



Independent Digital Finance Index (IDFI)

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Abstract

Independent Digital Finance Index (IDFI) is a DeFi index ecosystem built on BSC and Solana.

It combines a family of soft-pegged assets with transparent AMM liquidity pools and a Trade & Earn engine.

This document describes:

- The IDFI token suite and design goals
- The Trade & Earn liquidity engine
- Tokenomics of the governance token IDFI
- Networks, contracts and security approach
- Roadmap and governance model

1. Overview

Independent Digital Finance Index (IDFI) is a decentralized index ecosystem that gives users on-chain exposure to major currencies and crypto assets – **USD and EUR** – under a single, coherent design.

Instead of opaque custodial reserves, IDFI focuses on:

- Visible AMM liquidity
- Documented, reproducible market-making strategies
- predictable and controlled emission model
- Value generated by swap fees and algorithmic strategies can be directed back into the ecosystem via governance decisions.

Core goals:

- Transparent and auditable on-chain liquidity
 - Soft-pegged assets that track key currencies within a flexible band
 - A single governance and value-capture token (IDFI)
 - Long-term sustainability through real trading activity (Trade & Earn), not pure emissions
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2. Token Suite

IDFI is built around two groups of tokens.

2.1 Peg Tokens

Soft-pegged assets that track major currencies and assets:

- **IDOLL – Independent Dollar** (USD soft-pegged)
- **IDEU – Independent Euro** (EUR soft-pegged)

These tokens are designed for use in AMM pools, yield strategies and cross-index trades.

They aim to stay in a target band around their reference asset, **but do not guarantee a hard 1:1 peg.**

2.2 Governance & Index Token – IDFI

- **Symbol:** IDFI
- **Role:** Governance, fee-sharing and index-capture token

Function:

- Aggregates value from LP fees and Trade & Earn strategies
 - Can be used in governance-locked staking or voting
 - Serves as a long-term index of ecosystem growth
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3. IDFI Tokenomics

- **Total Supply:** 350,000,000 IDFI (fixed, non-inflationary)
- **Premine:** 15,000,000 IDFI ($\approx 4.29\%$ of total supply)
- **Mining:** No Proof-of-Work. Value accrues via **Trade & Earn**, not hardware mining.

The remaining 335,000,000 IDFI is reserved for liquidity incentives, ecosystem allocations and long-term emissions under community-approved schedules.

3.1 Premine Allocation (15M IDFI)

Category	Allocation	Purpose
Exchange Liquidity	5,000,000	Initial DEX liquidity, depth and spread control
Community Incentives	4,000,000	Liquidity programs, airdrops, early user campaigns
Strategic Partnerships	3,000,000	Integrations, listings, infrastructure partnerships
Operations & Reserve	3,000,000	Development, audits, legal and operational costs

Total Premine: 15,000,000 IDFI

Numbers are indicative and may be adjusted slightly at launch, but the **total premine is capped at 15M IDFI**.

3.2 Trade & Earn Model (No PoW)

Instead of Proof-of-Work, IDFI uses a **Trade & Earn** model:

- Liquidity providers and strategy operators earn swap fees and strategy incentives.
 - A share of protocol revenue can be used for buybacks, staking rewards or ecosystem grants, subject to governance.
 - No ASIC mining, no energy-intensive consensus – the focus is on on-chain liquidity and transparent strategies.
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4. Trade & Earn Liquidity Engine

The liquidity engine consists of:

1. AMM Pools

- Classic DEX pools for pairs such as IDOLL/USDT, IDEU/USDT.
- Fees are visible on-chain and adjustable via governance.

2. Algorithmic Strategies (Bot-style)

- Market-making and arbitrage strategies running against these pools.
- Parameters (spreads, order size, inventory targets) are documented and can be community-reproduced.

3. Revenue Routing

- Swap fees + realized PnL from strategies accumulate to protocol treasury addresses.
- Governance can route this to:
 - Liquidity incentives
 - IDFI buybacks / burns
 - Potential governance-approved mechanisms
 - Grants and integrations

4. Peg Risk & Market Conditions

Soft-pegged assets may deviate from their reference value under certain conditions, including:

- Low liquidity environments
- High volatility periods
- Sudden market imbalances

IDFI does not guarantee a fixed 1:1 peg.

Peg stability depends on liquidity depth, market participation and protocol operations.

