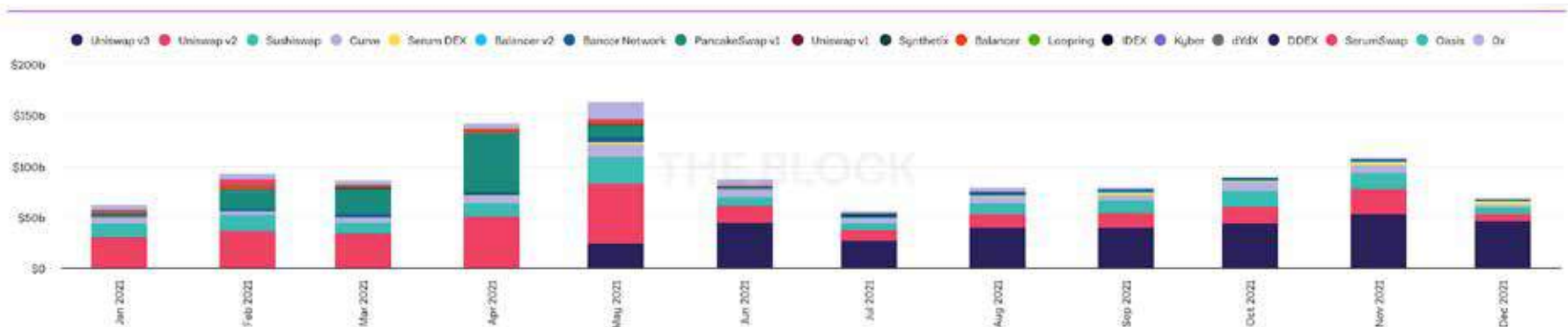# Telefy

Worlds first credit score oriented multi chain DEFI solution

ABSTRACT

Industry offers various crypto solutions in the space of Decentralized Finance (DEFI), being enabled by block chain technology. Despite that, it's difficult to discover a one-stop solution that can be leveraged for various block chain models, which are aiming to solve multiple problems pertinent to DEFI. The key objective behind Telefy is to bring multiple DEX, Lending, Launchpads, NFT with Tele Score enabled solutions across various block chains and by which empowering DEFI market and generate opportunities to earn revenue out of it.

OPPORTUNITY

Current market capital for DEFI is over USD 150 Billion and there are potential opportunities for DEFI market hitting sky-high level of growth sooner. Estimated average DEX volume per month is varied in the spectrum of 70B USD to 165B USD in the year 2021 (as per the depiction in the chart below) , which assures significant leap of growth in the upcoming years.

Market capital of UniSwap and Aave are around USD 15.8 B and USD 3B respectively, as on first week of Jan 2022.

Telefy, by its benchmarking offerings to the market around multi-chain DEX, lending, NFT, Tele-Pad and Tele-Scoring solutions, could be able to generate incredible opportunities and market capital that's beyond expectations.

PROBLEM

DEFI is an emerging, seamlessly working technology for many financial solutions and of course significantly helps to get rid of third parties and brokerages involved in the legacy models. However, its observed, lack of knowledge in gathering the credit worthiness of the users using this platform, potentially leads the end users paying up inappropriate interest rates.

As of Today, most of the DEFI solutions are working on Lending Pool (LP). The interest rate is either flat (20%) or a highly dynamic one based on the utilization ratio. Also, the users who are holding or trading coins in DEFI are not benefitted by any credits. In addition, platforms that are existing today offers any one of the crypto solutions such as DEX, LP, NFT and Launch Pad but, not all of them.

THE SOLUTION

TeleFy, in a nutshell, brings in a way to associate trustless tele score i.e, credit score for every wallet. The Tele-Score services come along with the Telefy platform determines the credit worthiness of each wallet and produces most appropriate interest rates for the users who are availing the benefits of lending pool. Based on the holds in the wallet and the transactions performed by the users the Tele-Score gets impacted and so at any point in time, users could pay the interest that suits most for the lending they opted in.

Tele-Score will be published as a micro service, which is an open-source and can be leveraged by any exchanges or users who are interested to consume this service. Tele Score can be a transformational service that can change the way of most of the DEFI solutions that are in the market today, by distinguishing users into multiple categories based on their date of joining to the DEFI chain and other credentials.

Again, re-iterating the point that, Telefy is going to be a one-stop solution for multiple block chains including but not limited to DEX, Lending, Launch PAD and NFT.

TeleFy FEATURES

Telefy platform contain the below protocols

TELE SWAP
Tele Swap is a multi-chain protocol that allows users to swap coins, adding liquidity using AMM (Automated Market Maker).

