



Artificial
Intelligence
Blockchain

Artichain Finance

Whitepaper V1.0

The First DeFi Project Leveraging Blockchain and Artificial Intelligence Technologies



BINANCE
SMART CHAIN

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1.0 Introduction

Bitcoin as visualized in the Satoshi Nakamoto whitepaper was meant to give human beings the financial freedom characterized by the ability to control own money and without ceding the control over data and identity as well. Artichain Finance believes it is possible to achieve and bolster this Nakamoto dream through the innovation orchestrated by the decentralized finance (DeFi) movement. DeFi Application especially in the finance and banking world is causing a disruption to the industry by using blockchain and smart contract technology to increase levels of trust while reducing risk without the use of middlemen as is the case in traditional finance world.

At Artichain finance we are leveraging this DeFi concept and technology to build an ecosystem which is a game changer in the industry powered by Binance Smart Chain. Unlike other DeFi projects notably decentralized exchanges, Artichain Finance will let the users to go through Artichainswap to earn, trade and win big on our platform. Notably, to be a real game changer in the industry, we've added extra features such as a decentralized Escrow money transfer service (worldwide) and Artificial Intelligence powered chatbot system.

WELCOME TO A WORLD OF POSSIBILITIES!

- Crypto-Fiat escrow instant money transfer (MasterCard integrated)
- Send & Receive money across the globe without visiting your bank!
- Artificial Intelligence (AI), for seamless transactions & smart contract creation over voice chat.
- Staking and Lottery DApps.
- AI Software Machine Learning Protocol ChatBot using natural language communication to create Smart Contract

WHAT MAKES ARTICHAIN THE BEST?

- You don't need to find a local agent for money transfer or go to the bank as everything will be done online, on our Defi platform.
- ArtiChain provides you a user friendly interface with multiple recipient options which will allow you to send money automatically to more than one person recurrently.

“Quick actions that make it easier to send and receive remittances can provide much-needed support to the lives of migrants and their families. These include treating remittance services as essential and making them more accessible to migrants,” - Dilip Ratha, lead author of the Brief and head of KNOMAD.

2.0 SOLUTIONS PROVIDED BY ArtiChain

i. **Blockchain Infrastructure**

The AIT system integrates [Blockchain technology](#) to provide unique AI software for the worldwide crypto community. The AIT chain is based on the Binance Smart Chain (BSC) Network.

ii. **ArtiChain - AIT solutions**

Communication Vocal command makes everything much easier for the crypto community.

iii. **Reliable Global System and Financial Security**

We present an efficient global system covering all types of projects with smart contracts and valuable information while providing the best data security.

2.1 ArtichainSwap Exchange

ArtichainSwap adopts an Automated Market Maker Model (AMM). Using this approach means we do not maintain an order book such that when a user places a trade, they will have to wait till they are matched with another user with the same trading pair preference. Instead, our users will trade against a liquidity pool.

2.1.1 Liquidity Pools

ArtichainSwap pools invites users to add digital assets to our liquidity pools and in return they earn some Liquidity Pool (LP). The amount of digital assets deposited into the liquidity will let a user to receive an equivalent portion in Liquidity Pool tokens. Users are free to redeem funds any time which is done by removing own liquidity from the pools. An

additional advantage of being a Liquidity Provider is earning of extra income gained from trading fees. Each time another trader trades with AIT tokens they pay 0.2% as a trading fee, and the Liquidity Provider earns 0.17% on the traded swap pair.

2.2 Yield Farming

ArtichainSwap users with Liquidity Provider tokens can take part in our farming and in return earn some AIT. It is important to note that to proceed one needs to approve the transfer of BEP-20 token an exercise conducted by the contract. Upon granting the contract to act on your behalf a pop-up shows requesting to confirm the transaction and it also displays the amount of fee to be paid.

Users are then redirected to the farming page and one should input the preferred amount to farm and proceed to confirm it. At any point should a user desire to harvest his or her earnings, click on the Harvest icon and confirm the transaction.

2.3 Staking

We provide you with an opportunity to stake ArtiChain token (AIT) and earn ROI.

You can deposit ArtiChain token (AIT) from an exchange or external wallet and stake on our DApp.

Users with AIT tokens can further participate in our staking feature and earn new tokens.

Similar to farming, users need to approve withdrawal of tokens and once approved, proceed to select the amount preferred for staking in AIT tokens. In return users earn some rewards token of the chosen pool passively and in case one wants to withdraw the rewards should just click on the Harvest icon.

