











EARNPARK

Whitepaper
October 2022

Contents

	Earnpark is	3
	Yield strategies	5
	Security	8
	Interest – Reward rates	13
	Fees, commissions, limits	16
	EARN token	19
	Swap	19
	Affiliate program	21



Earnpark is



What is interest and how is it paid?



Earnpark is



Having entered the cryptocurrency market in 2017, we focused on helping people achieve financial freedom through digital assets and using opportunities in the crypto economy.

Earnpark is a crypto investment platform that provides financial services for investors looking to earn interest using cryptocurrencies.

We are a liquidity provider that maximizes profitability by developing, automating, and algorithmizing its own strategies in the CeFi and DeFi markets.

Imagine that you make a bank deposit – that's exactly how the platform works from the user's point of view.

Now, imagine that you own an exchange and earn a commission from each trade – that's how our strategies work from the inside.

- We are the market makers of the world's largest cryptocurrency exchange Binance, ranking among the TOP 100 qualified liquidity providers. Our delta-neutral market strategy does not depend on the value of positions.
- We also use our own DeFi yield strategies, such as automated concentrated liquidity providing on Uniswap V3. Our strategy hedged from impermanent loss volatility.

Our strategy hedged from impermanent loss volatility. The funds are managed automatically through the non-custodial wallet infrastructure on Fireblocks which boasts the best security features on the market.

The company is registered as an LLP in the United Kingdom, a jurisdiction with transparent regulation of the crypto sphere. The partnership will be registered in the US Securities and Exchange Commission (SEC).



Yield strategies



Tools



Liquidity provider for Binance Market Maker strategy



Concentrated liquidity provider for Uniswap V3



Profits and risks



Yield strategies



Earnpark is a liquidity provider that maximizes profitability by developing, automating, and algorithmizing its own strategies in the CeFi and DeFi markets.

Tools:

- 1 DeFi yield strategies, such as automated concentrated liquidity providing on Uniswap V3
- 2 Token-incentivized liquidity pools,
- 3 Lending strategies,
- 4 Yield-bearing assets,
- 5 Market Maker strategies, and more.

Liquidity provider for Binance Market Maker strategy:

- **Annualized percentage rate (APR).** 30% – 50% APR
- **Risks.** Low. Non-standard market behavior, a low-active market that results in the arbitrage strategy earning less.
- **Hedge.** In this case, the maximum daily loss amounts to -0.05% followed by the strategy suspension. The loss is compensated by the previous positive days. Limitation. The strategy is limited by the amount of liquidity that can be put into circulation while maintaining profitability. The limitation decreases with the growth of the market and liquidity in the market.

Concentrated liquidity provider for Uniswap V3

We provide concentrated liquidity for two assets in a chosen price range (e.g. $\pm 5\%$). Check out an example over [here](#). The smaller the price range, the more fees are earned. If the price goes beyond the custom range, the liquidity is swapped to the asset.



Annualized percentage rate (APR). 50% – 90% APR



Risks. Medium. Impermanent loss: the extensive growth of one asset will lead to decreased amount of target assets.



Hedge. We hedge risks through an additional liquidity fund, equalizing the ratio of the number of assets to the original one. It decreases return by 30% but negates the main risk.



Profits and risks

The combination of strategies leads to reaching up to **30%** APR. Part of these returns is used to negate major risks. For example, token price decreases when using DeFi tools, resulting in lower yields.

Profitability may vary from month to month, given the market conditions. However, we try to keep the profitability as high and stable as possible for our clients. Over the past 2 years, it has not fallen below **15%**. Even more so, we haven't had a single unprofitable month since the launch in October 2019.

We create strategies with various risk profiles that provide one of the best returns on the market. We do this by diversifying instruments, proprietary software, and algorithmic trading methodologies.

Profitability always correlates with risk. We do not claim to be risk-free, but in terms of strategy, we try to mitigate the risk to the maximum. As a user, you will be basically passing the crypto risk onto us by betting that we can handle risks better than the average crypto investor. Our investment team consists of experts who are constantly developing, testing, managing positions, and looking for new opportunities.





Security



Infrastructure Monitoring



Protected infrastructure



Cold crypto storage



Secure Software Development Life Cycle



Modern encryption standards



Web Application Firewall and DDoS Protection



Regular Vulnerability Scans



Bug Bounty Program



Two-factor authentication



Withdrawal address whitelisting



Security Alerts



Auto logout



Earnpark follows all the industry best practices for IT security checks, data protection, access rights, and data encryption. We're constantly raising the bar for our security standards so that users can sleep well.

