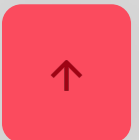# RealBlock

litepaper

ABSTRACTS

RealBlock is an open source, self-custody digital asset wallet for regenerative finance, designed to hold keys to the Bitcoin and Ethereum and EVM Compatible cross-chains.

The app works with several crypto tokens and blockchain wallets. It enables users to store, send and receive Smart Chain & Ethereum based tokens on the go.

Misson

Our mission is to create the ultimate complex token wallet/NFT/Lending that boost interchain and multi-chain compatibility while providing a superior user experience through an intuitive UI. We envision a wallet that empowers individuals to access decentralized Finance (DeFi) technology.

Vision

RealBlock believe in the future of blockchain and aims to make the interplay of blockchain more practical by making to access for all kinds of blockchain interactions.

- Attestation: For the first time in history, two parties who neither know nor trust each other can transact and do business. Verifying identity and establishing trust is no longer the right and privilege of the financial intermediary.

- Cost: On the blockchain, the network both clears and settles peer-to-peer value transfers, and it does so continually so that its ledger is always up to date.

- Speed: The shift to instant and frictionless value transfer would free up capital otherwise trapped in transit, bad news for anyone profiting from the float.

- Risk Management: Blockchain technology promises to mitigate several forms of financial risk. Financial institutions are already using blockchain technology to record, exchange, and trade assets and liabilities, and could eventually use it to replace traditional exchanges and centralized markets, upending how we define and trade value.

- Open Source: The financial services industry is a technology stack of legacy systems standing twenty miles high and on the verge of teetering over.

This whitepaper aims to provide the reader with a basic overview of the blockchain and DeFi technology, followed by a deep dive into various aspects of the RealBlock project. The topics covered include technical and architectural aspects, the RealBlock protocol and platform, token economics, the business model, the go-to market strategy, the team, the vision, and compliance. requirements. This whitepaper will be updated as our work and the community evolve throughout the project.

INDEX

Need for Privacy

Transparency and immutability go hand in hand with every dominant blockchain. Immutability, the original value proposition of blockchain technology, is a key benefit that the public continues to seek when engaging in DeFi activities. On the other hand, transparency is not so important. Wherever possible, users prefer to remain anonymous rather than disclosing themselves and their wealth. Looking at the challenges of the DeFi space, the need for anonymity is clear. With solutions in place today, users will have to face friction or deal with centralized institutions to remain less transparent and anonymous when participating in DeFi activities. REALBLOCK Wallet believes that everyone should have a right to remain private. REALBLOCK Wallet uses smart contracts that allow users to decentralize and hide the amount and origin of stored cryptocurrencies. Each time you withdraw funds, the form creates a new wallet address with the requested cryptocurrency amount from the smart contract with all the funds combined in a pool twice to mix the outflow.
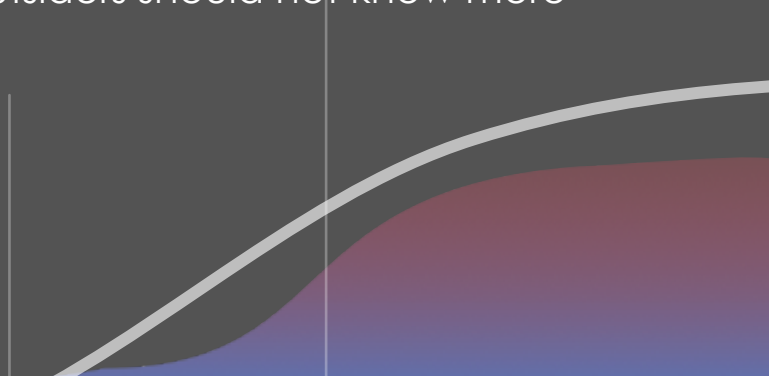
Problems with Privacy

2.1. Wealth privacy

Storing wealth on centralized exchanges is by no means safe. If you're a savvy investor, it's a good idea to keep your funds in a personal wallet. By keeping cryptocurrencies in their personal wallets, users are still vulnerable to identifying themselves or their property if previous transactions have been analyzed. One of the safest approaches is to group wealth with others so that ownership of capital becomes indistinguishable.