TELE LEND
Tele Lend is a multi-chain and automated lending protocol that allows users to lend or borrow using Tele Score.

TELE SCORE
Tele Score is a multi-chain programmable protocol for effectively calculating the credit worthiness of users, based on their holdings, transaction history and few other relevant parameters.

TELE PAD
Tele PAD is multi-chain model supports initial DEX offering (IDO) for the users who have TELE Coin stake.
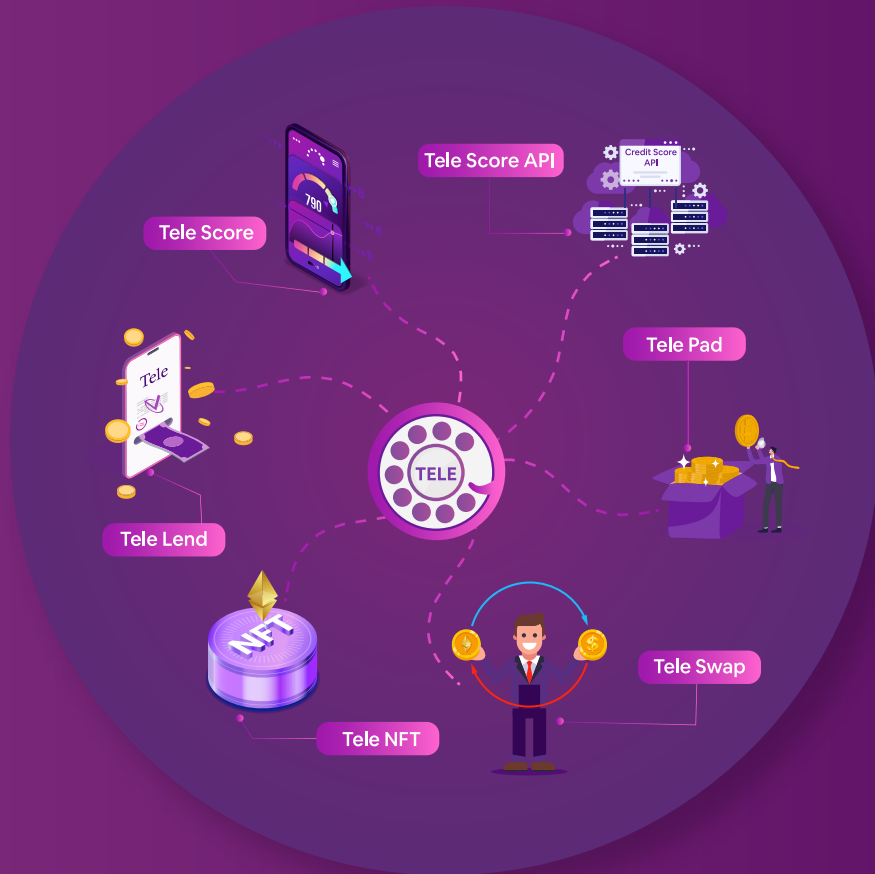
TELE NFT
Tele NFT is multi-chain NFT marketplace where you can buy or sell NFT. Tele NFT protocol fees will be distributed to the users who staked TELE.

TELE

TELE is an authenticated governance token that will be used in Telefy when users of this platform want to participate in polling for the implementation of any changes or additions to the protocols being used in the platform.

TELE STAKING

Users are provisioned to stake TEL-LP tokens to earn TELE coins. Interest percentage will get calculated based on the liquidity pool.

Objective is to make the Swap protocol eventually available in multiple block chains. However, to begin with, TELE Swap beta is currently available on Ethereum Smart Chain (ETH) and development is in progress for making the TELE Swap available on Binance Smart Chain (BSC). And, enabling TELE Swap protocol on more block chains such as Cardano, Matic and PolkaDot are on our charter for this year, to ensure Telefy sticks to its offer of launching a one-stop solution and benefits the customers.

TELE LEND CREDIT SCORE CALCULATION

Tele Lend protocol is highly successfully enables users to lend or borrow using Tele Credit score. Tele credit score is something that's calculated using parameters as described in the earlier sections of this document. Consideration of various meaningful combination of parameters determines the fair credit score and hence allowing users to borrow assets with minimal fee.

Tele Lend Interest calculation works on Lending Pool Utilization (Lp) and Tele Score (TS) Variable Interest Rate = Vr
Vr = Lp+TS

Stable rate interest is also possible, but it's purely based on the Tele Score.

