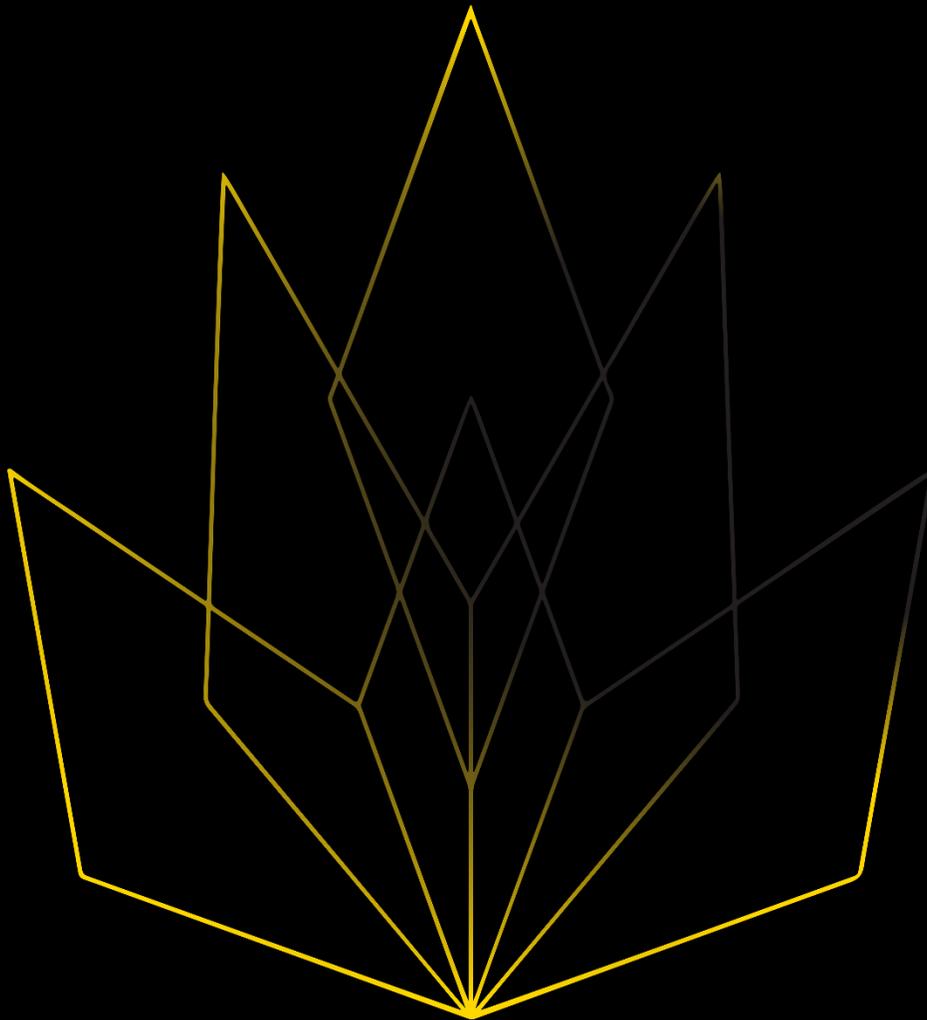


LOTUS NETWORK



FUTURE FINTECH

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1. Abstract

1.1 Who Are We?

LOTUS NETWORK is a FinTech company established in 2021 To be a bridge between Centralized Finance (Banks) and Decentralized Finance (DAPPS).

Our mission is to provide a secure digital system to support CeFi and DeFi. A complete Infrastructure that Brings you the Decentralized Banking solution, where you can use cryptocurrency and fiat currency in a decentralized way for daily basis with no worries of cyber-attacks or losing funds.