2.2. Source Privacy

The current blockchain ecosystem offers many financial opportunities, including gambling, private NFT sales, and token speculation. After doing these things, in some cases, users may not want to disclose how they have accumulated their wealth. REALBLOCK Wallet believes that outsiders should not know more about you than necessary.

Problems with Privacy

2.3. Transaction Privacy

REALBLOCK Wallet aims to make traders unobtrusive by implementing a protocol through smart contracts. Undoubtedly, security is an important factor when building state-of-the-art cryptocurrency wallet software. REALBLOCK Wallet recognizes this and approaches security with great care. We also understand that security and privacy go hand in hand and cannot function without each other. Using proven technology and best practices is the way to maximize security.

REALBLOCK Wallet's core infrastructure is built by integrating existing solutions and time-tested methods. Encrypted passwords are stored securely in your browser's local storage along with other sensitive data such as addresses, keys and account information. No online application, website or provider has access to this secure data, giving you full control over your wallet. We use proven open-source solutions to minimize the chance of errors. To minimize the attack surface, all secrets required by zk-SNARKS are derived from the wallet's seed phrase. This also means that users only need to save the original phrase to get all their wallet data, including zk-SNARKS secrets. The following figure shows how a transaction hierarchy takes place.

Problems with Privacy

3. Risk and its reduction

As with all products, the success of a product depends on many external factors. The REALBLOCK Wallet team believes that you can increase your chances of success by identifying upcoming risks. Depending on some of the risks we are addressing and changing market conditions, there are ways to minimize them.

3.1. Lack of capital for confidentiality

The privacy of REALBLOCK Wallet highly correlates with the funds deposited and the usage of REALBLOCK Wallet functionality, it`s important that the liquidity is in place to offer basic anonymity for anyone starting to use REALBLOCK Wallet. Mainly, this is where we plan to allocate most of the raised funds. Pooled coins will be used to convert into different tokens such as WBNB, and will be placed into the main REALBLOCK Wallet smart contract to provide initial privacy.

3.2. High Gas fees

Different projects may require additional features which may be gas-intensive to roll out and operate. In response to that, there are a few paths we are exploring, which also, depend on the developmental stage in the wider market at the time of our mainnet launch. Firstly, we expect that once REALBLOCK Wallet mainnet is released in Q2 of 2022, the issues of high gas fees should be solved. For such cases, we are exploring second-layer solutions to implement additional features such as Polygon and etc.
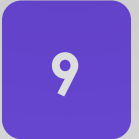
Feature Products

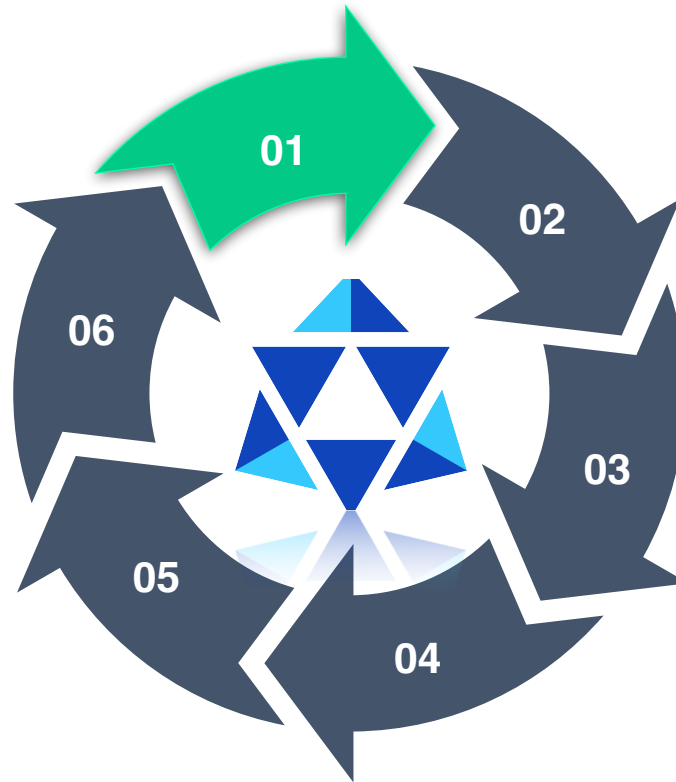## Here is a list of what RealBlock offer to facilitate its users

