



# Stabilise

STABLE CRYPTO CURRENCY TRADING

[www.stabilise.io](http://www.stabilise.io)

## Stabilise

### Summary

Stabilise's primary purpose is to provide stable crypto currencies and enable the global crypto ecosystem to operate in the best interests of the user community.

Stabilise aims to create multiple FIAT backed crypto currencies that maintain constant values against the underlying asset. For example converting €100 to STB€ will always be redeemable as €100.

Stabilise's STB currencies will allow trading of any crypto currency against the stability of a FIAT currency without leaving the exchange or going via an intermediate currency. This offers a stable base from which to trade in crypto currencies.

STB currency will be based on Stellar technology but as improvements are made and new technologies emerge Stabilise will be able to evolve to ensure the maximum operational, financial and environmental efficiency is achieved.

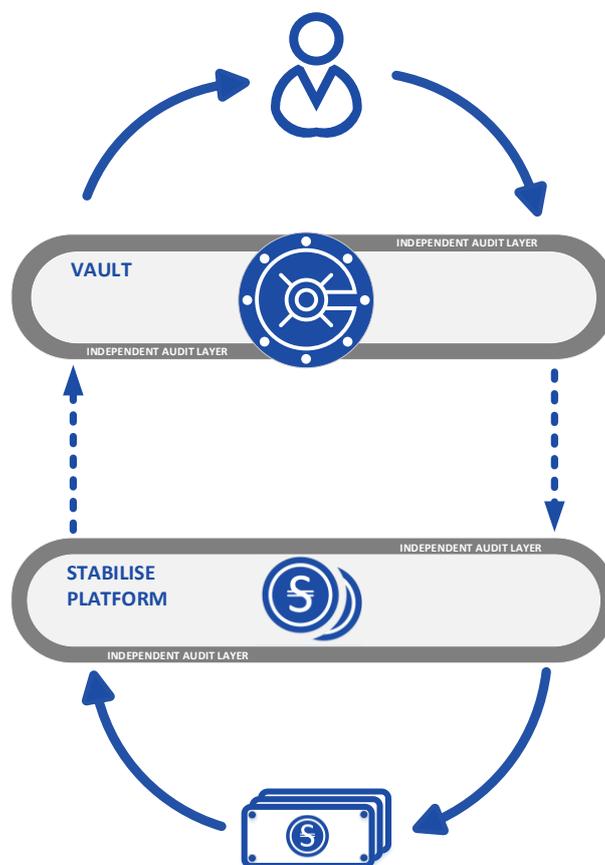
## How it Works

### The Deposit | Trade STBs | Withdrawal Process:

The process of converting FIAT to STB is shown as a cycle starting with a user deposit and ending with a withdrawal.

The diagram shows STB wallet at the base, this is the platform from which user are able to take advantage of the STB's FIAT value by sending, receiving and trading as per their individual requirements.

#### Process steps



- Deposit FIAT into the Vault.
- Stabilise creates your tokens.
- You receive STB tokens into a multi-currency STB wallet.
- Send, receive, and trade STBs.
- Transfer STBs to Stabilise.
- Fiat withdrawal made.
- STBs destroyed.

## Deposit

Users will begin by making a monetary transfer to Stabilise Deposit account in their chosen FIAT currency, the collection of deposit accounts are collectively referred to as 'The Vault'.

## The Vault

Users will deposit and withdraw FIAT currency from 'The Vault' a highly secure and independently audited bank account.

The Vault will export the deposit and withdraw transaction logs to the Stabilise Platform. The Stabilise Platform will not be given direct access to The Vault.

## The Stabilise Platform

Stabilise Platform will receive deposit logs and create STB token of equal face value to the FIAT deposit.

The Stabilise Platform will assign the STBs to the user account that made the deposit. This process will be audited to ensure the STB creation process will be independently audited and continuously reconciled against The Vault transaction logs.

## STB Currencies

For each FIAT currency, STB will be offered on all major platforms; ERC20, Steller, NEM, NEO.

STBs will be offered in multiple FIAT based currencies.

Each STB will be equal in denomination to the linked FIAT. e.g. €1 will always be equal to STB€ 1

The number of STBs in circulation will always be equal to the deposits held in The Vault. This ensures all demand is met which in turn ensures stability against any fluctuation against the linked FIAT.

## STB wallet

The newly created coins will be assigned to the depositor and transferred to their STB wallet.

The user will be able to send, receive, or trade coins independently of the Stabilise Platform and Stabilise Exchange.

## Withdrawal

As and when users wish to redeem STB for FIAT, the process is initiated by the user transferring from their STB wallet to the Stabilise Platform.

The Stabilise Platform will allocate incoming STBs to the user's account and create a transfer request that will be passed to The Vault.

The Vault will be instructed to transfer the user's FIAT funds directly to the source bank account. It will not be possible to request transfers to alternative or unverified bank accounts.

Once the withdrawal is confirmed the STBs will be destroyed.