Protected infrastructure

Security is the most essential part of every investment platform. Earnpark funds are managed through tokens spread across different addresses within **Fireblocks vault infrastructure**.

Each transaction goes through the multi-signature process, monitored by 3 team members. The connection to the protocols is provided via WalletConnect, so that the private keys never leave the multisig and are not compromised anywhere.

Each strategy has its own vault, meaning different private keys for each protocol. If something someone tries to tamper with one protocol, it does not bear additional damage.

Cold crypto storage

- 95% of crypto assets are stored offline in cold multi-signature wallets
- 5% of crypto assets are stored in hot wallets allowing users to make instant automatic deposits withdrawals

Transaction signing only happens offline on separate devices that have never been connected to the network; the entire process involves several people. The multi-signature process works with a number of keys **(N)** with a required quorum of any **(M)** keys.

For example, you need 3 keys. Thus, it's not possible to sign the transaction with a single key. If one of the multisig keys goes missing, you won't lose control over your assets completely.

Secure Software Development Life Cycle

According to this methodology, all changes in a code and features implemented are inspected by developers, tested by QA specialists, and analyzed by security experts.

#SSDLC

Modern encryption standards

Traffic between a client browser and server uses the most advanced encryption algorithm, approved in the ecosystems of banking and credit card processing. DNSSEC protects the domain from DNS attacks, and all the browser requests are encrypted (HSTS).

#SSL with TLS 1.3 #DNSSEC #HSTS

Web Application Firewall and DDoS Protection

The top player in the web application security market analyzes server requests. Hacking attempts, bots, and DDoS attacks are filtered out meticulously to prevent a service breakdown. None of our servers have direct access to the internet.

#WAF #DDoS Protection



Infrastructure Monitoring

We monitor Earnpark infrastructure 24/7 to spot rapid abnormal activity and system errors.

Regular Vulnerability Scans

The number-one vulnerability scanner monitors Earnpark infrastructure daily to discover weaknesses of any given sub-system. We regularly update the list of our scanner's tests.





Bug Bounty Program

We have a partnering program for white hat hackers and welcome ethical specialists to collaborate with us to analyze vulnerabilities and enhance the security of the entire infrastructure. We immediately react to any findings and if any bugs or vulnerabilities are discovered, we issue an update ASAP. Up until today, we have not faced any issues that could have shaken our reputation.

Two-factor authentication

Authorization on the site is implemented through Google, allowing you to register and login in with one click. The Google protection system allows you to properly protect your account in several ways.

Moreover, we use 2FA to confirm each login attempt, funds withdrawal, and other crucial account actions.

#2FA

Withdrawal address whitelisting

soon

Whitelisting is a security feature that allows crypto withdrawals to go only to external addresses already designated in your Address Book. Requiring two-factor authentication to enable/disable the feature, Whitelisting allows users to safely withdraw funds to verified addresses.



Users can:



Enable or disable this feature



Continue to add new addresses to the Address Book
(requires a 48-hour hold period)



Withdraw crypto only to addresses saved in the Address Book
(with whitelisting enabled)

