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EXECUTIVE SUMMARY

From the perspective of the barter bargain ecosystem, traditional financial institutions were born. These financial entities were nothing more than the mooching leaches for the system. The manipulation of policies, rules, laws, regulations was at their hands, and will play with them as they might. These centralized banks always have the upper hand in eyeing every transaction ever made, and having to go through a singular point finally tipped the scale towards the birth of new ideas.

Over time, it has been seen that the banking sector is growing at an incredible rate. The implementation of stringent government laws and the employment of new modern technologies in their work are the reasons for their rapid expansion. A significant revolution has occurred as a result of the usage of cutting-edge technology such as blockchain. "Necessity is the mother of invention," this anecdote perfectly fits here. Greatly adhering to the principles of the whitepaper published by the pseudonym "Satoshi Nakamoto," Decentralization and Non-intervening intermediary, Blockchain pops out.

Blockchain is a digital ledger that is used to record all the transactions ever made regarding any asset on the network. The immutability of the transactional records and the decentralized nature truly helped blockchain in mass adoption. The whole list of records is available in every node of the network to make it universally accessible and unhackable. Blockchain is clawing its way in almost every phase of our lives but mostly dominating the financial terms AKA Decentralized Finance, DeFi.

Meta Bank Defi will be the world's first decentralized 360-degree solution bank leveraging the benefits from TWB, a BEP-20, Ethereum Virtual Machine compatible, official token of Meta Bank Defi, which aims to let people decide the terms themselves. The goal of the project is to meet the needs of banks in countries around the world, especially immature ones, and to bring everyone into the digital age of banking in a truly decentralized way. Meta Bank Defi has the futuristic vision of blending the Augmented as well as Virtual reality using the cross-metaverse for a broader approach.

INTRODUCTION

Since the conception of blockchain, decentralization, and removal of the in-betweenness has given an exponential boost to the adoption of new financial terms and how we do business. Meta Bank Defi aims to transform and elevate our financial system to a whole new level, eliminating the necessity for consumers to use traditional banking techniques. People's funds will be in their own hands with Meta Bank Defi, rather than in the hands of large corporations and banks that emphasize profits over all else. Meta Bank Defi will be utilizing the amazing prowess of Cross blockchain compatibility technology by maximizing its scalability to the utmost limit, which will help in breaking the barriers across the world.

Meta Bank Defi will be primarily targeted towards the underdeveloped nations where conducting banking needs is still a tedious task by availing a precise and honest mechanism. The mass adoption of the Meta Bank Defi will also help in flipping the coin in developed nations in favor of decentralized financial institutions than centralized banks.

Harnessing the Cross blockchain compatibility, Meta Bank Defi will be able to handle traffic far more adequately than traditional banking systems. As the load strengthens, digital footprints solidify. More the platform browsers, the higher liquidity will go, which will result in sky-high token value.

Meta Bank Defi is also going to fabricate a mixed reality metaverse district regarding every aspect of the society ranging from virtual bank buildings to healthcare departments, apartments to buildings and to transfer the appropriate ownership, NFTs will be used. We will open up this further, later into this document.



MISSION

Right of the bat, Meta Bank Defi is formulating an advanced financial architecture with only one sole purpose, to give power back to the people by leveraging the decentralized structure of blockchain without the hindrance of a middleman along with to completely change the current pattern of banking infrastructure used worldwide so that we can provide people with a friendlier, safer, stronger, and more effective financial management method.



VISION

Meta Bank Defi has a crisp and clear futuristic vision to serve every person regardless of their geographical location and place, to serve who requires a truly modern, seamless, and innovative banking solution. Meta Bank Defi has a knack for providing security, peace of mind, and comfort in executing the transactions over DeFi. The visual modality behind Meta Bank Defi is to implement decentralized banking and to help users truly grasp the concepts of virtualization by introducing them to the metaverse and put the power in the hands of those who can determine their own terms financially.



PROBLEMS PLAGUING FINANCIAL INSTITUTIONS

Consumers facing financial crippling in the centralized area are the stepping stones for developing architectures. Some of these step backs are:

LACKLUSTER DEVELOPMENT

The financial sector has had problems since its inception. It is worth noting that some countries in the world do not have correctly implemented digital financial solutions at all. The aforementioned issue is just the tip of the iceberg and has held this particular field back from expanding as much as it potentially could've over the years.