The minimum required hold for staking is 5 AIT tokens with a reward of 0.15% after every 24 hours and the minimum 7 days lock up period for each user. There are 4,000 tokens available for staking. Unlocking the staking earlier than the specified minimum time will

activate a 10% penalty which will be deducted from the withdrawal amount. Staking protocol will go live after token (public) sales have been concluded.

2.4 Lottery

ArtichainSwap understands the need to build a robust ecosystem including improving the AIT token utility. To achieve this, we've designed an interesting lottery system. Therefore, interested users can try their luck on our platform. You will win a lottery just by participating in buying a ticket. 1 winner takes away the 1st prize and 250 users share in the profit pool.

2.4.1 Features of the Lottery System

- a. A lottery ticket sells for 1 AIT
- b. A maximum of 50 tickets to be purchased at one time
- c. Each ticket generates a random 4-digit combination ranging from 1 to 14.
- d. Each lottery session will last for 6 hours only.
- e. Jackpot entries also available

Users also get a chance to win big using our lottery jackpot. The jackpot is made up of 50 percent of the entire funds in the lottery pool. To win this a user should match all the four digits following the same position as outlined on the winning ticket.

In the event, an entry does not match all the four numbers, we make our lottery system more interesting, because the user has not lost but will win rewards if any of the two or more digits match the same position as illustrated on the winning ticket.

2.4.2 Lottery Operations Interface

Users will have to connect their wallets to our lottery DApp to be able to buy lottery tickets. There will be no limits to the tickets one user can buy. The system will automatically extract winners each day and reward them. More tickets likely to give you more winning chances.

Two hundred and fifty (250) winners will be added to the overall winners of the day! So we will have 1+250 winners each day. There will be lucky draw after every 24 hours. Depending on the total subscription of the day, the profits will be distributed to the first winner and the other 250 winners of the lottery for the day.

2.4.3 Daily Lottery Reward Distribution

For example, there are \$10,000 worth subscriptions and the ticket price is \$10

- The first winner wins 5%
- Next 10 users win 2% each
- Next 20 users win 1% each
- Next 30 users win 0.5% each
- Next 40 users win 0.25% each
- Next 50 users win 0.20% each
- Next 100 users win 0.10% each

3.0 Additional Features

Global Money Transfer Made Easy

3.1 Artichain Escrow Platform

*“Remittances are a vital source of income for developing countries.” - **World Bank.***

According to the World Bank, a total of 215 countries carried out over one million transactions through money transfer in a year with India (\$83.1 billion), China (\$68.4 billion), Mexico (\$38.5 billion), the Philippines (\$35.2 billion), and the Arab Republic of Egypt (\$26.8 billion) topping the list.

In a market capped at over \$500billion, the World bank projects a 5.7% rise in 2021. In light of this, ArtiChain is well positioned to be a market leader by enabling users across the globe to seamlessly transfer money through our escrow platform either in fiat or crypto. Similar but superior to MoneyGram and Western Union Money transfer services.

3.1.0 Basic Features of Artichain Escrow Platform

- a. SEND & RECEIVE - You can send and receive money anywhere in the world in cryptocurrency or fiat (MasterCard integrated) instantly.
- b. RECURRENT PAYMENT - You can send money to more than one recipient and store the recipients for recurrent transactions for a chosen period. This could be used for both family and business recurring payments.

- c. PERSONAL & BUSINESS PORTAL - You have the comfort of categorizing the transactions to avoid clusters and we provide separate dashboards to make this possible.

3.2 Escrow Operations Interface

A user connects to the DApp directly with a Trust Wallet, Metamask or Binance Smart Chain wallet, then creates a user ID which should be verified (KYC, passport & selfie).

- Two accounts will be provided for each user (Personal) and (Professional)
- There will also be two dashboards provided separately for both.

3.2.1 Personal Accounts

The Personal account will be used for money transfers to friends and family. To access the dashboard, a user needs to press the send or receive button.

- **SENDER dashboard interface and functionality.**

When a user clicks the send button, the user will be able to send funds to either one or multiple people. But to begin this process, a user has to deposit funds (either crypto or fiat) in their balance then put their user ID for all the recipients for the funds transfer and click confirm.

- The receiver can see the payment in his balance almost instantly.
- Users can send money instantly
- Users can send funds to multiple recipients with our recurrent functionality.