01

Create in-app wallets, store, receive and transfer tokens easily in a 'one-stop shop' experience.

Beginner-friendly with no hidden fees or tech background needed.

03

02

Secure your assets with Private Keys, Mnemonic Phrases, 2-Factor Authentication, and more.

Browse and connect to the decentralized websites using a built-in powerful Web3 browser.

04

What is RealBlock?

RealBlock focuses on better product experience and community interests, with priority emphasis on asset security, user experience and mining revenue.

RealBlock provides users with a one-stop service of digital identities, data and asset management via RealBlock dApp . Users will take self-custody management of their own RealBlockl assets (DeFi and NFT), experience cross-chain exchanges, dual-end tradings and various DApps, and learn about crypto trends and RealBlock's latest news.

In addition, the dApp created by RealBlock users will allow the one-click creation and management of multi-chain wallet addresses, and users' data privacy will be fully protected through encryption algorithms.

RealBlock aims to become a real decentralized self-custodial liquidity hub of asset storage, transaction matching and value extension to provide users with a secure, user-friendly, and value-added encrypted financial management tool. RealBlock visions to be the portal to Web3.0. for all.

RealBlock is a Web3.0 crypto trading management aggregator and a porter for billions of users flowing from Web2.0 to Web3.0. RealBlock is not a simple wallet, but a platform bearing the wonders of users for a multi-functional digital wallet in Web3.0.
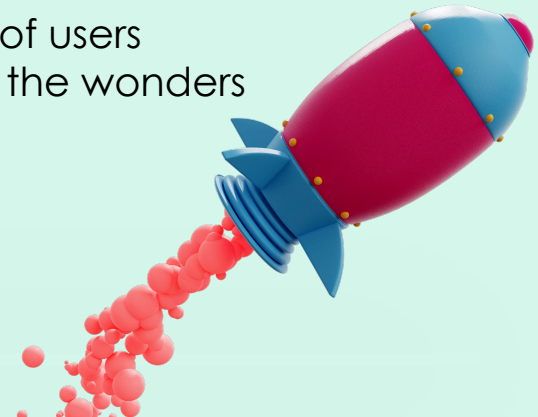
As a decentralized digital wallet, RealBlock has a deeper connotation. Besides the mechanism of RealBlock wallet itself to ensure its safety and reliability, its own iterative ecological expansion mechanism will also empower the utility.

RealBlock is the first decentralized digital asset aggregate wallet that truly enables users to independently manage assets, data and assets. It integrates diversified functions and DApps such as the combination of identity and credit, dual-end trading, financial lending, cross-chain exchange, encrypted social space, NFT, and information feeds into one wallet, moreover, it also supports mainstream public chains and various digital assets on them.

RealBlock is an innovative Web3.0 value service provider for off-chain account encryption, on-chain transaction transparency and DAO equity return, providing users with a convenient and reliable interoperability experience with no third-parties verification requirements.

RealBlock focuses on facilitating users entering the Web3.0 ecosystem without barriers, allowing all users to get into Web3.0 era smoothly, safely, and effectively.

NFT MARKETPLACE:

BUY AND SELL NFTS

RM-NFT is a decentralized marketplace for buying, selling, and digital trading goods - like gaming items, art, music, videos, images, and more which are built on NFT technology and run on the Binance Smart Chain.