INHERENT FLAWS OF CENTRAL FINANCE

The hovering, ever seeing eye of the central banks to monitor the user's every move from a person's finances to fiscal habits along with a fear of executing predatory actions on the information held by the organization is just too much sometimes, and Meta Bank Defi is ending this fiasco now.



BUNDLED BY RED FLAGS

Licensing and authorization are the cumbersome factors that contribute to being a great deal in holding back the financial institutions in this technologically advanced era. Combing through a lot of documents and carefully reading through is a tedious authorization process that engulfs a considerable amount of energy resulting in halting any revolutionary solution.

INACCESSIBILITY

The struggling life of a commoner bereaved them from squeezing out the very last drop of opportunity from the traditional central financial institutions. From the simple opening of a bank account to maintaining online transactions. Even simple services like pay- as-you-go are like a summit to conquer. Sometimes, they end up having their problems exacerbated even further due to the fact that they don't have access to any reliable banking channels.

UNFORTUNATE INSTANCES

In pursuing the highest possible profits and pleasing shareholders, these institutions ignore the fact that they should serve people and help them meet their financial needs. Abiding by the limited resources and no particular alternatives, Users have to take what they get in order to gain access to digital financial services.



THE OPPORTUNITIES (SOLUTION)

Currently, the centralized banking system has placed sole authority over people's personal finances and banking in the hands of large- scale banks and financial entities. Meta Bank Defi will deliberately put the power back to their rightful owners.

OWNERSHIP

Meta Bank Defi will not just minimize the control over the assets but completely revoke them by altogether removing go-betweens and transfer it back to their rightful owners. As a result, people will have complete control over their finances and will be able to execute transactions according to their own conditions effortlessly.

OPEN WORLD

Accessibility is one of the prime factors Meta Bank Defi is focusing on. For an average person, gaining access to a well-functioning digital finance system is simply too time-consuming. Meta Bank Defi completely overcomes this problem by giving users an easy- to-use system that allows them to go about their daily lives and make any transactions they require.





SECURITY

There's no denying that many traditional banks and financial organizations rely on borderline outdated security measures to keep sensitive information out of the hands of hackers. The decentralized system of Meta Bank Defi is far more secure thanks to the inherent benefits of blockchain. Meta Bank Defi will not only make banking more accessible and pleasant but also more secure on every single step.

CUTTING THROUGH RED TAPES

Meta Bank Defi will be implementing the crypto-based solutions to see through all the red areas and focus on what's important instead of concerning themselves with licensing and authorization entities.

FLEXIBILITY

Thanks to a DeFi solution like Meta Bank Defi, Platform users will be able to set their own terms without having to deal with the terms set by the bank or any financial institution they used before, promoting "Friendly Banking."



MARKET ANALYSIS FOR BLOCKCHAIN BANKS

According to a recent survey, about 40% of Americans had not visited a financial institution or a bank in several months. The following are some noteworthy facts concerning blockchain in the banking industry:

- According to crypto experts, global spending on blockchain solutions is likely to reach \$15.9 billion by 2023.
- To stay competitive, nearly 90% of US and European banks are using blockchain banking software.
- The majority of financial institutions and enterprises have invested in blockchain-based banking solutions worth more than \$500 million.

In the next four years, 66 percent of banks, according to IBM, want to adopt blockchain in commercial production and scale. By 2029, the global blockchain in the banking sector is expected to be worth \$4112.5 million, with an annual growth rate of 18.4%.





META BANK DEFI ECOSYSTEM

Meta Bank Defi will be delivering the best-in-class technological enhancements regarding financial establishment and services leveraging the Cross blockchain compatibility to implement the decentralization truly.

FLEXIBILITY

Technology and implementation of Meta Bank Defi will be of top- notch following the ever-growing profit margins adhering to the following features.

TRUE DEFI

Meta Bank Defi will be the world's first Decentralized 360 Solution Bank. It has been designed to allow users to dictate and design their own terms for themselves to implement true transparency regarding transactions.

