WHITEPAPER

A new fintech ecosystem for everyday use that prioritises privacy, security and eliminates obstacles

LOTUS
NETWORK

www.lotusnetwork.net

CONTACT

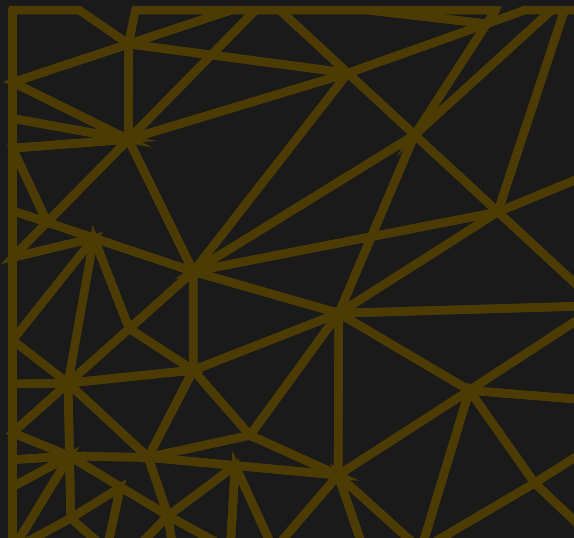info@lotusnetwork.net

/LTSNET

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Table of content.

Who Are WE?

to Connect CEFI and DEFI

Founded in 2021

Our goal was to create a system that allows anyone to easily use crypto and fiat currencies for payments and global transfers.

But as we expand and build we got a lot of innovative ideas to take blockchain technology to the next level

centralised system regulation and legal protection, combined with decentralised financial tools, money transfer, security, and data privacy.

But wait a second... Why the bother? Centralisation is here and works perfectly...!!!!

Why centralisation is not enough?

There's no doubt that we've gone too far technologically. And banks were usually the best options when it comes to speed and security.

In 1998, the first digital bank emerged, followed by online payment gateways, which marked a significant advancement in the electronic commerce sector.

people paid for goods and services both domestically and internationally. with ease And we started to hear about digital currency conecpt first time

But we forgot that despite our technical advancements, security weakens and becomes increasingly vulnerable to various hacking activities.

The figure on the next page demonstrates how centralised Systems become more vulnerable to cyber attacks.
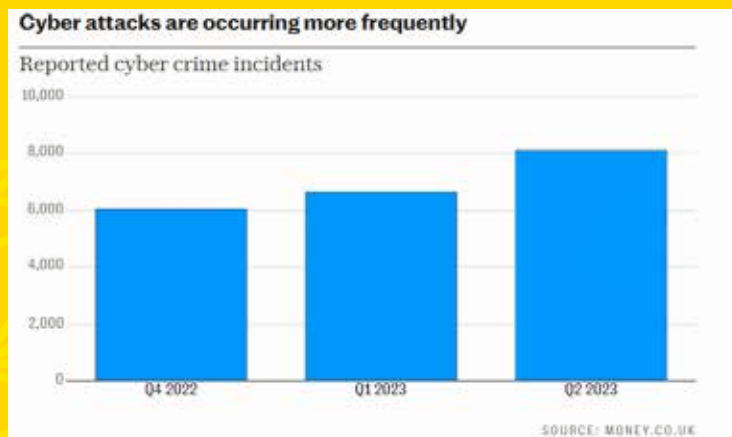
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FIGURE 1

Cybercrime Expected To Skyrocket

Estimated annual cost of cybercrime worldwide (in trillion U.S. dollars)

As of Sep. 2023. Data shown is using current exchange rates.
Source: Statista Market Insights

statista

Statista

FIGURE 2 - Cyber crime incidents in the UK financial system

Cyber attacks are occurring more frequently

Reported cyber crime incidents

SOURCE: MONEY.CO.UK

MONEY.CO.UK

'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)