Security Alerts

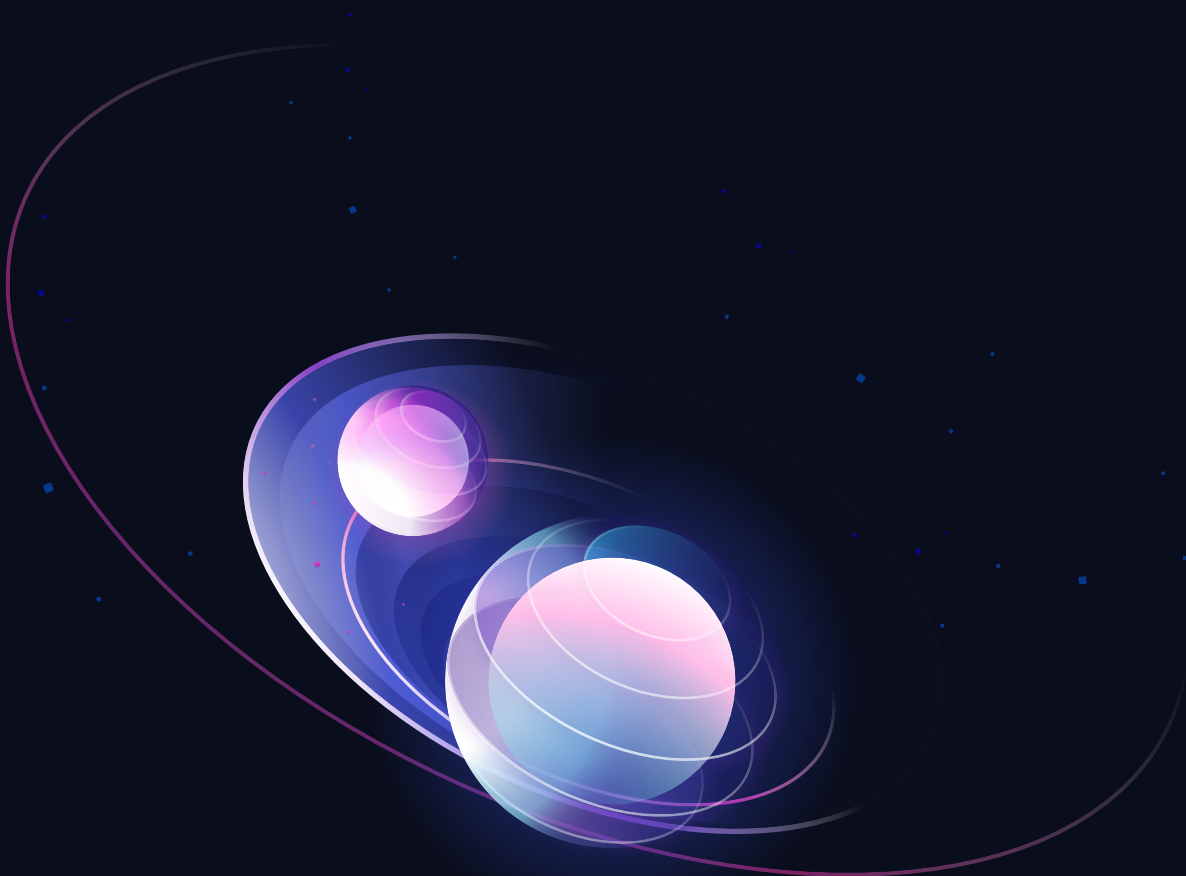
We always email our users, reporting the ongoing login process and specify details, such as browser type and geolocation.

Our email system can quickly detect attempted intrusions. Each session is linked to the browser and IP address, protecting an account from cookie theft and session hijacking.

However, your personal security, to no small degree, depends on your own actions. Therefore, we strongly recommend using all the security tools we provide in the profile.

➞ Auto logout

The system features an automatic logout every 1 day if the user hasn't logged in.





Interest | Reward rates



What is interest and how is it paid?



How can I receive daily earnings?



Does the Interest accrue in the same currency in which the deposit is made?



How to calculate the daily interest rate?



Can interest rate change (APY - APR)?



Interest – Reward rates



What is interest and how is it paid?

When you deposit coins to Earnpark and earn up to 25% APY, you gain interest. The minimal deposit term is one day and the **maximum is unlimited**. Your Earnpark Interest Account works as a bank deposit and enables you to earn up to 25% annual interest just for **depositing supported** assets.



How can I receive daily earnings?

Your deposits earn daily interest. Just by depositing your crypto, the earnings **payout will arrive** in your account every day on a 24-hour basis.

If you still haven't received the payout, check if you have **enough balance** to receive the payout here: Fees, commissions, limits >>

Sometimes due to technical reasons payments can be delayed, be assured we are already working on it.



Does the Interest accrue in the same currency in which the deposit is made?

Yes, the interest is paid in the currency of your deposit.

Earnpark makes interest payments in the original currency of your deposit.

If you deposit ETH, you get paid in ETH.



How to calculate the daily interest rate?

First, divide your deposit's **annual percentage rate** (APR)* by 365 to determine the amount of interest that accrues on a daily basis. Say you owe 10,000 USDC tokens with 20% annual interest. You'd divide that rate by 365 ($0.2 \div 365$) to arrive at a **daily interest rate** of 0.0005479452055, which is approximately 5.5 USDC per day.

An annual percentage rate (APR) is the yearly rate earned by an investment. APR shouldn't be confused with APY (annual percentage yield), a calculation that takes the compounding of interest into account.

Compound interest means that we add the interest you earn to the principal deposit amount for you to earn interest on reinvested interest. The longer you hold your asset on your Interest Account, the more you get on the previously accumulated interest.