DECENTRALIZED

This is a bank for the people, by the people, and rather than focusing on a certain area or audience, Meta Bank Defi was created with a worldwide reach in mind. The purpose of this project is to meet the banking needs of all countries throughout the world, particularly those that are developing, and to bring everyone into the digital era in a fully decentralized manner.



FREE WILL

When it comes to transactions of any kind, Meta Bank Defi actually allows customers to choose their own conditions. This platform will enable people to control every aspect of financial transactions they conduct, and they will be able to do so with the confidence that no third party will impose any unforeseen terms on these transactions.

CROSS BLOCKCHAIN COMPATIBLE

Meta Bank Defi was founded on a novel idea while based on the BEP-20 token standard on Binance Smart Chain that extends ERC-20, the most common Ethereum token standard. You can think of it as a blueprint for tokens that defines how they can be spent, who can spend them, and other rules for their usage. Due to its similarity to Binance Chain's BEP-2 and Ethereum's ERC-20, it's compatible with both.

ETHEREUM VIRTUALMACHINE

BSC is also compatible with the Ethereum Virtual Machine (EVM), thus garnering support from the rich universe of Ethereum tools and DApps.

SMOOTH TRAFFIC LOAD

The advantage of Meta Bank Defi over traditional banking systems is that it will be able to handle loads significantly more efficiently. Because this is a decentralized system built on BSC, it has a lot of scaling potential as transaction volume grows over time, which makes a platform like this one stand out from what standard digital banking systems have to offer at the moment.



TWB TOKEN

Meta Bank Defi will be leveling the playing field by launching their own BEP-20 token abbreviated as "TWB," engaging cross-chain compatibility. The upcoming updated cross-blockchain compatible token will be abbreviated as "MBD".

STAKING

In the various stages of development, platform users can stake their TWB tokens on decentralized finance and lock them in smart contracts. Users will then benefit from the percentage of coins staked with created incentives.

YIELD FARMING

Investors are compensated in reward coins for staking their TWB in a staking pool/farm, which they can then stake further for additional reward coins, following a yield farming cycle that will churn out exponential profit at the conclusion of each process.

CROSS-CHAIN

Cross-chain ability for Meta Bank Defi BEP token will allow it to be used on other chain platforms as well incentivizing and benefitting the users in every which way possible.

LOCK-IN

TWB is provided with the flexible option of Staking Contracts with different time lengths suitable for every platform. Based on the time duration of Lock-in periods, Rewards will be generated. Greater the time length, Greater will be the reward.



META BANK DEFI FUTURISTIC SCOPE

GLOBAL PENETRATION

A platform like Meta Bank Defi would be especially useful in countries throughout the world where doing banking online is still a time-consuming chore, despite the fact that it should be a simple and quick process that anybody can complete. Growing countries have a wide range of banking needs that are simply not being satisfied by their digital finance industries' slow progress. By providing individuals with simple and dependable digital banking procedures, Meta Bank Defi would be able to change digital finance in these countries quickly. This is something that will eventually aid in the spread of digital finance solutions, penetrating it globally.

MASS ADOPTION

This platform paves the way for mass adoption by bringing cryptocurrency-based solutions to less-developed regions, allowing millions upon millions of people to easily gain access to a crypto-based digital banking solution that is far superior to what they could get from a run-of-the-mill implementation of the current centralized banking-based model.

CROSS META-VERSES FINANCIAL DISTRICT

The Unique Selling Point of Meta Bank Defi is to squeeze out all the possibilities and opportunities blockchain has to offer by jumping onto the technology train of the cross meta-verses. Meta-verse is a virtual universe running on the blockchain with all the possibilities a real-world can offer.

Meta Bank Defi is going to introduce all of its users to this mixed reality ecosystem compatible with all Meta-Verses. They have elaborately planned the deployment of the Meta Bank Defi financial district which will have:



Renting will follow the sophisticated process of regulating smart contracts which will bid the buyers and sellers in to an immutable law. All of the procedures referring to renting, selling, and buying will be in the form of NFT. The authenticity and proof of ownership will instill a sense of trust.