How the recurrent functionality works?: Supposing a user wants to send the funds to a recipient every 15 or 30 days. The DApp will automatically send funds to the other party every 15 or 30 days according to the date and time stipulated for the recurrent transaction, with the stated amount. This function can be cancelled anytime by just clicking the “cancel” button.

- **RECEIVER Dashboard interface and functionality.**

User’s balance will be reflected on the dashboard with a withdrawal option as well as a notification on how much funds are on hold in escrow and how much funds are available for withdrawal.

To unlock funds held in escrow, the user will have to click the “unlock” button then enter the code given by the sender. After this is done, funds will be auto added to the user's available balance and become available for withdrawal.

3.2.2 PROFESSIONAL ACCOUNTS

The professional accounts will work just as the personal accounts but will have more features for professional work like payment of staff, hiring a freelancer or any kind of online payment.

- When a user sends funds to a recipient, it cannot be cancelled, and the transaction stays locked until the specified timeline fixed by the user is done.

For instance, say a user hires someone and the freelancer requests a payment of \$1000. The user sets a deadline for the job and the user sets a payment timeline payment.

The funds will be locked, and the user cannot have it back except if there is a problem with the receiver, then any of either party can click the “dispute” button and the funds will be automatically transferred to the company “Artichain” account. Artichain acting as the company and middleman will settle the dispute and refund the funds back to the sender or make payment to the recipient depending on the outcome of findings.

A code is generated for each recipient of funds per transaction which sender will forward to the recipient, helping users to keep track of each transaction and users are notified when funds are received.

To withdraw funds from the system, the user must enter the code which was received from the sender then click the “unlock” button on the dashboard, all escrows held balances will be sent to the available balance instantly. After that is done, then the user can withdraw funds immediately or whenever they choose to do so.

Wallets support: Artichain will support Trust Wallet, Metamask and Binance Smart Chain wallets.

IMPORTANT NOTICE: *Artichain will integrate MasterCard to enable users to deposit fiat into their escrow accounts. This will be a global escrow ecosystem but cash withdrawal via our MasterCard API will be dependent on our white label provider. So users have to check if their country is supported.*

4.0 Create A Smart Contract with Your Voice!

4.1 Artificial Intelligence ChatBot

Chat with our Artificial Intelligence ChatBot and create a smart contract. No need for programming knowledge or skill. The ChatBot will help you to create a smart contract just by interacting with it through voice command, and that's it; a smart contract is created!

IN-DEPTH INTRODUCTION TO ARTICHAIN - AI PROJECT

ArtiChain (AIT) will shape your financial investments in a way you have never imagined with an artificial intelligence (AI) ChatBot that allows the user to create a smart contract with vocal communication and gives the user access to valuable information about blockchain innovations, smart contracts, dapps and everything related to blockchain.

ArtiChain (AIT) is a trusted source in cryptocurrency and will take care of your investment for its safety along with the world's best cyber security providers. So, why wait when everything is lined up for your financial future? Jump on the bandwagon and enjoy the perks of the best crypto setup for the worldwide community.

4.2 The ArtiChain AI-Software Ecosystem

ArtiChain ecosystem consists of a machine learning-based service to build natural language into decentralized applications.

Building chatbot is something new and sounds like a fun challenge for most developers. To be able to create software that converses in a natural way with humans is an exciting new reality. The problem is that you don't want to spend hundreds of hours learning and putting

together all the infrastructure and boilerplate code required to get a basic conversational backend up and running.

ArtiChain AI ChatBot is a conversational AI service that applies custom machine-learning intelligence to a user's conversational, natural language text to predict overall meaning, and pull out relevant detailed information. ArtiChain AI ChatBot interprets user goals (intents) and distills valuable information from sentences (entities) and integrates seamlessly with Solidity, making it easy to interact directly with smart contracts.

ArtiChain AI services enable you to build intelligent bots with ownership and control of data using comprehensive open-source SDK and tools to easily connect your bot to DApps. Giving your bot the ability to speak, listen, and understand your users.

ArtiChain AI services are a complete platform that ships with all the tools you need to build, deploy and manage production-grade bots in record time. Here are some of the components that are installed by default:

NLU engine:

NLU (Natural-language understanding) engine uses algorithms to reduce human speech into a structured ontology. NLU Engine filters out such things as intent, timing, locations and sentiments.

ArtiChain chatbot builder

ArtiChain provides a simple web-based platform with a graphical dialog builder tool designed to make chatbot development efforts intuitive, consistent, and easily repeatable.