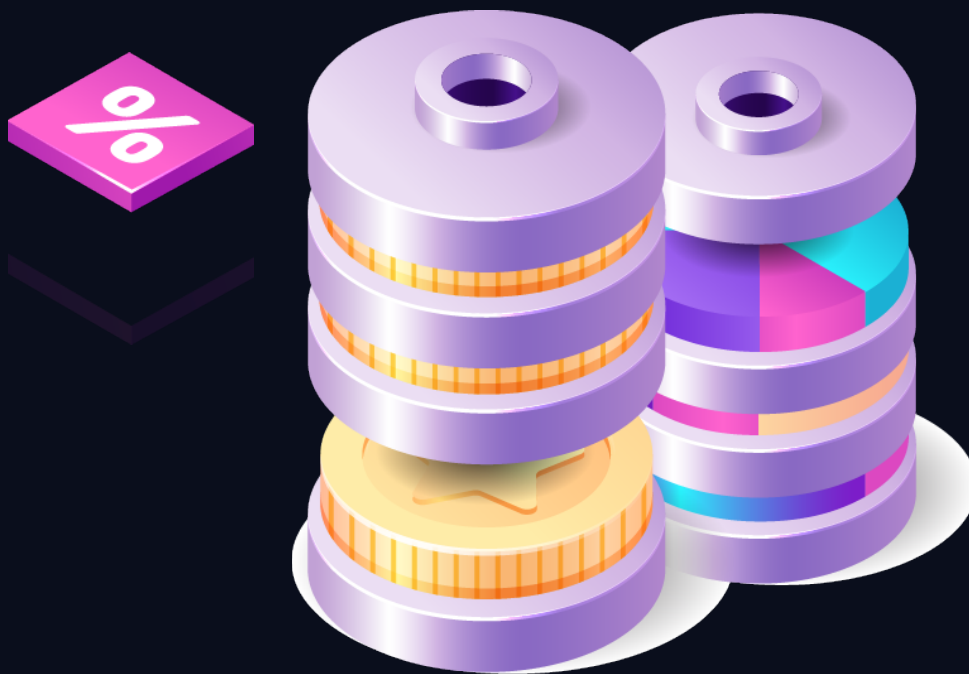
The interface is a vertical scrollable form with four steps, each with a title and input fields:

- Step 1: Divide your APR**
 - Input: 365
 - Unit: days (dropdown arrow)
- Step 2: Tokens**
 - Label: Amount
 - Input: 10 000
 - Unit: USDC (dropdown arrow)
- Step 3: Accrual of interest**
 - Label: Interest
 - Input: 20 %
 - Label: Frequency
 - Input: yearly (dropdown arrow)
- Step 4: Daily interest rate**
 - Input: 5,5
 - Unit: USDC (dropdown arrow)



Can interest rate change (APY - APR)?

They can. We will **continue iterating** (increasing and decreasing) rates based on the market. This is the necessary instrument to sustain our system's health. However, we strive to offer the highest possible profitability for our clients, keeping the rate the highest in the market. At the very least, we will warn you about the decline before the start of next month. The ultimate goal is to keep APY maximum and unchanged.



Fees, commissions, limits



What are network fees?



Why is there a need for network fees?



How are the fees calculated?



Is there a minimum withdrawal amount?



Please be advised



Fees, commissions, limits

We never charge you any hidden fees for adding, withdrawing, or holding funds. Withdraw at any time without losing your accrued interest, or add funds whenever you want to earn even more.

Coin Token	Deposit fee	Min balance for payout	Min withdrawal	Withdrawal fee Network fee	APR	APY	Network
BTC	0	0,00002	0,001	~0,00025	18,37%	20%	Bitcoin
ETH	0	0,0004	0,02	~0,002	10,48%	11%	ERC20
USDC	0	2,5	50	~5	14,06%	15%	ERC20
USDT	0	2,5	50	~5	14,06%	15%	ERC20



What are network fees?

Withdrawal transactions to crypto addresses outside Earnpark incur a network transaction fee, also referred to as a network fee. The actual fee you pay will vary based on the network supported by Earnpark for this coin token.



Why is there a need for network fees?

Mining is the process through which cryptocurrency transactions are collected, verified, and recorded into a digital ledger known as blockchain. The work of miners and validators is essential for maintaining the integrity of the network. This is why fees are essential for a network to work smoothly.



How are the fees calculated?

