

# creditmetaverse

WHITEPAPER



# Check it out

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We recommend watching the videos below to understand the content of the whitepaper better





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# 1 Introduction

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Credit Metaverse is expanding and enhancing the Metaverse ecosystem.

We are currently focused on developing new services for blockchain-based NFT projects and making the play-to-earn environment even more valuable!

In May 2022, Credit Metaverse will launch the first lending service on the WAX blockchain that uses NFTs as collateral. The service will provide our customers with access to the liquidity they need to achieve greater success in the play-to-earn space.

## 2 Solving the WAX liquidity crisis

The Metaverse is evolving radically and rapidly. The ability to act and react quickly is essential. Players, investors and art collectors must enjoy the freedom to operate effortlessly long-term, including in several spaces simultaneously.

But without liquidity, opportunities remain out of reach to them, because their funds have already been invested and are often locked into NFT assets. Players, investors, and art collectors on the WAX blockchain understand all too well the challenge created by this liquidity crisis. Credit Metaverse offers the solution.

## 3 NFT Collateralized Loans

### 3.1 Securing an NFT Collateralized Loan

We offer NFT holders the opportunity to stake their NFTs on our platform and access a loan using the selected NFTs as collateral. The loan process sequence is:

1. Log in to the Credit Metaverse using your WAX wallet (either Anchor or Wax Cloud).
2. Select the NFT asset that you want to use as a collateral and apply for a loan.
3. Receive a loan offer. If you accept the offer, the funds will be transferred immediately to your WAX wallet. The collateral will be locked inside Credit Metaverse for the duration of the loan via a smart contract. When logged into the service, you can view all your active loans. The loan can be repaid any time during the loan period. When the loan is repaid, the NFT used as collateral will be released and returned to your WAX wallet through the smart contract.

## 3.2 Loan Terms

As collateral, Credit Metaverse typically accepts NFT collections that have either been verified by AtomicHub or are part of certain whitelisted collections. Additionally, we will separately evaluate various schemas, templates and assets based on their current trading volume and additional parameters. Templates with low trading volume carry higher risk and therefore won't be accepted as collateral in most cases. If your loan application is declined, you can apply again after 24 hours and we will re-evaluate your collateral.

Loan amounts are determined on a case-by-case basis. The value of a typical loan is 20% of the value of the collateral. In addition, projects may realize better loan terms for their assets when they join the Credit Metaverse partner program (Section 10).

The interest rates for loans are fixed and are determined according to the duration of the loan (Section 3.3). The maximum loan duration is 30 days. If the borrower elects to repay the loan earlier than the specified repayment date, the repayment will immediately release the collateral. However, the remaining interest balance (calculated to the end of loan period) will still be collected. The repayment will not reduce the total amount of interest paid.

If the loan is not repaid by the loan termination date, the loan will be locked and the collateral will be transferred for sale by Credit Metaverse. Locking the loan means that the loan goes into liquidation. It is not subsequently possible to repay the loan and ownership of the collateral is transferred to Credit Metaverse.

If the value of the collateral decreases by more than 50% during the loan period, the loan will be locked and the collateral liquidated. In this case, we will charge a 10% sales commission on the realized sale price. When the value of the collateral has dropped by 50%, we will start a one-hour value monitoring period before locking the loan. If the value of the collateral returns above the 50% threshold, we will not lock the loan or start the liquidation process.

## 3.3 Interest Rates

Loan Duration In Days	3	5	10	20	30
Total Interest	2 %	3.5 %	5 %	7.5 %	10 %



## 3.4 Loan Scenario Examples

### 3.4.1 Full-Term Loan

The estimated value of collateral: 500 WAXP

Loan amount (20% of estimated collateral value): 100 WAXP

Interest for a 30-day loan (at 10%): 10 WAXP

Repayment of the loan = Loaned amount + Interest:  $100 + 10 = 110$  WAXP

### 3.4.2 Unpaid Loan

Ownership of the collateral is transferred to the Credit Metaverse and the NFT collateral will stay under the Credit Metaverse account. After the change of ownership, the customer's repayment responsibility ends.