ArtiChain chatbot emulator

ArtiChain chatbot emulator is a tool that allows bot developers to test and debug bots, using the Emulator, you can chat with your bot and inspect the messages that your bot sends and receives from your smart contracts.

5.0 ArtiChain (AIT) AI-SOFTWARE PROJECT Summary

1. A visionary cryptocurrency

Being based on the Binance Smart Chain network, we got a stable blockchain without any vulnerabilities or bugs inside of the code. ArtiChain will enjoy the advantage of launching on Binance Smart Chain network which already has a massive global following and impressive reputation in the industry.

2. Best AI software

The ArtiChain AI project is arguably the fastest data processing and clear code which will make crypto easier, especially for groups with physical typing limitations. We also have some of the best developers working in our team with impressive reputation and pedigree.

ArtiChain is building a decentralized escrow ecosystem and network for a very smart blockchain infrastructure to enable money transfer around a decentralized digital economy.

6.0 Presale Details

According to our [roadmap](#), the company will open the token sale phases beginning from 7th May, 2021 and will run for a very short period as we anticipate that the demand for ArtiChain (AIT) is very high already following the responses we have received so far after sampling our amazing product.

ArtiChain (AIT) invites all willing participants to go through the [online contract](#), [white paper](#) and other documents before participating in any of the token sale stages.

ArtiChain (AIT) will use the funds raised from the sales to cover development costs, create token ecosystem, obtain all the necessary licenses required to run a world class payment system on the blockchain, funding trading pair listings on the world's best exchanges and launching a brute multimedia level marketing.

All these will guarantee great exposure, which will build a massive community across board. The funds will also help the project to stay on track with the activities lined up for this year, which include the full development of the AI software, ArtiChain (AIT) creation and official software launch.

Private Sale Phases: There are 3 phases in Private Sale. In 1st Phase, only 4000 tokens will be sold at the rate of **1AIT = \$50**. In 2nd and 3rd phases, only 3000 tokens will be sold in each phase at the rate of **1AIT = \$60** and **1AIT = \$70** respectively. Only **BUSD** will be accepted as payment for buying **AIT** tokens in Private Sale Phases.

Public Sale Phase: In this phase, you can buy tokens with USDT,BTC, ETH and BUSD. All investors in Public Sale phase will receive ArtiChain (AIT) at the rate of **1 AIT = \$100**.

6.1 Token Sale Timeline:

Private sale will last for 3 weeks. After 3 weeks, Public Sale (IDO) will start. If any phase of Pre-Sale ends before 7 days, then the next phase will auto start.

6.2 ArtiChain (AIT) AI-Software Ecosystem Token

ArtiChain (AIT) is BEP-20 token, built on the proven code based on Binance Smart Chain network.

ArtiChain (AIT) will offer users valuable blockchain data throughout the AI platform of the ArtiChain ecosystem powered by our native token AIT. Also, our platform will provide the possibility to create advanced smart contracts with rules like locking the tokens for some period and releasing them by percentage per date or create your own fundraising rules on smart contract and much more. This all will be done with voice command.

ArtiChain (AIT) will do everything to keep the price of the token positively stable. This will be achieved by allocating some of the raised funds to cover company operations and initiate a buyback program which should take care of dumping due to bonuses and other rewards that may cause some sort of inflation.

6.3 Artichain (Ait) Tokenomics:

Only 40,000 ArtiChain (AIT) tokens will be issued in total and 25,000 AIT tokens will be offered during the private and public sales. Private sale is capped at 10,000 AIT with bonus offer while public sale is capped at 15,000 AIT without bonus offer.

6.3.1 Token Specifics

Token name: ArtiChain

Token Ticker: AIT

Token Type: PoS

Token Standard: BEP-20

Total Supply: 40,000

Private Sale price: Phase1: \$50, Phase2: \$60, Phase3: \$70

Public Sale price: \$100

6.4 Artichain Funding Economics:

PRIVATE SALE ALLOCATION:

25% of AIT supply goes for private sale contributions.

Total for pre-contribution: Total 10,000 AIT - \$590,000

Price rate: 1 AIT = \$50 | \$60 | \$70

PUBLIC SALE ALLOCATION:

37.5% of AIT supply goes for public sale contributions.

Total for public-contribution: 15,000 AIT - \$1,500,000

Price rate: 1 AIT = \$100

STAKING ALLOCATION:

7.875% of AIT supply goes for periodic staking.