If we must contemplate the opportunities following this drastic makeover, they will be but are not limited to:

- First of all, the meta-verse is the new moon attracting a lot of consumers. The more the users or platform roamers, the higher will be the digital footprint, and hence higher will go the token value.
- The virtual bank can give a new face to how banking must be carried out without even leaving the home.
- Real Estate can be a major selling point to potential customers as realtors can sell, buy, rent, lease the space using the massive trust on smart contracts acting as a leasing document or ownership transferor official signing-off paper, all the transactions will be transparent with logging every trade into the blockchain.
- The rent from these buildings or apartments will create
- a steady lifetime stream of revenue generation, hyping up the Meta Bank Defi in the decentralized world.
- Healthcare. Trust in medical record maintenance, inventory management, drug safety, EHR & EMR Data Record.
- Trade regarding NFTs will be carried out in the same manner as it's operated in the real world.





USE-CASE OF META BANK DEFI

This section will define the opportunities and advantages Meta Bank Defi consumers are showered with but are not limited to.

FINANCIAL SETTLEMENTS

Meta Bank Defi using a decentralized ledger technology can assist banks in monitoring and settling transactions. As a result, banks will no longer need to rely on custodial and regulatory intermediaries. The validators can handle monetary settlements.

LOAN

Approvals involving Lender, Borrowers, and Guarantors, Smart contract can be embedded with important information like loan, Monthly earnings, Repayment rate, etc. and funds can be released after the verification of identification.

BOOKKEEPING

Bookkeeping is referred to as the records of funds transferred from any account to others, and Blockchain is known for keeping the logs in a digital format in the network nodes. The unhackable and immutable nature of the blockchain is a perfect environment for storing financial transactions.

TRADE FINANCE

All financial activities related to international trade and commerce are referred to as trade finance. Paperwork such as letters of credit and invoices are carried out online by management systems; however, they take a long time. As a result, Meta Bank Defi based on blockchain technology can streamline the process by reducing paperwork, time as well as regulations.

META BANK DEFI BUSINESS BENEFITS

Consumers will be bombarded with the following pensions and privileges for harnessing Meta Bank Defi.

BENEFITS	CENTRAL FINANCIAL BANKS	META BANK DEFI
DEALINGS SETTELMENT TIME	HIGH	LOW
DOCUMENTATION	LARGE NO. OF DOCUMENTS TO MEET THE ELIGIBILITY CRITERIA	ONLY ONE TO MANAGE AND RECTIFY
GUARANTOR	REQUIRED AS AN INTERMEDIARY	NOT REQUIRED
TRANSACTIONS COST	HIGH	LOW
APPTNESS FOR FRAUD	HIGH	CLOSE TO NILLDUE TO BLOCKCHAIN
MODE OF CONFIRMATION	MANUAL / IN - PERSON	AUTOMATIC VIA INVOLVEMENT OF SMARTCONTRACTS



TECHNICAL STACK

BLOCKCHAIN

Blockchain is a digital ledger that inherits the transaction list regarding any asset running on a decentralized network. The following are some of the benefits of blockchain as a method for creating diverse data bases.

- **Decentralization:** There isn't the main storage server to speak of. Each system member is responsible for keeping all records.
- **Complete and total transparency:** All transactions that took place in the system can be tracked by any participant.
- **Confidentiality:** All information is stored in an encrypted format. If the user does not know the wallet number, he can trace all transactions but cannot identify the recipient or sender of the information.
- **Reliability:** To legally update data, a unique one-of-a-kind code must be generated and confirmed by the system.
- **Compromise:** Other participants verify the data that is entered into the system.