Users with low or zero transactions in wallet will get low Tele score and so will be charged higher interest rate whereas users with higher number of transactions, holdings etc., will get good Tele score which significantly reduces the interest rate.

For Example :

USDC- Interest rate is 12% APY (600 Tele Score)
USDC- Interest rate is 6% APY (800 Tele Score)

If user stakes TELE or holds TELE coin will earn more tele score. Tele Lend will be available in Ethereum, Binance, Matic, Polka Dot, Cardano etc.,

TELE SCORE API

Like Infura, Tele credit score API can be used to estimate the credit score for any wallet, The objective here is to make the Tele Score API more standardized and make it available as a generic credit score API for any DEX or CEX exchanges.

TELE credit score will largely consider the below parameters for deriving the credit score.

Credit Score API

1. How many transactions in wallet?
2. What's the wallet balance?
3. Time holding coins
4. Telefy protocol usage (Extra score!)
5. NFT transactions
6. Amount owned and repaid
7. Credit History Length
8. Any Collateralized Liquidation History
9. Cross Chain wallet transaction validation

There are plans to offer 1000 free API calls and beyond that, users would be requested to stake TELE coins.

Again, Tele Score API also will be available on multiple block chains which includes Ethereum, Binance, Matic, Polka Dot, Cardano, Solana etc.,

TELE PAD

Tele launch PAD will be available in Telefy to run any IDOs. This launch PAD is a multi-cross chain and hence users who stake TELE coins can participate in IDO. IDO launch PAD projects will be evaluated strictly based on different parameters and by Telefy team. Tele score will be determined and shared before the IDO goes live. 10% protocol fees will be collected by launch pad and will get distributed to the users who staked TELE coins.

Tele PAD will run the IDO launches in Ethereum, Binance, Matic, PolkaDot, Cardano, Solana etc.,

TELE NFT

Telefy will launch its own NFT marketplace where you can buy or sell NFT. Tele Score will be calculated for the traders who trade in Tele NFT platform as well. Tele NFT protocol charges 0.27% fees which will be distributed to the users who staked TELE coins
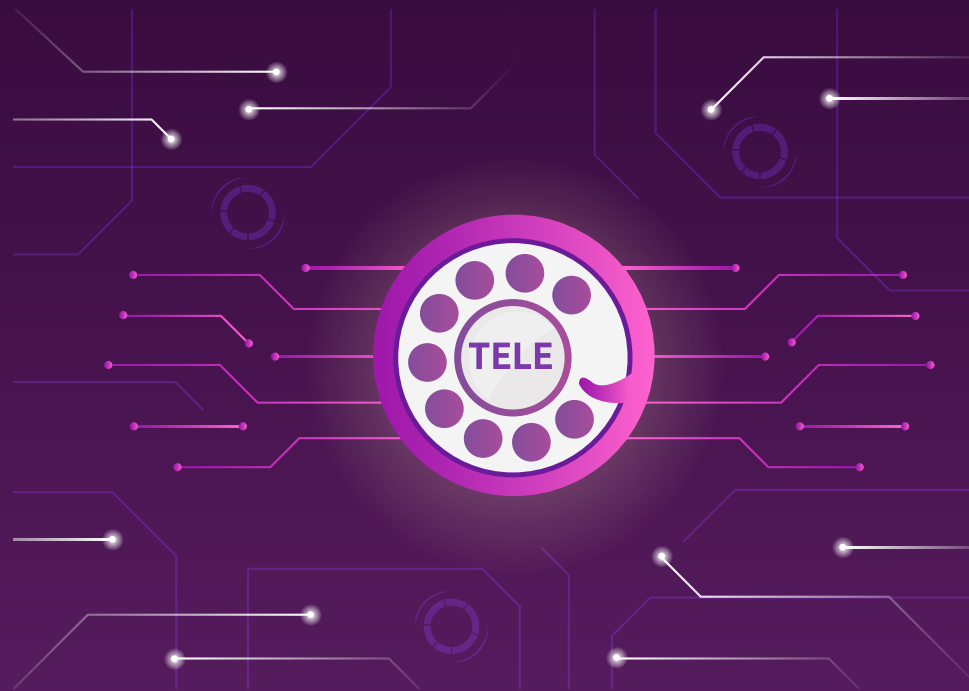
NFT marketplace will be available in TeleFy in multiple block chain which includes Ethereum, Binance, Matic, PolkaDot, Cardano, Solana etc.,

TELE

TELE is a governance coin for Telefy where users can participate in voting for any changes or new additions to the protocol.