1.2 Why Centralized Banking is Not Enough?

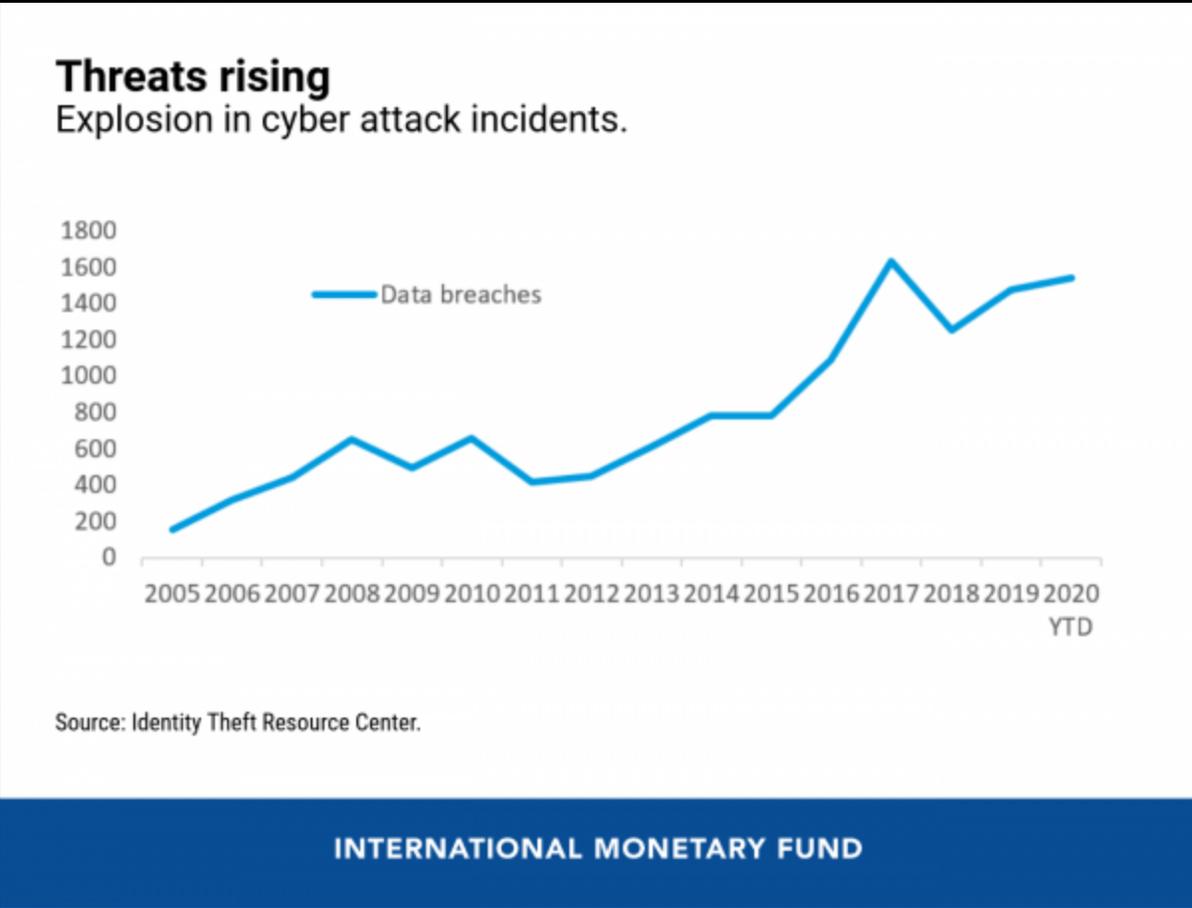
There's no doubt that we have gone too far in technological advancement and banks was always been the great choice when it comes to speed and security.

Back in 30s Credit cards were a revolutionary way to pay for goods and services domestically and globally,