## Exchanges

Stabilise will welcome any exchange that chooses to support STB currencies, this will only be limited by the exchanges absolute adherence to Stabilises criteria for security and compliance with appropriate legislation.

Stabilise will operate an exchange where it is will be possible to trade all STB currencies against any other STB currency.

## Fees

The Stabilise ecosystem is intended to be as simple and cost effective for the users as possible. This is achieved by implementing the following fee structure for STB holders.

Deposit and withdrawal from STB wallet	Transfer to and from exchange	Bank Account
Free*	Free* to partner exchange	Bank Account - 0.1% or €10

\*fees for transactions outside Stabilise and the Stabilise Exchange are outside of our control.

## Stabilise Protects You

Stabilise has been designed to protect STB holder and investor's funds in number of distinct ways;

- Stabilise's FIAT backed currencies provide users access to FIAT currency stability in a volatile crypto ecosystem.
- Our unbreakable commitment to giving unprecedented corporate transparency and accountability.
- Total commitment to compliance and anti-money laundering legislation.
- Separation of concerns; The Vault, STB generation, and STB distribution.
- Corporate restrictions.

## Separation of Concerns

Stabilise is built to ensure transparency and accountability and actively works to prevent undue influence and market manipulation. This is achieved by rigorous enforcement of the following principles:

- 100% retention of deposited funds.
- Inability to create more tokens than current FIAT deposits.
- Total separation of Stabilise into three independently operated functions:
  1. **The Vault:** Deposit, secure storage, and withdrawal of FIAT funds.
  2. **Creation/destruction:** Generation, allocation, and redemption of STB tokens.
  3. **Distribution.** Transfer to and from the user wallets.

Independent auditors will be appointed to audit the complete business process, audit reports will be made publically available.

The Vault and Stabilise Platform will be independently audited to ensure 100% backing of all issued STB tokens. These reports will also be publically available.

## Corporate restrictions

Stabilise employees, associates or interested parties (with the exception of DIV holders) are expressly forbidden from all of the following:

- Depositing or receiving funds from The Vault deposit accounts.
- Owning or trading FIAT backed STBs.
- Any legal or equitable interest in any FIAT or crypto currency exchange.
- Working for or receiving funds from any bank or auditor that provides Vault or Auditing services to Stabilise.

## Target markets

### Individuals or organisations

STB is envisaged to provide a stabilised trading haven for all crypto currency traders. Due to the inherent stability of STB there will be opportunity to take advantage of a truly stable crypto currency and use STB to pay for goods and services.

### Retail

Retailers will be able to offer goods and service in multiple STB currencies (e.g. STB£ and STB€) and not be subject to the relative volatile movement in crypto currency values against their native FIAT currency.

### Corporate

Stabilise is primarily designed as a FIAT backed crypto currency, with 100% backing of the underlying asset. However, if an organisation had a need for another asset backed crypto currency Stabilise would be able to offer professional services on a case-by-case basis.

## Be Involved

### Investment and profit share

It is our intention that within 1 month of STB release, that 50% of operational profits (from the preceding calendar month) from all FIAT backed STB coins will be automatically distributed through ownership a DIV token. The DIV token is similar to a traditional share in as much as the owner of the DIV token will receive a pro rata proportion of the distributed profit. Please note the DIV should not be considered a shareholding in Stabilise.

DIV tokens will limited to 25 billion and 100% are to be allocated at ico, unallocated DIVs will be distributed on a pro rata basis to buyers. Destruction or creation of further DIVs will not be possible under any circumstance.

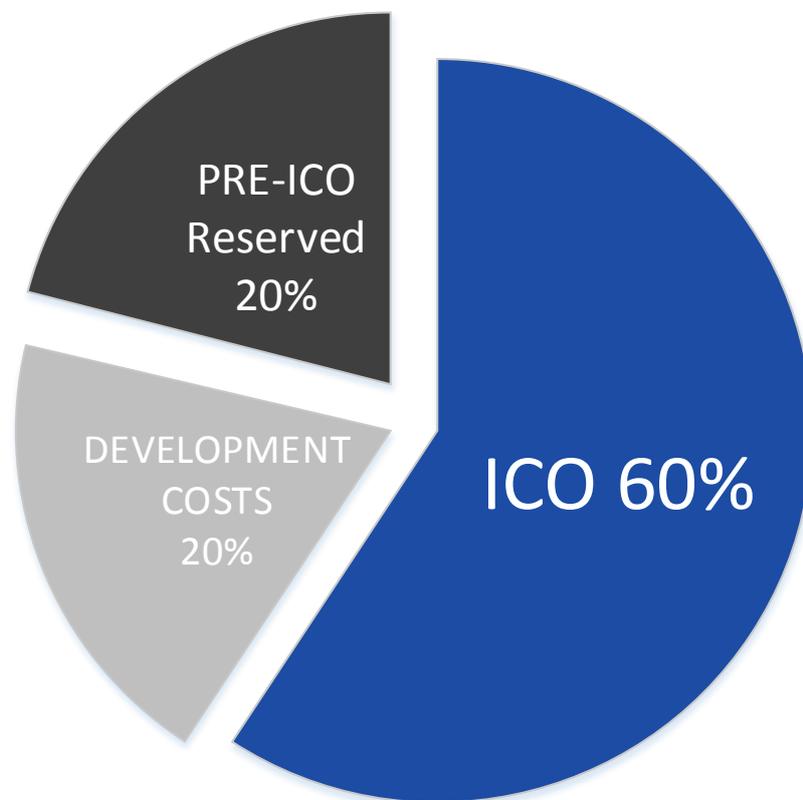
## Road map

From project to initial full trading we project the following timelines.