### 3.4.3 Collateral Value Decreases by 50% + During Loan Period

The estimated value of collateral: 500 WAXP

Loan amount (20% of estimated collateral value): 100 WAXP

Interest for a 10-day loan (at 5%): 5 WAXP

Realized selling price of the collateral: 250 WAXP

Sales commission (20% of the sale): 50 WAXP

Payment to borrower = Realized sale price of the collateral - loan amount - interest - sales commission):  $250 - 100 - 5 - 50 = 95$

## 4 Peer-to-Peer Loans

In this peer-to-peer loans business model, the borrower makes a loan application by listing the held NFT and indicating the relevant terms of the loan, which include the loan period, interest rate, and collateral value.

Potential lenders can search for loan applications on our platform. The lenders can then grant loan offers to listings that satisfy their requirements.

If lenders see interesting loan applications but wish to modify the terms, they have the opportunity to make counter-offers to the potential borrowers.

Credit Metaverse's commission is 10% of the interest rate, of which half is used for buy back and burn of CMW and the remaining half is company profit.

## 5 Risks in NFT Collateral Loans

The peer-to-peer model does not expose Credit Metaverse to risk. The risk with NFT collateral loans is that the value of the customer's collateral may suddenly decrease. We minimize this risk by including in the loan terms the following condition: If the value of the collateral decreases by more than 50% during the loan period, we will lock the loan and liquidate the collateral.

Credit Metaverse's services include a collateral value monitoring system. Collateral used for loans is graded using the following color-coded categories:

- **Blue:** Monitor this collateral (0-24.99% price reduction).
- **Yellow:** Prepare to lock the loan and sell the collateral (25-49.99% price reduction).
- **Red:** Sell collateral immediately (50% price reduction).

Credit Metaverse's loan handler will constantly monitor the values of loan collateral and react to changes in status. When the value of a loan's collateral decreases by 50%, we will manually monitor the price development for the following hour. We include this safeguard to ensure that liquidation isn't triggered if the reduced market price is due to an incorrect sale listing by a particular user. If after the monitoring period the price is lower than 50% of the collateral value at the time the loan was granted, we will liquidate the collateral.

## 6 Liquidity Pool and Liquidity Mining

The Liquidity pool is a tool that Credit Metaverse will use when necessary to secure sufficient liquidity and enable efficient customer service. If the service's loan volume is higher than expected in a certain period, we will open a liquidity pool for our community. Interest will be paid for liquidity pool participation. The amount of interest will be determined by the length of the staking period. Basic nominal rates are presented below.

Staking Period Length	1 month	2 month	3 month	6 month	12 month
Basic Yield	3 %	7 %	12 %	25 %	60 %

These yields may be adjusted to accommodate periods of greater or lesser liquidity requirements.



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Liquidity mining will take place on DefiBox. We are exploring opportunities to arrange dual-mining with Defibox. This would mean that participation in the CMW/WAX pool would generate earnings from both the CMW and BOX tokens. This improves the utility of the CMW token and thereby tends to increase the value of the token while at the same time ensuring liquidity for this pair.

## 7 Tokenomics

### 7.1 The Credit Metaverse Token: CMW

The CMW token serves several functions on the Credit Metaverse platform. Its use cases include:

1. Acquiring a Premium Credit Metaverse NFT (Section 8.2) using a CMW token as payment.
2. Holding the tokens in anticipation of their value rising.
3. Trading tokens for WAX.
4. Providing liquidity on the exchange and earn through mining & dual mining
5. Additional potential functions to be determined

The CMW token is designed to be uniquely deflationary. The token will be introduced with a small supply, and that supply will be reduced over time by burn mechanisms (Section 7.3), providing enormous potential token value growth.

Tokens can be acquired in three ways:

1. Buying or acquiring Credit Metaverse NFTs that generate tokens (Section 8).
2. Purchasing tokens from an exchange. Tokens will be listed on the Defibox and Alcor exchanges.
3. Participation in liquidity mining in DefiBox, thereby receiving CMW and BOX tokens as a reward.

Credit Metaverse reserves the right to buy back CMW tokens from the secondary market if it determines that it is in the best interest of the company.