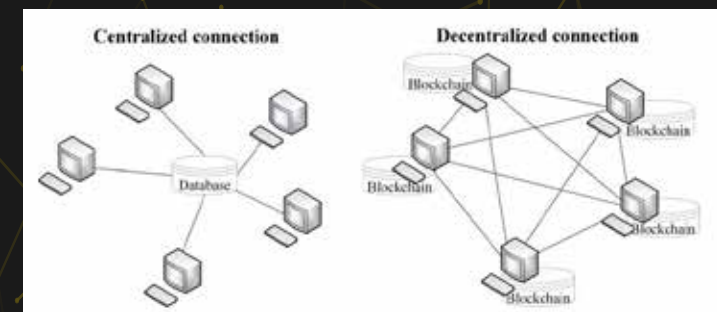**How can we secure finanacial data?**

Simple answer? **BLOCKCHAIN**

Technical answer? **IMMUTABLE DECENTRALIZED DATA STORAGE**

Satoshi did that before it was cool!

FIGURE 3 - centrlised vs decentralised connections

Centralized connection   Decentralized connection

By providing a non immutable decentralised data host we have already added another security layer that will not only help us protecting data but developing a lot of industries that relies on this data

How can we utilize decentralization?

Decentralisation ensures data integrity and authenticity, and while it may not sound cool enough, it is the primary factor that we can use to process well-protected important data, which can benefit us not only in the financial sector but also in the pharmaceutical, supply chain, real estate, and other industries.

How we are going to do that?
YOU WILL KNOW VERY SOON
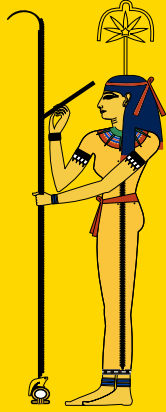
but for the next stage to be reached....

We have to eliminate many noise going on decentralization .

Noise to be eliminated

Complexity of decentralization for users

Demolative decentralization

Decentralization practicality for daily use

In order to solve these problems a new kind of blockchain must be developed and this is going to be...

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SESHAT CHAIN

(THE ORACLE)

Multi layer hybrid Blockchain engineered for fintech sector

KEY ADVANTAGES

I Compliance with legislation

SESHAT CHAIN combines CEFI and DEFI Elements to provide a secure and Decentralised environment with Centralised system regulation and Legal protection, along with decentralised Financial tools, money transfer, security, And data privacy.

More info about the **SESHAT CHAIN** will be given in the blockchain independent whitepaper

II Heavy duty

We believe that in order to extend our blockchain usage, we must address what others have disregarded.

- Effecient consensus algorithm. (TBA)
- Lowest transaction fees.
- Competitive total transactions per second.
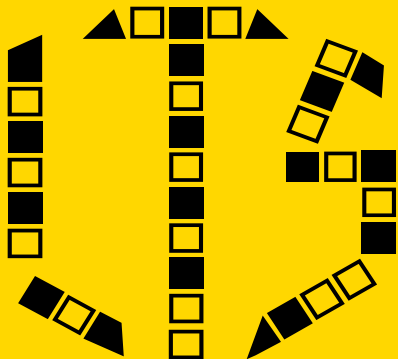
III Double faced villain

More Blockchains More difficulties, More vulnerabilities, Less flexibility.

IIII Simplicity

Blockchain complexity is a barrier Towards worldwide user adoption We will always simplify, regardless Of how complex it is.

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ONE WAY FOR ALL FINANCIAL NEEDS

FINANCE

Lotus Network services

THE NEO BANK

A digital financial platform operates on Seshat chain where users send, Receive, Pay Crypto-Fiat currencies The platform will also connect the tradional banking services and instant hybrid transfers protocol (IHTP) users will also earn interest on their holdings plus instantly pay.

Goods and services
Bills and subscriptions
Giftcards

Users will also able to issue their dedicated IBAN to receieve money to their multi currency account and spend their money with their LOTUS CARD

LTS Finance v1.0 application is now operating on web. Phone application will be available in Q4, 2024.