CROSS BLOCKCHAIN COMPABILITY

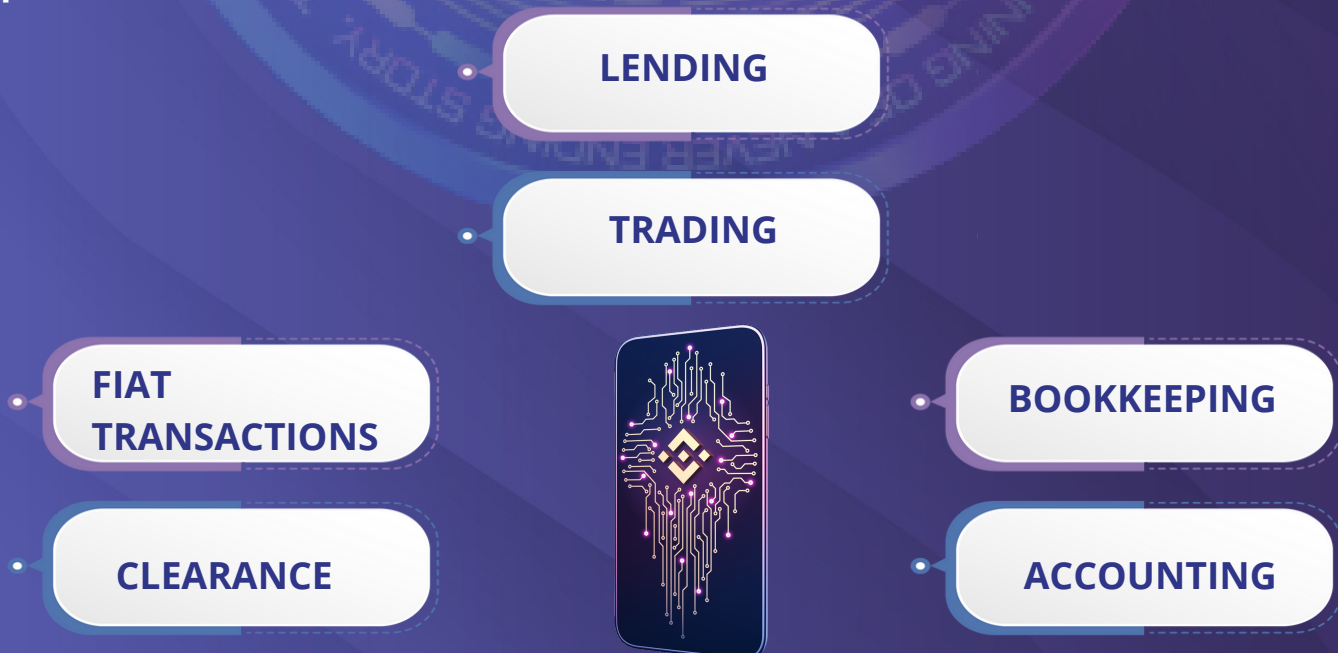
Cross-chain is a technology that enhances the interconnection between blockchain networks by allowing the exchange of information and value. In doing so, it breaks the siloed nature of blockchains to create an intertwined distributed ecosystem. Notably, a cross-chain operates independently from the connected platforms, hence, it doesn't inherit the shortcomings of its interfaced networks. Inter-blockchain technology aims at eradicating intermediaries when moving value between decentralized networks, enabling users to interact with other blockchains seamlessly.

BLOCKCHAIN BANKS

These are referred to as the financial institutions on the decentralized blockchain architecture to tackle certain financial aspects like :



These financial firms utilize the blockchain' immutability and unhackability to their advantage and perform day-to-day transactional processes like:



BINANCE SMART CHAIN

In September 2020, Binance Smart Chain was created, allowing developers to create their own decentralized applications (dapps) utilizing smart contracts. Although Binance's native chain is unable to provide such functionality, the Binance Smart Chain was designed to conduct similar types of fast transactions while also taking into account the enhancement of features and capacities. It also works with the Ethereum Virtual Machine and can run Dapps that have been ported over from Ethereum.

BINANCE'S FEATURES:

- 1 Minimal transaction fees, as little as one cent
- 2 Increased performance thanks to 3 second block time.
- 3 DeFi technologies that work across chains to increase interoperability
- 4 Binance ecosystem is extremely helpful, funding and developing in DeFi projects.
- 5 Transactional speed of 35 per second.



METaverse

Our vision is to build an entirely new cross-chain Metaverse capability for the next level of communication, e-commerce, entertainment and a place to live. We are building the cross-chain VR protocol integration for people to build on in the Metaverses.