### CMW ON DEX

CMW is listed on [Defibox](#), with a token pair against WAX.

On the 1st of July we are planning to start with liquidity mining on Defibox according to our token allocation in chapter 7.2.

## 7.2 CMW Token Allocation

1st NFT Token Generation  
5,428,800 CMW -> 41.8 %

4th NFT Token Generation  
669,600 CMW -> 5.2%

2nd NFT Token Generation  
2,658,400 CMW -> 20.4%

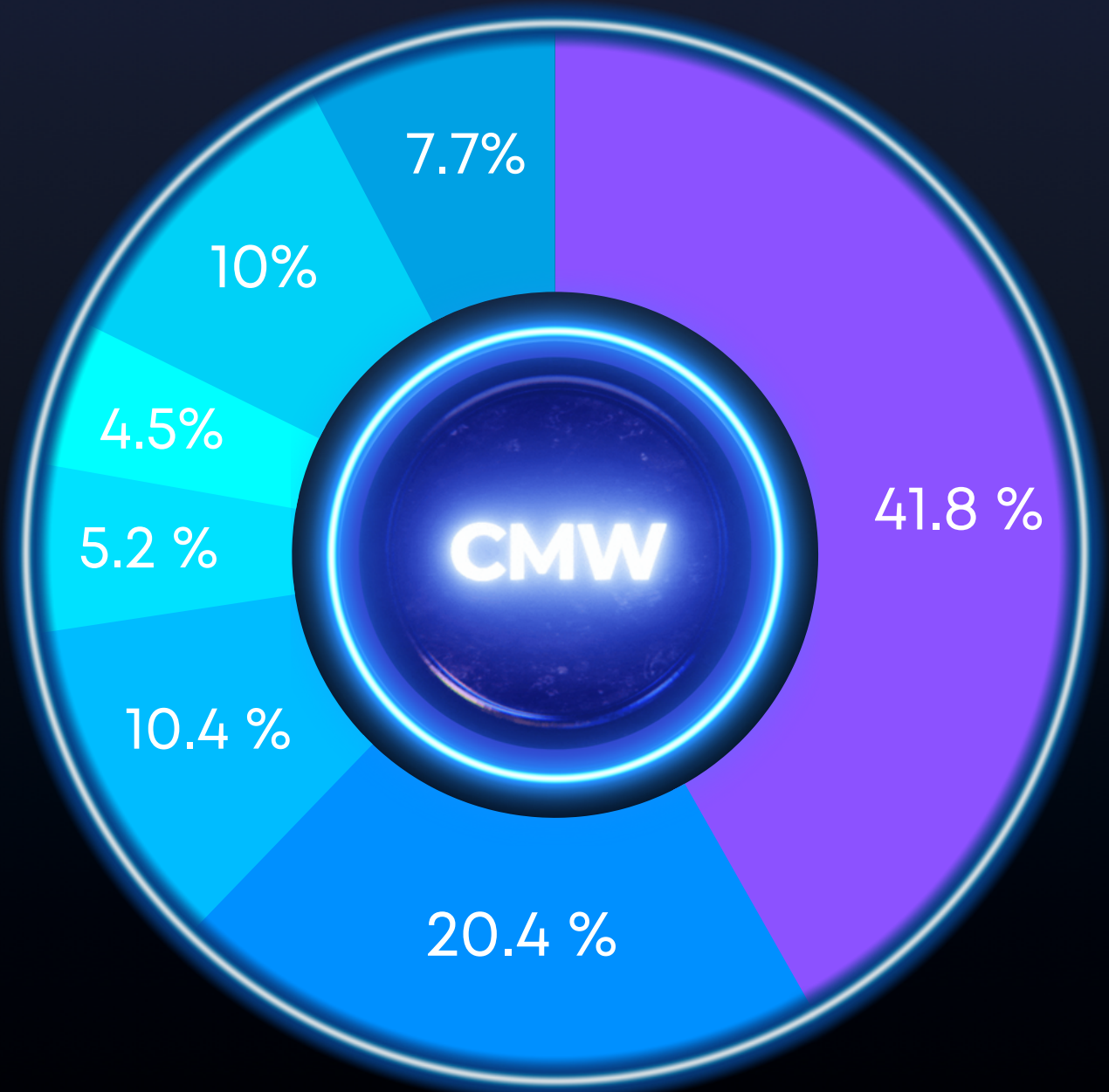
Partnerships & Marketing  
586,000 CMW -> 4.5%

