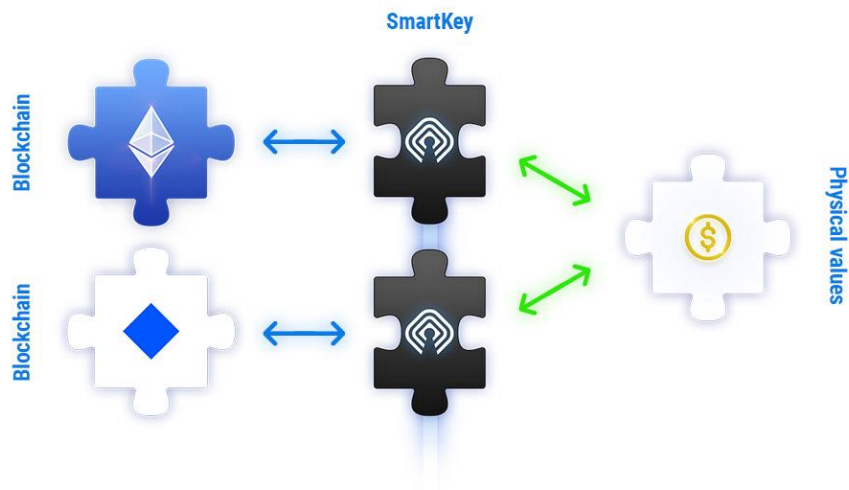
Solution.

SmartKey DeFi connector (SM_DeFi) is an ongoing platform, tested by several large international companies, which allows you to safely connect both worlds using the BoT "blockchain of Things" technology. We connect Blockchain Ethereum (Waves) with digital devices and software through the SM_DeFi gateway.



SmartKey DeFi connector supports 2 blockchain ecosystems: Ethereum and Waves. The choice of the gate, ie the ETH vs Waves smart contract, is made by the customer of the technology connector.

Graphics no. 3 SmartKey – lacking puzzle



Advanced levels of integration of digital services with the world of decentralized processes and the economy of DeFi.

The SmartKey platform allows access to digital services of the physical world at two levels of integration. The parties to the contract choose the solution, i.e. the level of integration with the blockchain.



The introduction of 2 SmartKey platform integration connectors was preceded by research and analysis of the currently functioning open systems, applications, access services, zone management and more advanced access services providing their API.



Services provided in a purely digital form, such as mobile applications, dedicated systems, websites, support systems or passive sensors, supervision systems or data centers.

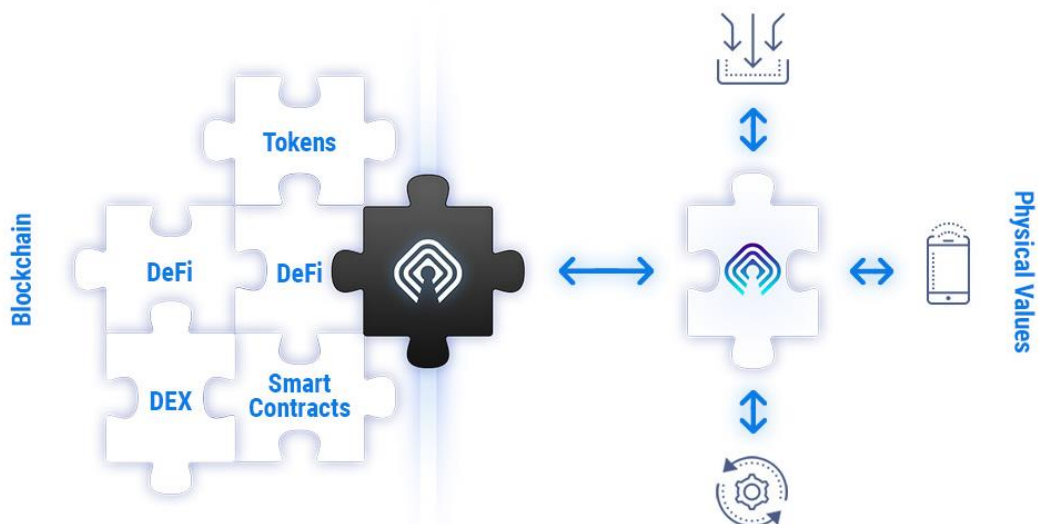
The level is implemented by the SM_DeFi_API connector. Which allows any mobile application to be connected to the ETH or Waves blockchain or software based on shallow integration (intermediary), an external client.

The basis of the solution being developed and the modeling of the process that was developed on the basis of the logic of integration with the currently functioning payment platforms (traditional banking systems) and task-oriented services.