3150 AIT

Minimum required hold for staking is 5 AIT

TEAM & PARTNERS ALLOCATION:

Team and partners hold 5% of AIT supply (Locked).

2000 AIT

ARTICHAIN ECOSYSTEM DEVELOPMENT ALLOCATION:

7.5% of AIT supply goes to the ecosystem development.

3000 AIT

MARKETING ALLOCATION:

5% of AIT supply goes for marketing purposes.

2000 AIT

FARMING ALLOCATION:

17.5% of AIT supply goes for adding liquidity.

7000 AIT

GIVEAWAY ALLOCATION:

1.25% of AIT supply goes for giveaway.

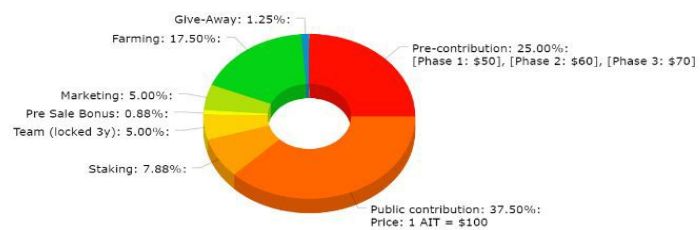
500 AIT

Pre-Sale Bonus:

350 AIT or 0.875% of total supply for Pre-Sale Investors.

Artichain will start automatically staking unsold tokens after each sale stage is done.

AIT token
DISTRIBUTION



6.5 Artichain (Ait) Token Sale Bonuses

Private Sale Contribution

ArtiChain (AIT) will open the private sale contribution phase on 7th May, 2021 and will continue running till the public sale is opened or declared otherwise closed with an announcement on the website. Token sale supply for this phase is 10,000 AIT.

The way to contribute into the private sale contribution phase:

- As a **direct contributor** where the minimum required contribution is \$50 per 1 AIT and participants will get additional bonuses stated below;
 - 5% bonus in 1st Phase on limited 4000 tokens
 - 3% bonus in 2nd Phase on limited 3000 tokens
 - 2% bonus in 3rd Phase on limited 3000 tokens

6.6 Public Sale Contribution

This stage will start with the supply of 15,000 AIT. Public Sale will start once Pre-Sale stages end in 3 weeks.

Participants will require a minimum of \$100 per 1 AIT to contribute in Public Sale.

6.7 Buy Back Protection:

Only Pre-Sale investors will qualify for Buy-Back Protection offer. In this offer, any investor who buys AIT in Pre-Sale, he will be eligible for Buy-Back Protection. As per the Buy-Back Protection offer, ArtiChain will buy back all the tokens of Private Sale investors who freeze their tokens for first 30 days once the trading opens. If price of AIT falls below the Pre-Sale price offers of \$50, \$60 and \$70 then all those pre-sale investors who bought AIT tokens at \$50, \$60 and \$70 will be eligible to claim Buy Back Protection according to their buying price.

For example: If any investor has bought AIT in \$60 in Pre-Sale second stage, then he will be only eligible if the price falls below \$60.

*Buy Back protection is a limited time offer valid for first 30 days starting from 1st day of trading. The deadline for applying for Buy Back Protection is 30th day of trading once it first starts. After this date, buy back protection offer is no more valid. All those pre-sale investors who will not freeze their tokens before trading starts on exchange, will not qualify to claim buy back protection. If tokens are frozen before trading, then the timer will start from the Day 1 of trading and till Day 30. During these days any private investors can claim buy back protection. Once the timer ends on Day 30, no more claims will be accepted.

PLEASE NOTE:

All Contributions into the project are final. Any price and/or other amounts contributed into the AIT project are non-refundable other than the eligible users for Buy Back Offer if claimed till deadline.

For more information please read the online token [contribution agreement](#).

7.0 Conclusion

It is quite clear that the AIT project will definitely ‘shake’ the crypto market globally, thanks to the advanced solutions it offers. If you see the big potential in this project, then you can participate in the pre-contribution phase as well as later in the public-contribution phase. Be sure to read all documents and to go through the [contribution agreement](#).

8.0 Project Links and Contacts

Website: <https://artichain.io/> | <https://artichain.finance>

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

Telegram: https://t.me/ArtiChain_official

Github: <https://medium.com/@Artichain.finance/about>

Medium: <https://github.com/AtriChain>

Email: Info@artichain.io