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FIRST CEDEX IN CRYPTO SPACE

LIGHT

Lotus Network services

Transfer and swap crypto/fiat easily with the first Cedex in crypto space **lightX**

Users using LightX will be able to

deposit/withdraw from/to Neobanks by Crypto

Swap Crypto/Fiat currencies

Initiate international transfers through first prototype of **IHTP.**

LightX is now operating on LTS FINANCE web application Phone application will be available in Q4, 2024.

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easy cards for everyday needs

LOTUS CARDS

Spend easier with Lotus payment cards
Now you card issue your card in 20 minutes and spend crypto with ease

Card types

Virtual

NO KYC NEEDED
INSTANT ISSUANCE

Physical

KYC NEEDED
14 DAYS DELIVERY

Lotus cards now operating on LTS FINANCE
Phone application will be available in Q4, 2024.

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Verified Wallets/contracts home

CCL
Clean coin listings

Clean coin listings is a blockchain scanner for verified wallets/contracts the scanner is operating upon CCL Smart contracts on several blockchains

Unlike blockchain scanners
CCL listed contracts/wallets go through a verification process

Scanner also evaluates each contract and the entity behind it and evaluates the whole project

Features CCAF protocol which can be integrated by different services to pervent suspecious addresses From interacting with it

Users using CCL will be able to

Find trusted addresses on different blockchains
Find the right investment
Track wallets/assets.

CCLv1 is now operating on www.ltsccl.com and BNB CHAIN

THE ORGANIZER

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GX

GIFTYX

Giftcards Marketplace

Giftyx provides users giftcards/game top-ups easily via global/domestic payment providers

Giftyx will also be integrated with Lotus Pay for hybrid crypto-fiat payments

Giftyx is now operating on giftyx.shop and will be integrated in our application.

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LOTUS
COIN

Lotus coin is the native coin of **SESHAT CHAIN**

The coin will go through 2 major phases

LTS TOKEN ──── I

The excessive burning phase (immaturity)

1.000.000.000 LTS

total supply

utility

tax	
8% BURN	**2%** BB
10% BURN	**5%** BB

I — CCL protocol fees

II — LightX fees

III — Giftyx

IIII — Lotus Prepaid

LOTUS
COIN

Lotus coin is the native coin of
SESHAT CHAIN

The coin will go through 2 major phases

LOTUS COIN ▍▍

FINAL PHASE (Maturity)

**UNBURNED
L T S**

total supply

tax

0%

utility

I	CCL protocol fees

II	LightX fees

III	Giftyx

IIII	Lotus Prepaid

III	SESHAT

**More to be announced
in phase 3**

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COIN ALLOCATIONS

SERIES A

250.000.000 **LTS**

25%

TEAM RESERVE

30.000.000 **LTS**

3%

STAKING REWARDS

450.000.000 **LTS**

45%

SERIES B

120.000.000 **LTS**

12%

LIQUIDITY

120.000.000 **LTS**

12%

COMPANY RESERVE *OFC*

30.000.000 **LTS**

3%

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OFC COINS ARE FOR DEVELOPMENT AND NOT MEANT FOR TRADING.

ROADMAP

Q3, Q4 2021
I. IDEATION AND LAUNCHING
II. LTS Token development
III. LTS Token deployement
IIII. LTS Finance development

Q1, Q2 2022
I. LTS Finance development
II. LTS CCL development

Q3, Q4 2022
I. LTS LightX development

Q1, Q2 2023
I. LTS Finance launch
II. LTS LightX launch

Q3, Q4 2023
I. Giftyx development
II. Lotus cards development

Q1, Q2 2024
I. Lotus Cards beta launch
II. Private/public sale (25%)

Q3, Q4 2024
I. LTS Hydrapad
II. Seshat chain whitepapers

Q1, Q2 2025
I. Phase 2 roadmap

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www.lotusnetwork.net
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www.ltsccl.com

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