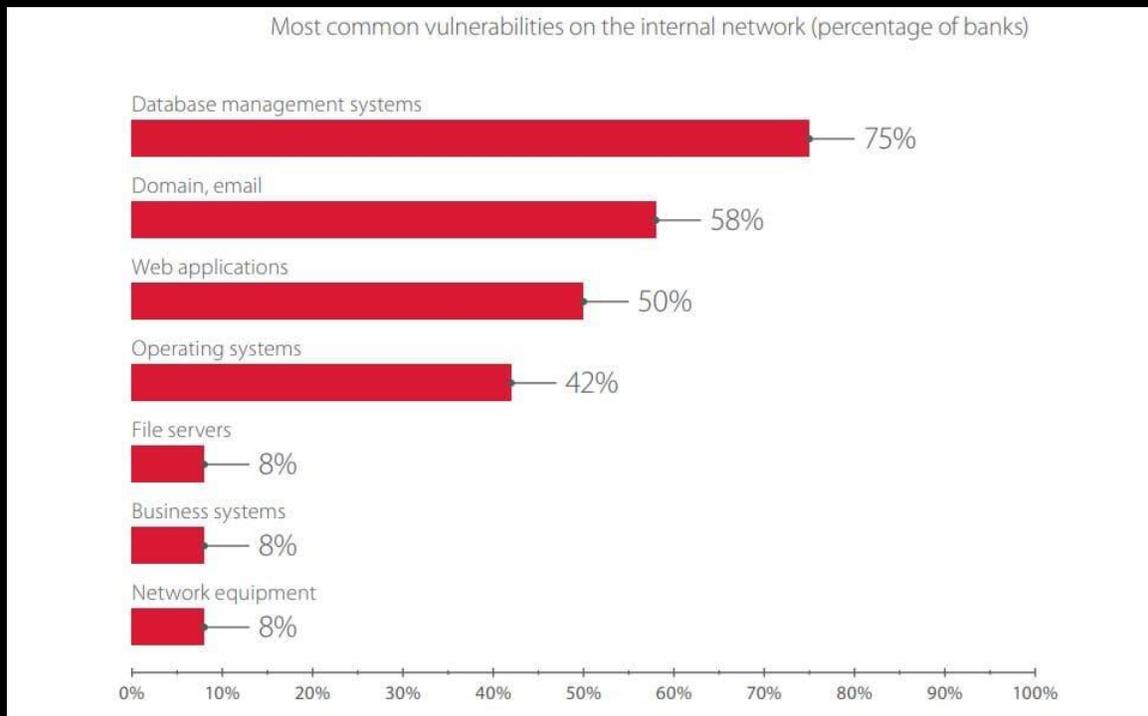
then we started to evolve a little further till we got the first digital bank on 1998, Then online payment gateways which was a huge development for Electronic commerce sector. But we forgot that despite the technological advancement that we reached,

Security becomes weaker and more vulnerable to different hacking operations.

The following Chart explains how centralized systems became more vulnerable to Cyber Attacks.



- The following chart explains branches of data in banks that are most vulnerable to Cyberattacks (2018).



As we can see that banks databases are the most common when it comes to vulnerabilities also, we have both Web applications and operating systems can be targeted with Cyber Attacks.

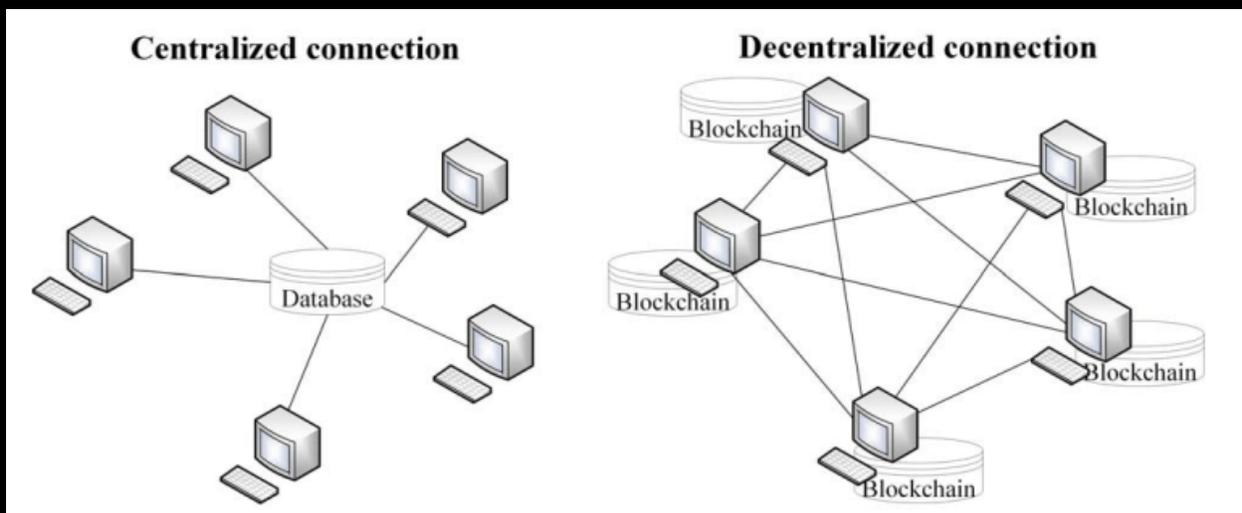
‘As we become more reliant on digital banking and payments, the number of cyberattacks has tripled over the last decade, and financial services is the most targeted industry.’

– International Monetary Fund (IMF).

1.3 How Can we Secure Financial Data?

Blockchain technology became widely adopted because it provides a decentralized secure mechanism to store immutable data, immutable data is not changeable and impossible to be hacked or modified by anyone, the technology relies upon a way to store data in a distributed servers globally (Nodes), Each node act independently as a database. By this mechanism there's no chance to bring the server down because basically there's no central server the system relies on

-The following illustration distinguishes between Centralized and Decentralized connections.