Design principles:

- On-chain first – everything measurable via explorers and analytics.
 - Risk-managed – clear inventory limits and max drawdown thresholds.
 - Open – strategies, parameters and code can be documented in future technical addenda.
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5. Networks & Contract Addresses

Initial deployments are planned on:

- **BSC** – Primary chain for IDOLL, IDEU and IDFI.
- **SOL** – Deployment is planned for a later phase.

5.1 Planned Contracts

Important: All addresses below are placeholders until mainnet deployment.

- ✓ **IDOLL (BSC):** 0x8E9AdB904824fDfBEc1a5f15c4146a23dc3453EF **Verified**

IDOLL (SOL): *Planned*

IDEU (BSC): TBA

IDEU (SOL): *Planned*

IDFI (BSC): TBA

IDFI (SOL): *Planned*

Once mainnet deployment is complete:

- **Official contract addresses will be published only on:**
 - The Documentation → Networks & Contracts section of the website
 - Official Website address: <https://idfi.finance/>
 - Official X (Twitter) account: **@IDFI_Offical**
 - Official Telegram channel: **@idficommunity**

Any token using these names at different contract addresses **must be treated as untrusted / fake.**

Notice: **@IDFI_Offical** is the sole official X (Twitter) account of the IDFI ecosystem.

Only information published through this verified account, the official documentation and <https://idfi.finance/> should be considered authentic.

6. Security & Fake Tokens

IDFI takes a conservative approach to security.

6.1 Contract Verification

- Source code should be verified on major explorers (BscScan, Solscan, etc.).
- Contract addresses are always cross-checked between: Official website, Official X & Telegram announcements

6.2 Operational Security

- Treasury and liquidity wallets use hardware wallets and/or multi-sig, depending on network support.
- No seed phrase or private key is ever requested from users.
- Sensitive keys for bot or similar strategies are stored off-chain.
- IDF1 does not custody user funds.
- All interactions happen directly through decentralized smart contracts.
- Users retain full control over their assets at all times.

6.3 Community Protection & Fake Tokens

Users should always:

1. Verify contract addresses from the **Documentation** → **Networks & Contracts** table.
2. Compare with announcements on official X account and the official Telegram.
3. Beware of look-alike names, slight spelling changes and unofficial groups.

The team will **never**:

- Offer OTC deals via direct messages
 - Ask for seed phrases or private keys
 - Run “support” chats that require screen-sharing of wallets
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7. Roadmap

7.1 Short-Term Roadmap

- Internal testnet simulations for peg tokens and liquidity engine
- Launch of first AMM pools on BSC and Solana
- Initial Trade & Earn strategy deployment and documentation
- First independent smart-contract and economic reviews

7.2 Mid-Term Roadmap

- Expansion to additional DEXes and aggregators
- Trade & Earn programs for LPs and professional strategy operators
- Optional visibility integrations via data platforms and aggregators (e.g. CoinGecko, DexScreener).
- First iterations of community governance (parameter votes, fee switches)

7.3 Long-Term Roadmap

- Additional peg tokens and new index compositions
- Cross-chain expansion for IDFI and collateral routes
- Progressive decentralization of treasury and strategy control
- Sustainable ecosystem funds for builders, auditors and integrators

8. Governance

IDFI governance is designed to evolve in stages:

1. Bootstrapping Phase

- Core team ensures safe deployment, liquidity and basic integrations.
- Parameters are conservative and can be adjusted quickly if issues appear.

2. Shared Governance Phase

IDFI holders participate in advisory votes on:

- Fee levels
- Emission schedules and incentive weights
- New pools and integrations

3. Community-First Phase

On-chain governance gains binding power over:

- Revenue allocation (buybacks, staking, grants)
- Treasury spending
- Major protocol upgrades

Governance processes are expected to be:

- Documented in advance
- Open to public discussion
- Recorded on-chain where possible

9. Disclaimer

This whitepaper is **not** financial, investment, legal or tax advice.

Digital assets are highly volatile and involve risks, including but not limited to:

- Smart-contract bugs or exploits
- Liquidity risks and slippage
- Regulatory and jurisdictional changes

Before interacting with IDFI or any related assets, users should:

- Conduct their own research
- Consult independent professional advisors where appropriate
- Only risk capital they can afford to lose

Protocol design, parameters and implementations described in this document may change over time based on:

- Audit results
 - Community feedback
 - Market conditions and regulatory guidance
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10. Design Philosophy

IDFI follows a liquidity-first approach:

- Volume is generated organically through real trades, not incentives alone
- Liquidity depth is prioritized over short-term price spikes
- Protocol growth is based on measurable on-chain activity

This approach aims to create a sustainable and transparent DeFi ecosystem.