Meta Bank Defi is a cross chain Virtual Reality World protocol, empowered by blockchain technology where everyone can buy land, build or import objects, use realistic avatar passport and scripts, easily monetize their experiences and immerse themselves into a completely alternative reality. Virtual Reality is here, and the future looks amazing. Hardware has advanced dramatically with better headsets available at very affordable prices, haptic suits, finger and eye tracking and even VR motion platforms allowing you to take a free walk in VR from the comfort of your home. What was missing is the final and ultimate destination. Meta Bank Defi is a place where you can come and experience the unknown, do the impossible, meet, work and have fun with people thousands of miles away in any Metaverse. We at Meta Bank Defi are making that vision a reality.

Practically, our long-term vision is to create a stunning and user generated virtual Financial District environment which offers a rich addition to reality. It will be packed with new and exciting possibilities that can be explored by thousands of people at the same time. Built as a cross-platform world from smartphone apps to desktop VR, Meta Bank Defi allows people to experience one constantly expanding, seam less world shaped by users. Combined with an in-world economy on the blockchain, it provides a next step towards a true Metaverse experience. We believe in a true virtual reality cross-chain Metaverse that we are targeting and building.



METaverse

Economies are the driving force of human endeavor, but they are mainly limited to physics and geography. Virtual Reality economies don't have ANY restrictions, so they mix well with real life because geography is no longer an obstacle for networking events, company meetings or teaching classes. Blockchain economy inside Meta Bank Defi EMPOWERS ALL GLOBALCITIZENS, no matter race, sex, wealth, political views and religion. The future will start with people using VR platforms to mimic or enhance real life but will grow into a completely new world for people to express themselves in new ways, new unheard-of services and business models to emerge and for new companies to launch. In the past companies like Amazon and Facebook weren't created a few days after the Internet was born. The first stage of the internet was simply text and pictures but emerged into an interactive platform between users and companies. Same with blockchain and digital assets and services ownership, while today's solution are well suited for today's needs, hundreds of new solutions will pop in the coming months and years.

We believe that Virtual Reality will play a key role in the development of human kind. It will be a parallel world where the citizens are the owners of their digital assets and experiences. While there has been innovation in technology hardware, such as the transition from personal computers to mobile devices, it's hardly comparable to the transition from real life to virtual life. We're adding another dimension to the world with a feeling of a real presence that will have an immense impact on education, work and leisure!

Meta Bank Defi's first phase platform is about socializing, playing, working, trading goods, creating content in VR, allowing users to truly own their digital possessions as NFTs, so that they have full control of what, how, and where they trade, use and utilize their belongings.



TOKENOMICS

TOKEN DETAILS

01

NAME

Meta Bank Defi (TWB)