SM_DeFi_API. The 0.3 version of SmartKontrakt allows you to connect payment processes for the solution's customers, i.e. applications and external systems. Possibility to integrate with 1/3 of decentralized exchanges and ETH deposit contacts and payments for digital service.

Grafika nr. 4 SmartKey level 1

Integracja cyfrowa, dostęp do serwisów, aplikacji, systemów.



Level II

Advanced electronic services: connection of the payment and access application (operator), i.e. the performance of the contract, completed with a generated temporary access key.

Projects such as Airbnb platforms, carsheing, HotDesk offices by the hour, parking lots, controlled and limited paid access zones that use intermediary systems between the service provider and the recipient.

SM_DeFi_BoT version 0.7 SmartKontrakt allows for integration with advanced digital devices connected to the Internet.

The system in version 0.7 is dedicated to solutions with extended functionality, i.e. the possibility of receiving a signed SmarKontraktu ETH in the form of a SmartKey key that allows temporary access to physical values.

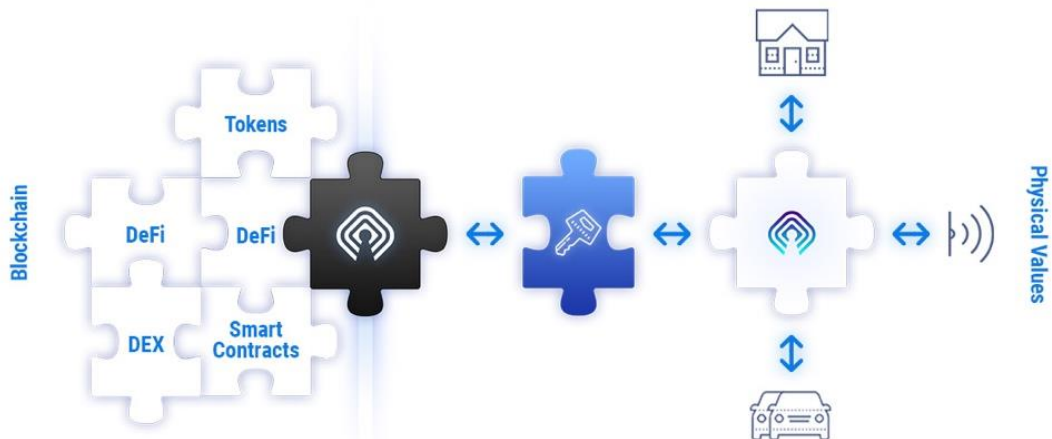
The system generate SmartKontrakt which defines the rules of access, payment method, time (service completion date - access) and other dependencies that can be verified in digital form.

The service provider receives a digital payment and the recipient receives an electronic key in the form of a smart contract that allows temporary access to the physical value, i.e. devices such as:

- camera, sensors.
- digital lock (access to the CarShering, CarRental, office, premises or apartment - Airbnb hotel).

Graphics no. 5 SmartKey level 2.

Access and product management by interacting with the access right, launching advanced services by generating the "Smart Contract" key



Level II is a projection that gives the possibility of developing more advanced economic models such as Sherniog Ekonomia, i.e. building business processes and models based on complete automation of access contracted in digital currencies.

SmartKey capabilities - DeFi connector.

Automatic access and the ability to build new models based on decentralized finance in the world of physical services.

Opportunities to create new value projections, new services or markets for automated services combined with decentralized finance.

Diversification of financing of physical world services, an alternative to payment systems of traditional banking operators.

Harmonization, access to customers from all over the world thanks to the universal ETH data bus.

The platform allows you to create your own business models, your own systems such as carsharing, car rental or Airbnb services without the need to create your own advanced software. A simple page of the above-mentioned is enough. to connect your service to the SmartKey platform.

Future market

SmartKey combining Blockchain of things technology with decentralized DeFi finances is the possibility of integrating each verified Ethereum contract with solutions such as Airbnb, carsharing, hotdesk, parking services.

Limited, time-access services where Smartkontrakt is a combination of a payment service, a profile verification service of a company providing an object, vehicle and a digital key transfer system resulting from the contract.

above the market is focused on automating the billing process and service access. All operations, from booking to access, are mostly carried out using simple systems, sensors, electronic locks that can be easily connected to the SmartKey gateway by selecting integration level 1 or 2.

SmartKey is a project that was created to combine the above. values with access to the opportunities offered by decentralized finance today.

Examples of the use of technology by project partners, presentations of the SmartKey BoT solution.