3rd NFT Token Generation  
1,357,200 -> 10.4%

Mining For Liquidity Providers  
1,300,000 CMW -> 10%

Company Keeps For Any Needs  
1,000,000 CMW -> 7.7%

TOTAL: 13,000.000 CMW





## 7.3 Token Burning Mechanisms

Credit Metaverse provides four mechanisms for token burning.

1. Premium NFT purchases: All payments from Premium NFTs (Section 8.2) will be used for CMW token burns.
2. Peer-to-peer loans: Credit Metaverse will charge 10% commission of the realized loans and use half of this amount (5% of the total) to buy back and then burn CMW tokens.
3. Marketing proceeds: As one of Credit Metaverse's additional services, we will be selling marketing services on our platform. Credit Metaverse plans to use part of the proceeds from that income stream for CMW buy-back and applied to CMW token burning.
4. Burn the NFT: Burn the NFT that generates CMW and get instantly 75% of the token that would normally be generated during the whole predetermined period. 25% is a price for getting it instantly and this 25% gets burned.

### Smart contracts and official Credit Metaverse accounts

<a href="#">cmcollection</a>	<a href="#">cmtokenomics</a>	<a href="#">cmtokendisrt</a>	<a href="#">cmnftloaning</a>	<a href="#">cmloanborrow</a>	<a href="#">cmwmarketing</a>
<a href="#">cmfeerouting</a>	<a href="#">cmtokenstake</a>	<a href="#">cmauctionvip</a>	<a href="#">cmwliquidity</a>	<a href="#">cmwgiveaways</a>	<a href="#">cmforanyneed</a>

## 8 Credit Metaverse NFTs

Credit Metaverse will release its own NFT collection on the WAX blockchain. Three categories of NFT will be available: Free, Main, and Premium.

Free NFTs and NFTs sold through the initial sale will enjoy the following perks:

1. For a predetermined period, NFTs will generate CMW tokens for holders.
2. NFT holders will enjoy significantly better Credit Metaverse loan terms than customers not holding NFTs.
3. For a predetermined period, NFT holders will be able to claim a share of the monthly aftermarket fee for the whole Credit Metaverse collection. Together, all main collection NFTs share 50% of the collection aftermarket fee, which is 8%. (For the allocation by NFT category, see Section 8.1)
4. Free and Main collection NFTs generate CMW tokens. Token generation supply is reported separately for each Free and Main collection NFT. By burning an NFT inside the Credit Metaverse system, the NFT owner can bypass the generation process and instead receive 75% the tokens that would have been generated during the generation period. When an NFT asset is burned, the holder loses all other benefits that would have been provided by the NFT, including preferential loan terms and aftermarket fee earnings.

## 8.1 Free and Main NFT Collections

### Free Giveaway NFTs: Grey, Lilac and Red

- Supply: X3000 (Gray: X1600, Lilac: X800, Red: X400 & White: X200)
- Token generation: 0.5 token per day, for a period of 1 month
- Period of CMW generation: 1 month
- Interest rate discount for holders: 3%
- The different types of giveaway NFTs have the same utility but different scarcity and collectible value

### \$25 Main NFT: Malachite

- Supply: X4000
- Token generation: 1 token per day, for a period of 2 months
- Period: July 1 until August 31
- Interest rate discount for holders: 5%
- Secondary market fee share: 0.00075% for all collection NFTs in WAX for 6 months

### \$50 Main NFT: Gold

- Supply X4000
- Token generation: 2 tokens per day, for a period of 3 months
- Period: July 1 until September 30
- Interest rate discount for holders: 10%
- Secondary market fee share: 0.00175% for all collection NFTs in WAX for 6 months