NFTs can eliminate intermediaries and connect content creators and audiences directly by enabling digital $RMW sensations of particular goods mixed with the benefits of smart contracts, providing blockchain-generated certificates of authenticity for digital assets. As a result, the concept of NFTs can radically alter the present crypto and art ecosystem. The Swap button will light up once your approved transaction has been confirmed on the Binance Smart Chain. After that, double-check the quantities you've entered for your swap, then click "Swap" to complete the transaction.

WHAT IS ASSET TOKENIZATION?

Tokenization is basically the process involving conversion of physical as well as non-physical assets into blockchain. The concept of blockchain tokenization has gained considerable popularity in recent times. Gradually, tokenization is finding blockchain applications in traditional industries such as real estate, stocks, and artwork. So, why did we need tokenization in the first place?

Many would assume that asset tokenization started with cryptocurrency. On the contrary, tokenization has been used since the 1970s as a data security apparatus for financial services.

Many conventional enterprises in the world of finance leverage tokenization for safeguarding sensitive and confidential information such as credit card numbers, personally identifiable information, and financial statements. Generally, the traditional approach to tokenization involves replacing the sensitive information of users with a token that is actually a string of non-sensitive letters and numbers. Let us take an example to understand the conventional asset tokenization approach. Mobile payments utilize one of the significant examples of tokenization.

Some hospitals utilize tokenization for patient records, while software programs leverage tokenization for security of login credentials. Furthermore, tokenization has also found applications in the case of governance, such as voter registration. Asset tokenization in blockchain for government solutions can help in safeguarding a lot of sensitive information.

Token overview

We are all committed to restoring the right to privacy and anonymity, which we have unfortunately lost over the years. Therefore, we see REALBLOCK Wallet as a first and foremost community-driven project, whose success is largely dependent on more and more users joining the platform. The power of our community will be physically immortalized with the $RMW service token. Token holders will be an important pillar of REALBLOCK Wallet's growth, providing liquidity to the platform, acting as a marketing engine and solidifying our name in the DeFi space.

$RMW is a non-refundable utilitarian utility symbolic which will be utilized as the unit of trade between members on the REALBLOCK Wallet.

The objective of presenting $RMW is to give a helpful and secure method of instalment and settlement between members who communicate inside the environment on the REALBLOCK Wallet. $RMW does not at all address any shareholding, support, right, title, or interest in REALBLOCK Wallet, its partners, or some other organization, endeavour or undertaking, nor will $RMW qualifies token holders for any guarantee of charges, income, benefits or venture returns, and are not expected to establish protections in Singapore or any applicable purview.
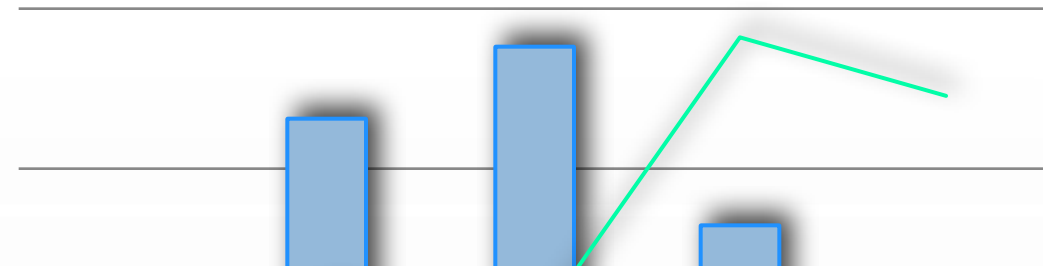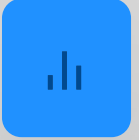
What is $RMW?