Project Partner no. 1



KIA Corporation is one of the main partners of the project. The South Korean concern is a leader in introducing new technological solutions in cars as well as technical and operational solutions that are to optimize the use of the car in urban agglomerations.

For the purposes of integration with KIA cars, our first client has developed an application with the working name BlockchainCars, which is a level 2 integrator. The system allows you to manage access to the car, its systems and generate access rules to the car.

The possibilities of the client application dedicated to KIA cars are:

- Managing access to the car without the need for physical keys.



- Generated time keys for people to whom we want to share cars.
- Specifying the car rental parameters, i.e. We can determine the price of the car rental, the time of renting the car, dependent parameters, i.e. make a lien on the tenant's wallet to secure the contract e.t.c

The KIA Corporation's interest in the project is mainly due to new process (technical) and financial possibilities offered by blockchain technology.

- Introducing new forms of credit currently unavailable such as 1-day or 7-day Lesing.
- Introducing corporate solutions, ie. Possibility of sharing car fees by several people, companies and other entities thanks to DeFi contracts.
- Security of the car, no physical keys.

SmartKey technology in KIA Cars - Korean version

https://www.youtube.com/watch?v=oFYdD2Tm4tY&feature=emb_logo

SmartKey with KIA partner English subtitles

https://www.youtube.com/watch?v=eUOF0HERDZw&feature=emb_logo

Value of SmartKey Project Collaboration with KIA Corporation.

- Experience in project relationship with a large, international corporation.
- Building trust in technology on the market through partnerships with a prestigious company.
- Value of the marketing message of information.

The effect of the above. Team work:

Creation of a dedicated company using SmartKey technology for a premium car manufacturer. Publication of information in Q1 2021

Project presentation no. 1 – DaimlerBenz “Mercedes Benz”

Mercedes with SmartKey technology.

<https://www.youtube.com/watch?v=kpqRgGoGgTA>

Smartkey presentation in the blockchaincars client application on the Waves blockchain. Presentation of the adaptability of the solution in various blockchain nodes, Ethereum, Waves.

<https://www.youtube.com/watch?v=jLgggBdDA68>

The smartKey project was presented at the headquarters of the Daimler-Benz corporation in Warsaw, the manufacturer of Mercedes Benz cars.

In order to present the SmartKey platform - the technology connector, we used the BCC client applications, called BlockchainCars worms. Mercedes made available the car assemblies for testing and presentation purposes. The presentation of the platform was held on the Waves blockchain to show the universality of the solution, i.e. the possibility of connecting, adapting various blockchain platforms.

Mercedes, just like KIA, is interested in solutions based on access management and rental settlement, as well as car rentals in Blockchain technology.

Prezentacja Smartkey w aplikacji kienckiej blockchaincars na blockchain Waves.

Prezentacja adaptacyjności rozwiązania w różnych węzłach blockchain, Ethereum, Waves.

<https://www.ledgerinsights.com/mercedes-supply-chain-blockchain/>

<https://www.coindesk.com/mercedes-maker-daimler-tests-blockchain-for-supply-chain-data-sharing>



<https://cointelegraph.com/news/mercedes-benz-manufacturer-daimler-to-collect-data-using-blockchain>

Project partner no. 2



Teltonika.

<https://teltonika-iot-group.com/>

Teltonika is the 3rd largest and the largest provider of IoT (GSM-GPS) solutions for the management of access zones, vehicle deployment or telemetry. The main application of Teltonika devices are:

- Car rental, carsharing,
- Scooter rentals, scooters,
- Residential access platforms, parking gates.
- Airbnb management, office and office management platforms (Hot Desk systems).

Teltonika devices support Airbnb's home systems, operating in over 10 million vehicles. One on three charshering companies in Europe uses Teltonika solutions.

Cooperation:

Connector developed with a partner: SM_DeFi_BoT version 0.7 It allows the integration of each of Teltoniki's devices with one of the 2 blockchain ecosystems Ethereum or Waves. In order to present the technology - the possibility of cooperation, we have developed 2 dedicated applications:

- Blockchaincars - a connector client dedicated to integration with cars, e.t.c. vehicles
- AirbnbSmart - a connector client dedicated to integration with Airbnb systems. The connector is tested by 4 large 3 and 4-star hotels. The official premiere of the system on 10.10.2020.

SmartKey. First hardware devices powered by blockchain of Things.
<https://www.youtube.com/watch?v=3w03TqczFHI>

Blockchain of Things (BoT) - next step in IoT. Integration with a connector dedicated to blockchaincars

<https://teltonika-gps.com/about-us/cooperation-with-blockchaincars-io/>

The effect of the above. Team work:

Interest in SmartKey DeFi connector technology, mainly in the area of CarShering, Scooters, Airbnb services.