## Token Allocation

Token allocation will be done in the following way:



### Pre-ico

Stabilise will use a pre-ico token sale as a means for Stabilise to develop a fully functioning and scalable solution. At this stage an equal number of DIV coins will be reserved.

### ICO

Once a full and detailed technical and business model have been developed and a clear timeline published, we will look to raise the required funds through a single ICO where DIV coins will be distributed.

For an initial period of 7 days the ICO will be restricted to pre-ico token holders.

Within 1 month from the conclusion of the ICO, DIV tokens will be available to trade on at least one exchange.

### Technical Showcase

Investors and interested parties will be given the opportunity to review and test Stabilise's full working solution, this will be our beta test phase.

### Bounty and rewards

During the beta test phase users will be offered DIV coins in return for constructive feedback, bug identification, features requests and contribution to the projects.

## Technical Solution

### Problem statement

Stabilise and STB coins is looking to solve one of the most frustrating and costly issues facing crypto currency traders; the inability to move between any crypto currency and their native FIAT currency quickly and cheaply.

The solution widely used is to make use of one or more gateway currency.

The diagram shows how a gateway crypto currency enables a user to trade their native FIAT for a chosen target crypto currency.



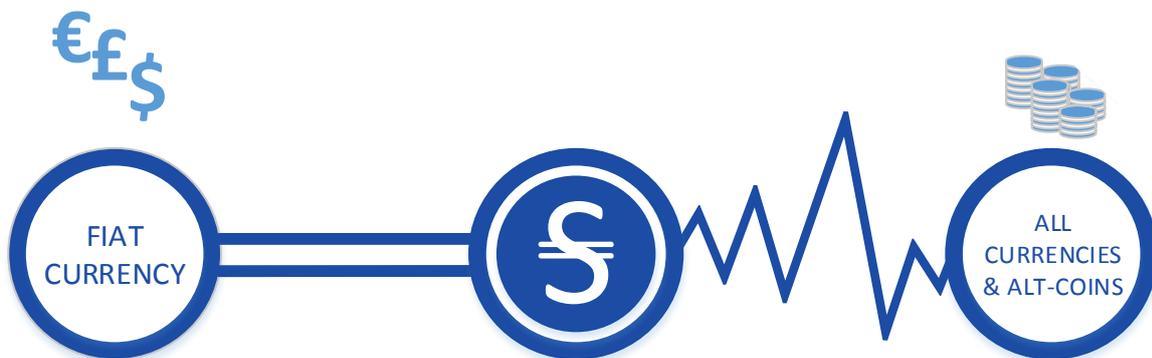
### Example use cases:

1. User wants to trade a particular alt-coin against the Euro without incurring transfer costs and delay for each trade that would be associated with going via another crypto currency.
2. User notices crypto market is on a downturn and wants to return funds to FIAT quickly.
3. User wants to reduce custodial risk against their crypto assets for a period of time and views a FIAT currency as a less volatile store of wealth.
4. Users want to protect themselves from widespread downwards movement of the whole crypto market for a short period of time without initiating a (often delayed) withdrawal from a crypto currency broker or exchange.
5. A retailer wants to sell goods or services in crypto currency without being exposed to highly volatile crypto currency values.
6. A number of users or organisations would like to trade from a particular FIAT currency which is not directly traded on crypto currency exchange.

## Solution

Create a crypto currency that has a fixed value against a stable FIAT currency.

STB effectively acts as a proxy FIAT on the crypto currency exchanges, allowing traders to trade volatile crypto currencies against the relative FIAT stability with the speed and fees provided by their exchange of choice.



This is achieved by linking STB with its paired FIAT at a permanent rate of 1:1 with Stabilise retaining 100% of FIAT deposits and at any point in time being able (and required) to purchase every single issued STB at the FIAT face value.

All deposited FIAT will reside in The Vault in their original currency and therefore not be subject to exchange rate fluctuations of any kind.

A transaction log is generated from The Vault and from that an equal number of STBs are created and transferred to the user's STB wallet, the user is then free to transfer to any STB supported exchange.

## Future development and application

Stabilise's core operating model is not tied to a particular technology. As technology and blockchains themselves evolve, STB currencies will be able to evolve and progress.

## Environmental impact

Mining transactions will be required to maintain the distributed ledger when depositing and withdrawing STB as well as any future STB uses. As blockchains evolve to use more efficient methods emerge, STB will evolve with it with no disruption to service.