$RMW may just be used on the RealBlock Wallet, and responsibility for conveys no freedoms, express or suggested, other than the option to utilize $RMW as a way to empower use of and association with the RealBlock Wallet. Specifically, $RMW: (a) is non-refundable and can't be traded for money (or its identical worth in some other virtual cash) or any instalment commitment by the Foundation or any partner; (b) doesn't address or present on the symbolic holder any right of any structure with regard to the Foundation (or any of its offshoots) or its incomes or resources, including without constraint any option to get future income, shares, proprietorship right or stake, offer or security, any democratic, dissemination, reclamation, liquidation, restrictive (counting all types of licensed innovation), or other monetary or then again legitimate privileges or comparable freedoms, or protected innovation freedoms or some other type of investment in or identifying with the RealBlock Wallet, the Foundation, the Merchant or potentially their specialist organizations; (c) isn't expected to be a portrayal of cash (counting electronic cash), security, ware, bond, obligation instrument or some other sort of monetary instrument or on the other hand venture; (d) isn't an advance to the Foundation or any of its offshoots, isn't expected to address an obligation owed by the Foundation or any of its associates, and there is no assumption of benefit; and doesn't furnish the symbolic holder with any possession or other interest in the Establishment or any of its partners.
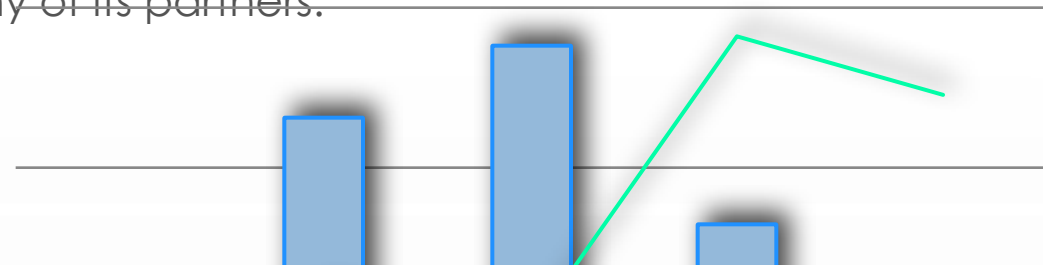
Secure & Safe
A top specialized company has a fully audited RealBlock smart contract. Therefore, the community can feel 100% safe.

Liquidity Locked
After $RMW listing on the exchange, liquidity will be locked on the Pancakeswap for an entire year, so investors do not have to worry about their funds.

Token Redistribution
2% of each transaction will be redistributed as token holders and marketing rewards.

Monthly Burning
Every month, the Team will proceed with manual token burning, which will gradually increase the value of the RealBlock token in the feature.

Passive Income
After staking and lending implementation, holders will have the opportunity to earn an additional passive reward - paid in $RMW tokens.

Fast Transactions with Low Fees
Since RealBlock works on a Binance Smart Chain - users can complete transactions in seconds, paying merger transaction fees.
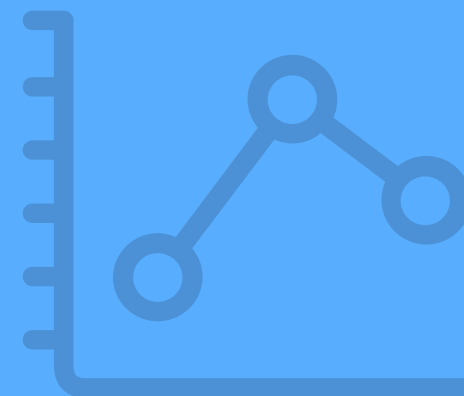
TECHNICAL INFORMATION - DEFI BUILDING BLOCKS

DeFi uses a multi-layered architecture. Every layer has a distinct purpose. The layers build on each other and create an open and highly composable infrastructure that allows everyone to build on, rehash, or use other parts of the stack. It is also crucial to understand that these layers are hierarchical: They are only as secure as the layers below.