02

NETWORK

Binance Smart Chain

03

STANDARD

BEP-20

04

HARD CAP

\$48M

05

SOFT CAP

\$16M

06

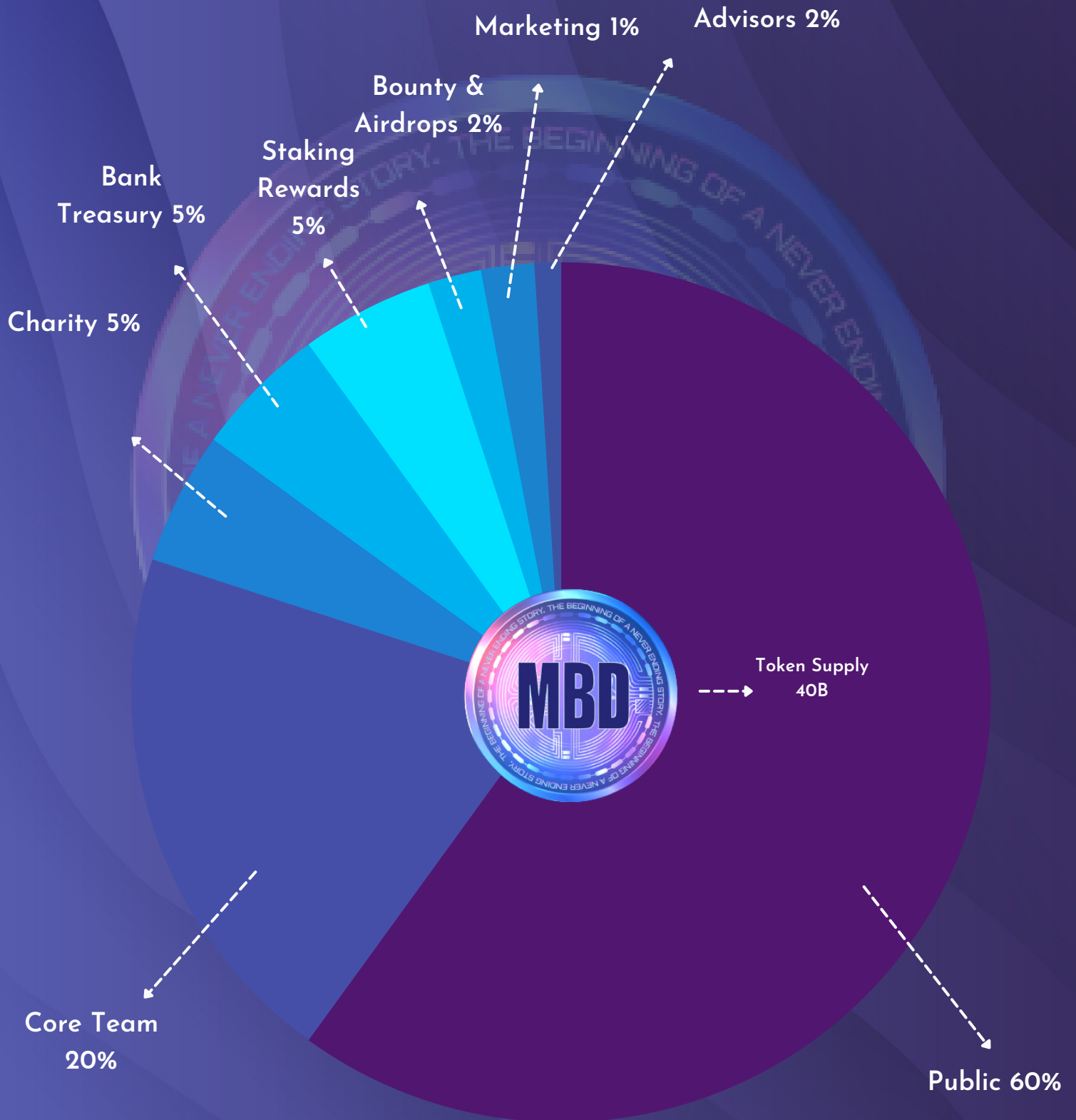
DECIMAL

10



TOKENOMICS

TOKEN DISTRIBUTION





ROADMAP

PHASE 1



- Market Research.
- Technical & Blockchain Feasibility. Roadmap.
- Whitepaper

PHASE 2



- Prepare project teams.
- Research and development BEP-20TWB token. Private Sale.
- Public Fundraising.
- Partnerships & integrations research. Token Listing Submissions.

PHASE 3



- Research and Market analysis. Updated cross-chain MBD token.
- Development of Meta Bank Defi, Prototype Beta Launch, Deployment of Meta Bank Defi app.
- Listing on Major Exchanges

PHASE 4



- User Growth.
- Complete launch of Meta Bank Defi protocols.

PHASE 5



- Research and market analysis regarding Metaverse. Team Development.
- Development of Meta Bank Defi financial district. Beta-testing.
- Official Release.



OUR CORE TEAM

FREDRIK

FOUNDER & CEO OF META BANK DEFI.

Founder & CEO with extensive background in international corporate finance, AR, MR, VR and AI technology.

MAY

CO-FOUNDER & PRESIDENT OF META BANK DEFI.

Growth-minded President with a solid track record of successfully transforming global brick and mortar companies into innovative market leaders, while maximizing investor returns.

OV

CHIEF REVENUE OFFICER OF META BANK DEFI.

Growth-minded President with a solid track record of successfully transforming global brick and mortar companies into innovative market leaders, while maximizing investor returns.

ANGELA

DIRECTOR OF GLOBAL SALES OF META BANK DEFI.

An innovative strategic sales and marketing professional with a proven ability to meet and exceed goals through sophisticated sales, marketing, analytical strategies, and business development skills necessary in driving results.

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