We can notice that in centralized connections, all nodes are connected to a central database, in contrast. Decentralized connections each node act as a database itself and connected to the other nodes (Databases). With this mechanism the odds of

Bringing the system down by a cyber-attack is impossible. Unlike the central connections by bringing the database (central server) down the whole system goes off.

When it comes to financial data storing them in a central server. On 2021. It's like giving hackers your data for free. Your data can be easily accessed or modified by anyone who got access over the server. This is the ugly truth that you have to know. And as we are evolving in technological advancement and the hacker's tools became more complicated and advanced as well. We are not sure what is the future of central systems.

What we are sure about that we have to follow a different approach in storing sensitive data.

We saw the first implement of public blockchain on 2008. Bitcoin, despite Bitcoin became widely adopted as an asset, Bitcoin blockchain was first generation blockchain. It was handling around 15 Transaction per second (TPS). Which was a tiny number if we compare it to any other fintech company.

It lacked Speed, Scalability and transfer fees were high enough to make it impractical for daily usage, moreover. We got a more advanced technology's Ethereum followed by many blockchains that offers a wide range of services but till that day.

We still lack a blockchain that is specially designed to support fintech sector, regarding transfer fees, speed, security, and scalability.

This blockchain will be.

2. LTS CHAIN

One of Lotus Network upcoming services.

2.1 What is LTS Chain

LTS Chain is the first blockchain to be engineered and developed for fintech sector.

Supports (P2P) and (B2B) Transactions.

Supports cross-chain transfers.

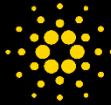
Supports Fiat Currency.

Lightspeed transfers.

Lowest Fees.

We are building the first decentralized solution
To provide you the ultimate crypto
Experience.

More info to be exposed in LTS
Chain whitepapers.



3. LTS FINANCE

One of Lotus Network services.

3.1 What is LTS FINANCE

LTS Finance is a digital financial platform operates on LTS Chain where you can.

1. Pay.
2. Transfer.
3. Stake.

All in one phone app.

With highest security measures
No need to worry about hackers
Anymore.



4. LTS TOKEN

A hyper deflationary token in the early phase, A native cryptocurrency of LTS Chain on late phase.

4.1 Why LTS Token

LTS Token is the future native cryptocurrency Of LTS Chain and medium of exchange In LTS Finance. Token contract was Developed to burn it in excessive Amounts in early phase, And. As far as we are evolving. Burn Rate will be decreased till LTS Chain reaches final Development stages.



Number of issued tokens in lunch:

1.000.000.000 LTS TOKEN

Final Total Supply will be determined in phase 2 of our road map, according to token burn and exchange rates.

4.1 Token Taxes.

Token taxes are deducted with each buy or sell order.
And it goes as follows.

10% Burn tax.

5% Buyback tax.

15% Total.

Antibots mechanism (Additional tax).

Specially designed to penalize holders
Who held less than 7 hours additional
5% taxes

13% Burn Tax.

7% Buyback Tax.

20% Total.

Note that all taxes will be removed in later phases.



4.1 Token Allocations.

Total Supply	1.000.000.000 LTS
20% IDO	200.000.000 LTS
10% Liquidity	100.000.000 LTS
15% Staking rewards	150.000.000 LTS
30% Liquidity refill	300.000.000 LTS
10% Team Allocation	100.000.000 LTS
	NOT FOR TRADING
15% Company reserve	150.000.000 LTS

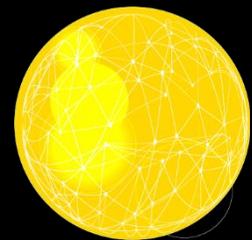
5. Roadmap

LOTUS NETWORK.

1. IDEATION.
2. WEBSITE AND SOCIAL ACCOUNTS.
3. IDO MARKETING.
4. LOTUS NETWORK OFFICIAL LUNCH.
5. IDO SALE.

LTS FINANCE.

1. STAKING CONTRACT AUDIT – LTS FINANCE.
2. STAKING PLATFORM RELEASE – LTS FINANCE.
3. MARKETING CAMPAIGN – LTS FINANCE.
4. CMC & COINGECKO LISTING.
5. LTS CHAIN WHITE PAPER.
6. PHASE 2.



6. Contact us



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