If, for example, the blockchain in the settlement layer is compromised, all subsequent layers would not be secure. Similarly, if we were to use a permission ledger as the foundation, any decentralization efforts on subsequent layers would be ineffective.
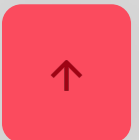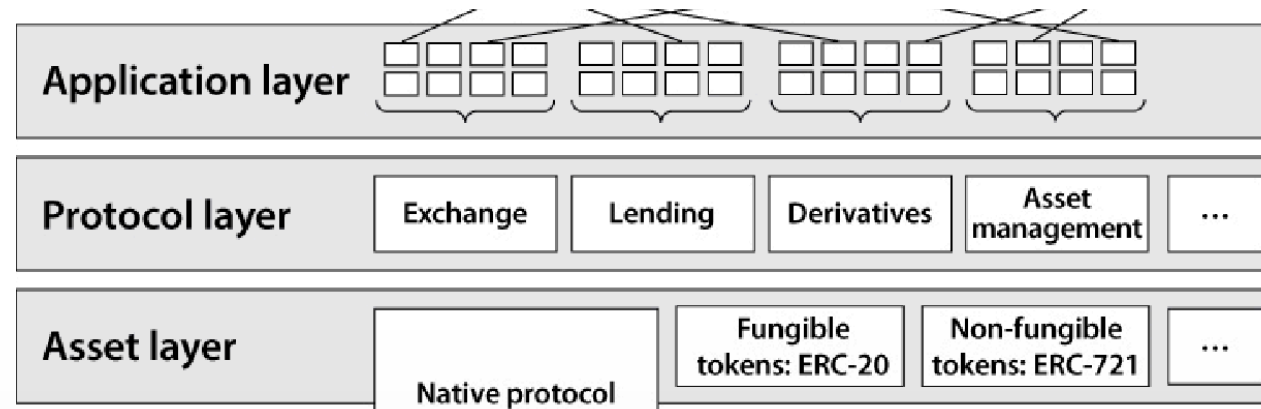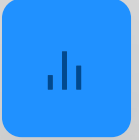
CONSTANT FUNCTION MARKET MAKER

A constant function market maker (CFMM) is a smart contract-liquidity pool that holds (at least) two cryptoassets in reserve and allows anyone to deposit tokens of one type and thereby to withdraw tokens of the other type.

To determine the exchange rate, smart contract-based liquidity pools use variations of the constant product model, where the relative price is a function of the smart contract's token reserve ratio.

The earliest implementation I am aware of was proposed by Hertzog, Benartzi, and Benartzi (2017). Adams (2018) has simplified the model, and Zhang, Chen, and Park (2018) provide a formal proof of the concept.

Martinelli and Mushegian (2019) generalized the concept for cases with more than two tokens and dynamic token weights. Egorov (2019) optimized the idea for stablecoin swaps.

In its simplest form, the constant product model can be expressed as $xy = k$, where x and y correspond to the smart contract's token reserves and k is a constant. Considering that this equation must hold, when someone executes a trade, we get $(x + \Delta x) \cdot (y + \Delta y) = k$. It can then be easily shown that $\Delta y = (k/(x + \Delta x)) - y$. Consequently, Δy will assume negative values for any $\Delta x > 0$. In fact, any exchange corresponds to a move on a convex token reserve curve, which is shown in Figure 4A. A liquidity pool using this model cannot be depleted, as tokens will get more expensive with lower reserves. When the token supply of either one of the two tokens approaches zero, its relative price rises infinitely as a result.