### \$100 Main NFT: Diamond

- Supply X3000
- Token generation: 4 tokens per day, for a period of 4 months
- Period: July 1 until October 31
- Interest rate discount for holders: 15%
- Secondary market fee share: 0.005% for all collection NFTs in WAX for 6 months

### \$200 Main NFT: Crystal

- Supply X2000
- Token generation: 8 tokens per day, for a period of 6 months
- Period: July 1 until December 31
- Interest rate discount for holders: 20%
- Secondary market fee share: 0.0125% for all collection NFTs in WAX for 6 months



## 8.2 Premium NFT Collection

The Credit Metaverse collection will also include Premium NFTs that will give the best possible loan terms to their holders and also provide them with a share of Credit Metaverse loaning profits in WAX.

Owners of Premium Collection NFTs are also entitled to other exclusive benefits, as described in Section 8.2.1.

To become a Premium NFT holder and be a part of the company's success:

1. Buy CMW tokens OR generate them using Credit Metaverse NFTs (Free, Main or Premium).
2. Acquire Premium NFTs by 1) participating in a daily auction on the Credit Metaverse platform and bid with your CMW tokens, or 2) buying Premium NFTs from the secondary market.
3. Start generating Credit Metaverse loaning profits.

The Premium NFT collection is only available for purchase with CMW tokens in the Credit Metaverse auctions.

## 8.3 Premium NFT Collection Auctions

Premium NFT assets will be sold at a daily auction. In the first generation period (ie, during the first 184 days), we will sell 7 premium NFT assets each day. Daily supply may vary but the most common auction package will consist of 4 Premium Blue NFTs, 2 Premium Green NFTs, and 1 Premium Black NFT.

The supply of each of these NFT types will be reduced by 50% in each of the subsequent generation cycles as shown in the table below. The auctions will begin with Premium NFT mint number 1, followed by number 2, and so on. Therefore, NFTs in earlier auctions will always carry lower mints.

Each auction round is limited to 23 hours. If a new bid arrives in the last 60 seconds of the auction, the auction will be extended by 60 seconds from the time of that bid. This will discourage users from waiting to make last-second bids, because all auction participants will have an opportunity to respond to late bids by increasing their own bids. Each auction will end when 60 seconds have elapsed with no new bids.

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The top bid eliminates the previous top bid, the minimum bid is a 10% increase over the previous bid. When users bid they send CMW, and when users are outbid their CMW is returned. Immediately after the winning bid has been determined, the asset is sent automatically to the winner and the CMW paid for the NFT will be burned and removed from circulation.

Auctions will be held every day at 20:00 UTC time. New assets to be auctioned within 24 hours will appear on the auction page automatically. Details of finished auctions, including the resulting winning bid and the winning WAX wallet address, will be preserved and displayed elsewhere on the page. The auction page refreshes automatically so that users will see when a new bid arrives without manually refreshing the whole page.

### 8.3.1 Premium NFT Collection Details

#### Premium Blue NFT:

- Supply: 1426
- Share of Credit Metaverse WAX loaning profits: 0.0035%
- Loan interest rate discount: 20%
- Monthly Investment Report
- Access to Premium members community
- Premium member role on the Credit Metaverse Discord server

#### Premium Green NFT:

- Supply: 713
- Share of Credit Metaverse WAX loaning profits: 0.014%
- Loan interest rate discount: 25%
- Monthly Investment Report
- Access to future pre-sale events
- Access to Premium members community
- Premium member role on the Credit Metaverse Discord server

#### Premium Black NFT:

- Supply: 356
- Share of Credit Metaverse WAX loaning profits: 0.056%
- Loan interest rate discount: 30%
- Monthly Investment Report
- Access to future pre-sale events
- Access to Premium members community
- NFT badge drop for premium Black holders
- Premium member role on the Credit Metaverse Discord server

## 9 Initial Sale

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Credit Metaverse's initial NFT sale is expected to be on 30.6.2022. Before the event, we will be running a marketing campaign for a month or longer. The campaign is scheduled to begin by June 1, 2022 at the latest.