Withdrawal fees can fluctuate depending on market demand and network capacity, and Earnpark team **updates them accordingly**. Since transaction fees are dynamic, you will be charged as per the current network conditions. The fee amount is based on an estimate of the **network transaction fees** and can fluctuate without notice due to factors such as network congestion. Please check the most updated fee listed on each withdrawal page.



Is there a minimum withdrawal amount?

There is a minimum amount for each asset. If the amount is too little, you won't be able to request a withdrawal. However, the minimum withdrawal amount and fees can change unexpectedly due to unforeseeable factors like network congestion.

On the withdrawal page, you can find transaction fees charged and the minimum withdrawal amount. Please note that the minimum withdrawal amount and transaction fees change depending on the network supported by Earnpark for this coin token.



Please be advised



We don't support the **BEP20 - TRC20** network for **ETH - USDT** transfers. Meanwhile, we are planning to support more efficient networks soon. Once these changes go live, we will notify our users via Earnpark's social media channels.



Please, make sure that the destination wallet supports the network that you are **using to send crypto**.



By withdrawing, you acknowledge that Earnpark is not responsible for any coins sent to the wrong address.



EARN token



What is EARN token and what is its value?

Swap



The Swap feature provides a wide list of benefits for Earnpark users.



EARN token



What is EARN token and what is its value?.

soon

EARN token – is Earnpark platform token. EARN token is the blood of Earnpark platform designed to produce yield and give utility and benefits to holders and the community. We are currently working out tokenomics and plan on holding an early bird airdrop for the first users.



Swap

soon

Earnpark made the cryptocurrency exchange process simple, safe, and comfortable. All users can instantly exchange any token for another in just a few clicks.

The Swap feature provides a wide list of benefits for Earnpark users.



Lightning-fast service. The Swap process takes less than a minute.



User-friendly interface.



Affiliate program



How does Earnpark Affiliate Program work?



What are the reward rates?



Steps to participate in Affiliate Program



Rules and Conditions



Affiliate program



IN BETA testing now

The Earnpark Affiliate Program empowers our community, influencers, content creators, and platforms to monetize traffic by introducing the platform to the world. The Earnpark Affiliate Program allows registered members to share (or “refer”) a unique link with unregistered family members and friends and start earning “affiliate” rewards.



How does Earnpark Affiliate Program work?

When family members and friends click the link, register with Earnpark.com, and make their first deposit, referrers will begin earning rewards based on a percentage of the earnings of those new members. Affiliate rewards will continue to be paid out in the crypto your referrals invested (USDT, USDC, DAI, BTC, ETH)



What are the reward rates?

Members who take part in the beta testing of the program will receive rewards equal to 15% of their referral's earnings. We accept no more than 100 participants in the beta test. After beta testing the payout programs for new participants may be revised.

For example, if a new member deposits 100,000 USDC on the Earnpark platform (equal to \$100,000), this new member would earn 15,000 USDC (worth \$15,000) over the course of one year based on USDC's current APY of 15% (provided that the user did not withdraw funds over the year and allowed for daily rewards to compound).

In the example, the referrer of this new member would earn an amount equal to 15% over the course of that same year, amounting to \$2250 (15% of \$15,000). Note that affiliate rewards do not impact the earnings of the new member (i.e., these affiliate rewards are an addition to what the new member earns).

Keep in mind that affiliate rewards are only paid while your referral continues to maintain a deposit with Earnpark. If a referral were to withdraw all their funds from Earnpark (leaving a zero balance), the referrer would no longer receive affiliate rewards until the referrer redeposited funds onto the platform (and be eligible to receive rewards).

Terms and conditions of the Earnpark Affiliate Program are subject to change at any time at Earnpark discretion.

Steps to participate in Affiliate Program

Step 1

Register on the Earnpark platform and get the link in the **[Profile]** section

Step 2

Invite your friends to the Earnpark platform via a personal link

Step 3

Monitor the statistics of registrations and deposits of your referrals in a dashboard



Rules and Conditions

Violation of the rules leads to the permanent expelling of the user from the Affiliate Program.

- Affiliate accounts cannot be created using the same IP as the referral's account.
- Funds cannot be transferred from an affiliate account to a partner's account by internal transfer.
- Affiliates do not have the ability to link referral accounts to their accounts after the registration on the platform. Please be careful and make sure that referrals follow your unique link to start receiving rewards from the invited users.
- Users cannot transfer funds from their main accounts to family members or friends' referral accounts.

Recommendations: The affiliate account must be active and have funds on the platform.

EARNPARK



Contact us

support@earnpark.com

earnpark.com



Visit our website