It is important to point out that smart contract-based liquidity pools are not reliant on external price feeds (so-called oracles). Whenever the market price of an asset shifts, anyone can use the arbitrage opportunity and trade tokens with the smart contract until the liquidity pool price converges to the current market price. The implicit bid/ask spread of the constant product model (plus a small trading fee) may lead to the accumulation of additional funds. Anyone who provides liquidity to the pool receives pool share tokens that allow them to participate in this accumulation and to redeem these tokens for their share of a potentially growing liquidity pool. Liquidity provision results in a growing k and is visualized in Figure 4B.
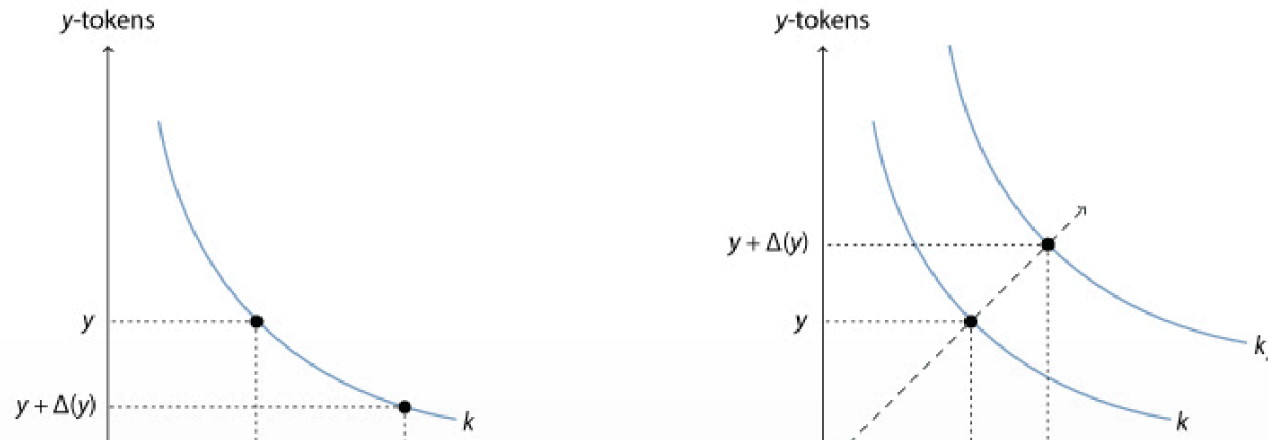
Roadmap
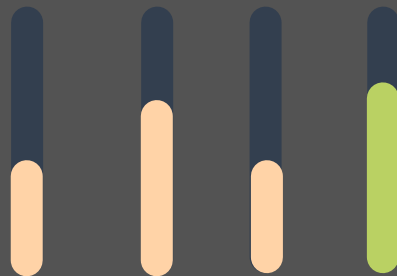
2022 Q3

✓ Project idea

✓ Setting up a Team and development start

✓ Website Launch

✓ Whitepaper release

✓ Roadmap Release

✓ RealBlock Token ($RMW) contract creation

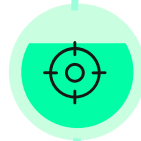✓ Private $RMW sale

➡ Bounty Campaign

➡ Multi-wallet Launchpad

2022 Q4

➡ Trustwallet Listing

➡ CEX Listing

➡ Public $RMW Sale

➡ NFT Market Beta

2023 Q1

➡ CoinMarketCap listing

➡ Coingecko listing

➡ 5,000 $RMW Holders

➡ Partnerships Time

➡ Whitepaper ver2

2023 Q4

➡ dApp builder .Dev

➡ Earn to Learn Launch pad

➡ Academy Starter

➡ SDK .DEV

➡ Escrow launch (EVM supported)

➡ Roadmap v3 Release

DISCLAIMER

RealBlock prepared this white paper to provide interested parties information about $RMW NFTs and the native token for trading on the RealBlock platform (the "$RMW Token"). This disclaimer should be read in conjunction with this white paper. RealBlock reserves the right to introduce changes to this white paper. If there are any differences between the versions of this white paper, the latest version of the white article published on our website https://Realblock.global/ shall prevail.All previously published versions are considered invalid.

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$RMW Tokens are intended for people familiar with dealing with cryptocurrency, security tokens, and blockchain-based software systems. RealBlock makes no guarantees as to the current or future value of the $RMW token concerning any other digital asset or store of value. $RMW's performance may be interrupted, suspended, or delayed due to force major circumstances.

$RMW token holders are responsible for their security and should ensure that they use an excellent digital wallet or vault to store their $RMW tokens. Failure to properly maintain or use an appropriate digital wallet or vault may result in the loss of $RMW Tokens. RealBlock accepts no liability for the actions of hackers or other malicious groups or organizations that may attempt to interfere with our website or the $RMW Token in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, surfing, and spoofing.

FURTHER INFORMATION

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