### 9.1 Whitelist and Sale logic

The first round of the initial sale is limited to whitelisted members only. You can join the list by filling out the form at [creditmetaverse.io/collection](https://creditmetaverse.io/collection)

The whitelist is not limited, but will be split into batches of 4000 wallets on a first-come, first-served basis.

Example: There are 8000 whitelisted wallets. The first 4000 wallets have 3 minutes to purchase 1 of each NFT. Then the next batch of up to 4000 wallets gets a turn to purchase 1 of each NFT (subject to availability).

Following sale to whitelisted wallets, the public sale is open to everyone (with NFT supplies subject to availability).

To ensure we have the widest possible owner base for our NFT assets, the public sale has also been sequenced in 3-minute rounds. Users will be able to purchase 1 of each NFT per round.

## 10 Partner Projects

Partner projects are a great way to increase the visibility and credibility of the service while enhancing its brand. In partner projects, we provide real added value to the other party, so they have an incentive to help us as well. We, in turn, are also able to boost the brand of our partners. We will also offer better loan terms for partner projects. The terms of partner agreements will be made on a case-by-case basis.

By enhancing and firmly establishing the Credit Metaverse brand in this way, we will be able to become a type of credit rating agency. This will lead to the public understanding the reliability, validity and value of the projects which are approved under the Credit Metaverse partner program.

We also offer a variety of additional services for partner projects. For example, we offer rental advertising space on the Credit Metaverse website. In addition, we are constantly developing our services so that we can serve our partners more efficiently. In the future, we will offer new creative solutions to work together and make cooperation even more valuable for both parties.



# 11 Road Map

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## 1. Service Development: Q4 / 2021

- Developing MVP
- Team Expansion

## 2. Service Development: Q1 / 2021

- Service development
- Team expansion
- Investment round
- Company set up

## 3. Credit Metaverse Launch: Q2 / 2022

- Initial NFT sale
- Operating the business
- Peer-to-peer platform development
- Liquidity pool development
- Data collection for automated features

## 4. Launch WAXP final version Q3 / 2022

- Liquidity pool launch
- Peer-to-peer platform launch
- Automatic features launch
- Development of SOLANA expansion

## 5. Launch SOLANA expansion Q3 / 2022

- Tokenomics development
- Liquidity pool development
- Peer-to-peer platform development
- Credit Metaverse loans development
- Solana initial NFT sale

# 12 Competition analysis

## 12.1 Arcade

Arcade's business model is peer-to-peer loans. Arcade released their service in January after a private launch during which Arcade invited the holders of the most valuable NFT collections to the service.

They currently have a volume of 3.5 million USD collateral together with 10 million USD cash. The amount may be less impressive than it sounds. The loan value of the collateral is 33% on average. Essentially, this may mean that only a few Cryptopunk loans have been realized.

Arcade will provide loans to all ERC-20-based NFT's. At the moment, it appears that Solana and BEP-20 NFTs do not figure in their plans. Arcade will also enable developers to build DApps (Decentralized Apps) on top of the platform. We could conceivably leverage the same strategy and outsource application development.

Arcade also has ambitions to be some kind of credit rating agency. The company has curated NFT collections and created the idea that the NFT collections they curate are "reliable". We have been exploring this type of idea for a long time regarding partner projects.

Arcade is particularly interested in OpenSea customers. With its significant resources, it is definitely the best market. However, the company may not be particularly interested in smaller blockchains at the moment. They will immediately have to challenge the blockfi service.

According to Arcade, the company has developed a patented innovation, a wrapped technology that allows for "bundle" loans. However, some of their discussed offerings still seem to be in planning rather than finished product stages. Arcade currently has 10 employees and is recruiting more.

## 12.2 NFTfi

The [NFTfi](#) service was the first loan service-related company on the market and has benefited from this early start. NFTfi's loan volume has been growing 80% month-on-month. The company has gained more than \$26.5 million in value.

The company says lenders have earned over \$500,000 in interest. Their business is based on peer-to-peer loans in the ETH blockchain. NFTfi earns a 5% cut of the interest earned on every loan repaid. The upcoming competition between NFTfi and Arcade in the ETH blockchain will be interesting.