Cooperation offer and test participation request sent by over 15 major value exchange platforms.

The value of cooperation for Teltonika.

Introduction of Blokchain solutions as an alternative bus for communication with devices. Possibility of acquiring new clients and new possibilities of using devices.



Summary:

The presented project has been carried out since the beginning of 2018. The project has undergone several logical and process modifications that focused on proving the value of the first business goal and researching the interest of potential buyers of the technology, companies wanting to integrate their values - services with blockchain ecosystems.



SmartKey API, currently implements about 65-70% of the functions of the ChainLink platform at the Level I level, ie. The advantage of the Smartkey platform over the Chainlink project is mainly the implementation of level II services, where we can demonstrate more adaptation and confirmed operating systems.

The clear advantage of the SmartKey system is the automation of contracting and access to physical values in the form of generating electronic keys that are used by most GPS-GSM devices currently installed in Cars and Airbnb systems.

Value building strategy.

1. Adaptation and launch of API_SmartKey in 10 million Teltoniki devices as an alternative bus for communication and value settlement.

Any company that uses Teltonika devices will be able to connect their devices with blockchain gateways.

2. Building partnerships based on key - known technology partners.

The use of the marketing message, i.e. the trust of 2 car manufacturers in our technology as an exit to the position of partnerships in the area of CarShering, CarRental

3. Dynamic marketing activities, providing a description of integration in the Internet, support in implementations.

A strategy for building market communication based on the proven value of the SmartKey platform.

Active, he participated in industry conferences and the largest industry events in the world.

4. Lobbying to establish standards for Smart City by the SmartKey contactor standard.



Pre-Sale.

A. Technical description:

- name: SmartKey token, utility ERC20
- platform: Ethereum (ETH)
- quantity of emissions 1000,000,000 closed collections.
- **SmartKey unit value: 1 ETH = 20.000 SmartKey (ERC20).**
- price of the SmartKey unit 2.0 cents at the rate of 1 ETH = 400 USD.

Unit Icon.



Full logo.



B. Launching

SmartKey will be introduced to trading in three phases:

- Phase I – Pre-Sales starting round (20% - SmartKey “Skey” sales)
- Phase II - entrance I offering in dex pools.
75% of ETH collected will enter Round II as Pool Cover (Uniswap, Bancor)
- Phase III - entry to centralized exchanges.

Decentralised exchanges:



Smart contract

between the buyer and the official SmartKey wallet.



SEL 10.2020 r.



Bancor, Uniswap 2,0 exchange contract.

C. ensuring liquidity: centralized exchanges –AML.



Probit (created in 2016) – stable,

fast growing exchange on Asian market – mostly in Korea. Avg. daily Volume 65/100 M USD secures liquidity.

Lack of barriers for SmartKey token listing on the exchange. Listings of Waves blockchain available. Strong partnership with exchange

<https://www.coinfirm.com/>



AML operator. The company operates such major exchange As well as companies like: Binance, Ripple, RSK, Tezos Signed AML contracts. The requirement to enter the stock exchange BINACE.



Offering in q2/q3 2021 r.
Confirm support.



Company, Legal disclaimer.

Project implemented by the company:
BoTGlobal OÜ (registry code 14808450):
Estonia, Tallinn, Kesklinna linnaosa, Maakri tn 19/1-7K, 10145

Security - project reporting.



The company operates in the jury of the European Union, in accordance with its law regarding the principles of accounting and reporting. Financial data and risk reporting by a certified Auditing company, CIA audit standard (Certified Internal Auditotr).

Contact:

Information
office@smartkeyplatform.io

Trade & exchange support
trade@smartkeyplatform.io

Integration and tests of the SmartKey platform
support@smartkeyplatform.io

Media:



SmartKey

<https://twitter.com/SmartKeyDeFi>



blockchainCars.io News

<https://t.me/SmartKeyNews>



Smartkey.Chat

<https://t.me/SmartKeyChat>

The document is not an issue prospectus, an offer to take up shares in a project, to sell property rights on the basis of Estonian or other country's jurisdiction. By purchasing SmartKey tokens, you acquire the possibility to use the SmartKey system services of the Blockchaincars.io application as well as platforms and solutions that will be created in the future using SmartKey technology. You will be able to use the BCC platform as a private individual, entity, organization or company. SmartKey tokens allow access to the platform's technological resources and its capabilities.