TELE will be useful in multiple cases

1. Voting Power for Telefy Governance
2. TELE can be earned for staking TEL LP tokens
3. TELE can be earned for staking TEL Lending tokens
4. One can increase their TELE credit score by holding/staking TELE coins
5. Users can participate in TELE PAD IDO's by staking TELE coins

TELE
ROAD MAP

2022 Q2
- Tele Swap (Binance) Product development Kick off
- Tele Swap (Binance) Product Launch
- Lending Platform Mockup
- Tele Swap (Matic) development Kick off
- Credit Score Mockup

2022 Q1
- Multi Chain Tele Swap Development Kick Off
- Tele Swap (Ethereum) Product development completion
- Initial coin Offering
- Tele Swap (Ethereum) product launch
- CoinGecko, CoinMarketCap, Exchange listing etc.,

2021 Q4
- Project Team Setup,
- Technical Analysis,
- Lite Paper Development
- Website Mock Up
- Tele Swap Mock up

2022 Q3
- Tele Swap (Matic) Product Launch
- Tele Lend (Ethereum) Product development kick off
- Tele Lend (Matic) Product development kick off
- Tele PAD Product development kickoff
- Tele Score product development kick off
- Tele Swap(PolkaDot) Product development kick off
- Tele Score Beta Launch

2023 Q1
- Tele Score open source API launch
- Tele NFT Mock up and product development kick off
- Tele Lend platform (Binance) product launch
- Tele Lend platform (Polkadot) product development kick off

2022 Q4
- Tele Lend Platform (Ethereum) Product launch
- Tele Score Protocol launch
- Tele Score API Beta version launch
- Lending Platform (Matic) Product launch
- Tele PAD product launch

2023 Q2
- Tele Swap(PolkaDot) Product launch
- Tele NFT product launch
- Tele Lend platform (Polkadot) product launch
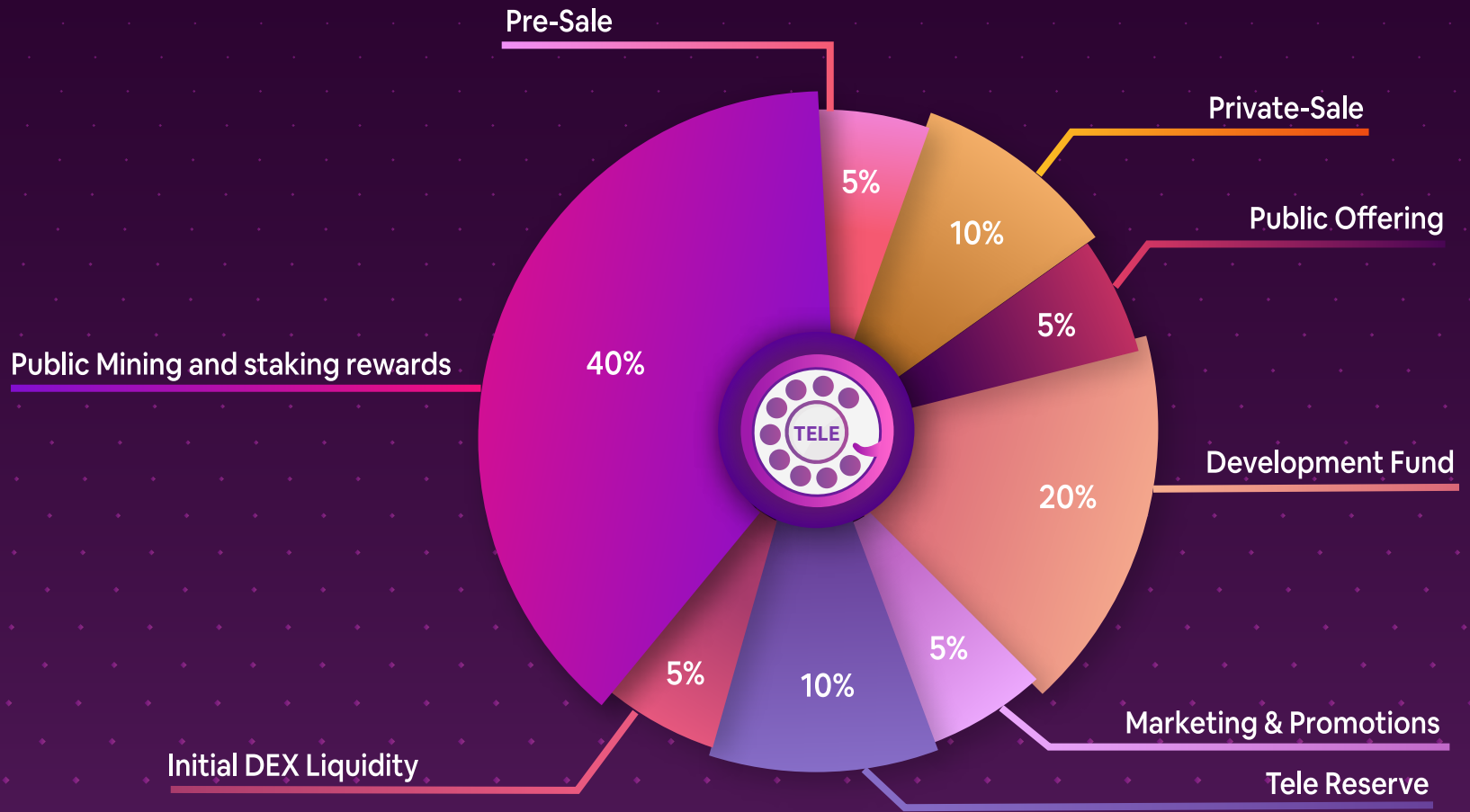- Road Map Reassessment and renewal