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## 12.3 Drops

**Drops** is an Ethereum and Polygon blockchain-based NFT loaning service. Drops does not currently compete with Credit Metaverse, but rather with other Ethereum services.

## 12.4 NEXO

**Nexo's** service is quite specific: they only offer loans on collateral from Cryptopunk and Bored Ape Yacht Club NFT collections inside the Ethereum blockchain.

## 12.5 Pawn My NFT

**Pawn My NFT** is a future competitor of Credit Metaversen and we should actively monitor its developments. They currently operate in the Ethereum blockchain, but like Credit Metaverse they are preparing for a SOLANA and Binance Smart Chain expansion.

# 13 Strategy

While the market currently has no dominant player, we are nevertheless positioning ourselves as a challenger. It is certain that the upcoming competition between Arcade and NFTfi in the ETH blockchain will consume time, focus, and money on both sides. We need to analyze their battle to know how we will eventually defeat the winner when one day we encounter them in the ETH blockchain. We will have a good opportunity to challenge them in the future in the ERC-20 arena, once we have gathered a ready-made customer base and references from other chains.

Our team enjoys the advantage of top expertise and understanding, with particular depth in the blockchains that are related to NFT play-to-earn games. Regarding contacts, we are certainly superior in the WAX blockchain, and at the moment no competitor is making plans to enter that space. We must constantly monitor the market, explore where new NFT blockchains open up and invest in them at the earliest stage to get a jump on potential competitors. As this whitepaper is being created, the SOLANA blockchain seems like the most promising next target of expansion.

However, to succeed in the future, we must succeed in the present. Therefore, we must develop in our current operating environment with great care in order to produce every single feature first with superior quality on the WAXP blockchain.



# 14 TEAM



Aleksi Vitakoski  
Founder



Karlo Turk  
Co-Founder



Valera Dubrava  
Chief Technical  
Officer



Dmytro Asanov  
Chief Financial  
Officer



Gregory Griffiths  
Chief Strategy  
Officer



Tiia Marttila  
Loan Manager



Kevin Wilson  
Content Manager



Azar Gurung  
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Valera Bogdanov  
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Specialist



Vladimir Antipov  
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3D-Artist



Svetlana Polikarpova  
UX/UI Designer



Andrey Kubasov  
Frontend Developer



Denis Mironov  
Frontend Developer



Anastasia Shershneva  
Frontend Developer



George Kobunov  
QA  
Frontend Developer



# 14 TEAM



Darya Agoshkov  
QA Team Lead



Rozaliya Ibragimova  
QA Engineer



Ryan Pedlar  
Virtual Event Host



Abid Zaman  
Journalist



Ömer Çulcu  
Partner Agent



Dmitriy Pimukov  
Russian Community  
Manager



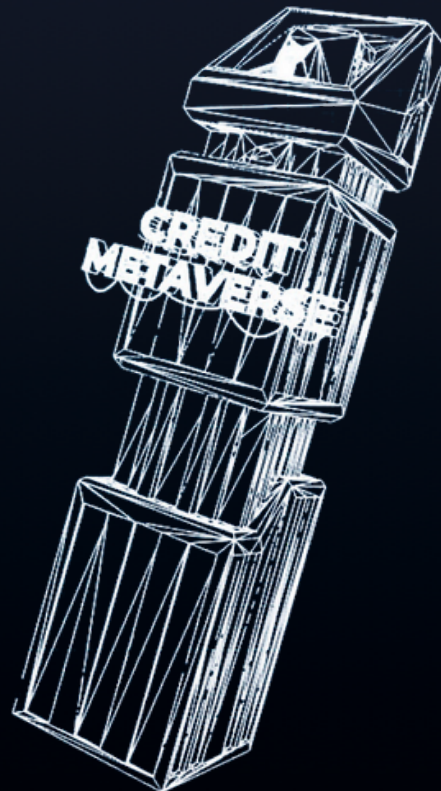
Richie TV  
Turkish Community  
Manager



Laila Cash  
Spanish Community  
Manager



Ari Vaarnas  
Investor



LET'S KEEP IN TOUCH



Join the Community

Our team is available 24/7 on Discord for you



**DISCORD**