2023 Q3
- Tele Swap (Cardano) Product development Kick off
- Tele Swap (Cardano) Product launch
- Tele Lend (Cardano) product development Kick off
- Tele Lend (Cardano) product launch
- Tele Score mobile Application launch

TELENOMICS
(Token Distro)

Pre-Sale — 5%
Private-Sale — 10%
Public Offering — 5%
Development Fund — 20%
Public Mining and staking rewards — 40%
Marketing & Promotions — 5%
Tele Reserve — 10%
Initial DEX Liquidity — 5%

COMPARISON

Features	📞 Telefy	🦄 Uniswap	ⒶAave
Swap	✅	✅	❌
Lending	✅	❌	✅
Credit Score	✅	❌	❌
NFT	✅	✅	❌
IDO	✅	❌	❌
Credit Score API	✅	❌	❌
Multi Chain	✅	✅	✅

📞 Telefy

TEAM MEMBERS

BARATH KUMAR
Co Founder

Barath has 12+ years of experience in Block chain and QA space with the expertise in Advance Java, java script, web 3, node js, automation testing, web development and block chain development including solidity. He has gained immense knowledge of block chain development and worked with multiple teams to develop different block chain applications.

Srini has got 19+ years of expertise in Business intelligence, Big data, data warehousing, Automation testing, block chain development.

SRINI
Advisor

Areeb Quasm
Head of
Business development

Areeb Quasem has 12+ years of Business and Organizational Development experiences. He holds an extensive background in Product Management and the Product Lifecycle. His expertise includes market research and go to market strategies. He will be the Business Development Head of Telefy to take it globally.

Director of Technology, with 12+ years of experience in Automation, Data Warehousing, Business Intelligence and Block chain space.

VINOTH
Director of Technology

Anand is the automation architect in Telefy and he has got around 14 + years of architect experience in building automation framework using java, selenium, QTP/UFT, Solidity etc.,

ANAND
QA Automation Architect

Lokesh is the tech lead for the Telefy and he has got around 8 years of development experience in Node Js, web 3, Solidity, Angular, PHP, Java, MySQL, MongoDB, Python. He is core team lead on the development side to lead the telefy to solve different problem statements.
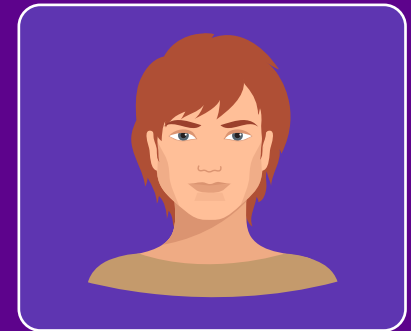
LOKESH
Tech Lead for Telefy

SUNDAR
Senior UI / UX
developer

Sundar is the senior UI/UX developer in Telefy and he has got around 8 years of development experience in Angular, Bootstrap, CSS, HTML5, Ionic framework, Flutter, JavaScript, Java, Custom CSS. Adobe Photoshop, Adobe Illustrator, Adobe After Effects.

Sathish is the senior developer in Telefy and he has got around 8 years of development experience in Node Js, Web 3, Solidity, React, Angular, Vue Js, PHP, Java, JavaScript, MySQL, Python.

SATHISH
Senior Developer

Ram is the senior developer in Telefy and he has got around 4 years of development experience in Node Js, Web 3, Solidity, Angular, PHP, React Js, Java, JavaScript, MySQL, Python.

RAM
Senior Developer