

# DeCash

**The traditional finance in a crypto.**

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**Whitepaper - V3**  
**September 2020**

English version

[decash.co](https://decash.co)



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# Whitepaper history

<b>Version</b>	<b>Release</b>	<b>Modifications</b>
V1	5 July 2020	–
V2	20 July 2020	Removal of personal accounts Everyone can now benefit from the investments funds indirectly Simplify the concept
V3	14 September 2020	Accuracy of Investigo/DeCash ratios and adaptations Removal of the DeCash platform Updating of future developments and long-term vision Various adaptations

# Introduction

In 2008, the pseudonym Satoshi Nakamoto created “a Peer-to-Peer Electronic Cash System” that would allow online payments to be sent directly from one party to another without going through a financial intermediary. It was the first peer-to-peer network to come into existence and Bitcoin emerged as the first use case of the blockchain.

Following Bitcoin’s success, many other cryptocurrencies, called altcoins, came into existence. Some were focused on privacy, some had faster transactions and simpler accessibility, while others were powered by smart contracts, such as Ethereum.

Fast forward to 2020 and despite the constant innovation in the cryptocurrency space, we still lack the means to seamlessly connect traditional finance with crypto. This gap, with cryptocurrencies limiting their inclusiveness to the blockchain space, does not allow for mass adoption and global integration.

The total stock market value is equivalent to \$70.75 trillion, or 275 times the market capitalization of the whole cryptocurrency market. This value cannot flow into cryptocurrencies unless a reliable and secure connection is developed.

Accordingly, being able to develop blockchain technology that links the stock market to crypto will allow us to take advantage of the intrinsic value of both: that of the stock market and that of the crypto market.

That’s how we got the idea to create DeCash.

# DeCash – DESH token

DeCash is the first cryptocurrency that has intrinsic value linked to an investment fund own by the DeCash Team and called «Investigo». It connects the DeFi with traditional finance. DeCash and its DESH token are based on the Ethereum network (ERC20 token).

DeCash is used for distributive purposes, which means that Investigo is not included directly in the DeCash contract. However, you must use DeCash to be able to benefit from it.

## How does it work ?

Investigo (investment fund) invests in the stock market and crypto market using fundamental analysis and also using our own developed indicators and quantitative strategy that is focused on technical analysis.

Investigo creates a base value for the DESH price as the performance of the fund increases. On the other side, as the DeCash ecosystem grows, Investigo's liquidity also increases thanks to a balancing system, allowing Investigo to make more substantial investments.

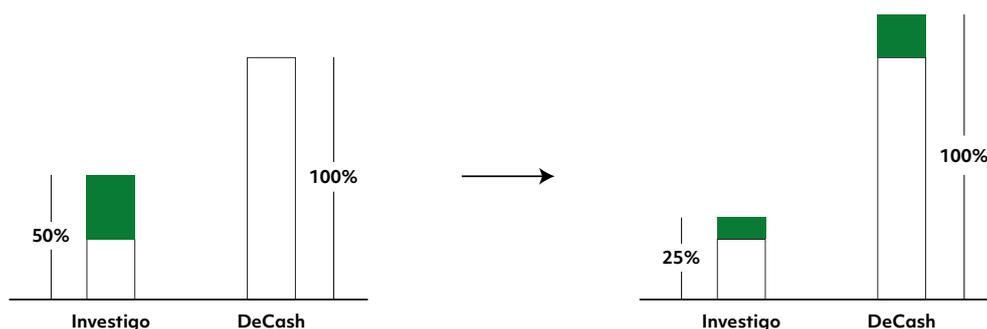
The value of DeCash and the liquidity of Investigo are linked because the value of Investigo must always represent between 20% and 30% of DeCash liquidity. Therefore it allows DeCash to have intrinsic value.

## Ratios between Investigo and DeCash

### 1 – Value of Investigo represents >30% of DeCash

If the investments made by Investigo show very good results and the ratio between the value of Investigo and DeCash is bigger than 30%, then a part of the funds is withdrawn from Investigo to buy some DESH (through the stabilizer wallet). This will therefore increase its value: this is the principle of supply and demand.

The fate of the DESH tokens bought by Investigo will belong to the community: each time it will happen they will decide through a vote where these tokens will go.



### Example

Investigo fund liquidity : 100'000 USD

DeCash liquidity (total) : 200'000 USD

Ratio between Investigo and DeCash : 50% (>30%)

Amount withdrawn from Investigo to be invested in DeCash : 40'000 USD

New Investigo fund liquidity : 60'000 USD

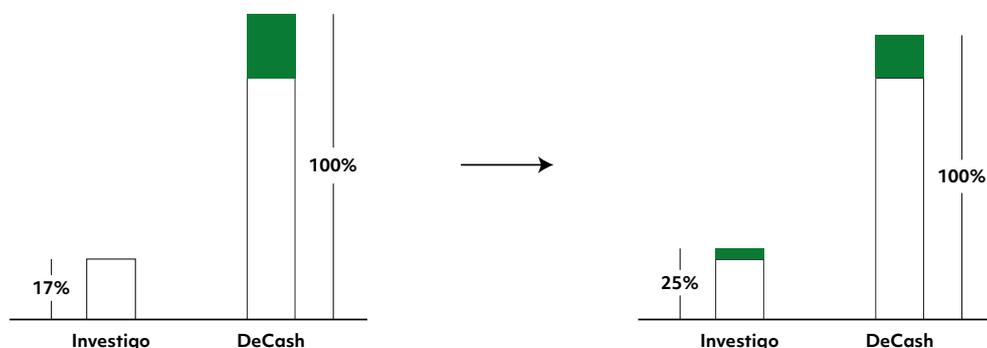
New DeCash liquidity (total) : 240'000 USD

New ratio between Investigo and DeCash : 25% (Optimum)

## 2 – Value of Investigo represents <20% of DeCash

If the liquidity in DeCash increases a lot, the ratio between the value of Investigo and DeCash goes below the minimum of 20% : stabilizer wallet then sells the necessary amount of DESH until it returns to the optimal ratio of 25% and can then add liquidity to Investigo.

This allows the fund to invest a larger amount of money and therefore generate larger profits. Thereafter it will allow to buy a large amount of DESH if Investigo outperforms DeCash as explained before. Once again, this will raise the DESH price.



### Example

Investigo fund liquidity : 34'000 USD

DeCash liquidity (total) : 200'000 USD

Ratio between Investigo and DeCash : 17% (<20%)

Money injected in Investigo: 12'800 USD

New Investigo fund liquidity : 187'200 USD

New DeCash liquidity (total) : 46'800 USD

New ratio between Investigo and DeCash : 25% (Optimum)

## 3 – Value of Investigo represents 20% - 30%

If the value of Investigo represents between 20% and 30% of DeCash, no adjustment is necessary.

### Balancing

The ratios and eventual transactions required to return to an optimum ratio of 25% will be done once a month.

Withdrawing part of the profits from the investment fund and purchasing DESH takes 3 days. During these days, the community can decide in a vote (on Telegram) where these DESH will go.

# Tokenomics

## Included in the circulation supply

### Public supply – 50%

25,000,000 DESH are available to public investors on exchanges (as Uniswap, CoinTiger, ...).

### Stabilizer / Investigo Wallet – Variable%

X tokens sold by Investigo when liquidity must go from DeCash to Investigo.

X tokens bought by Investigo when the fund outperforms DeCash.

The number of these ones is therefore variable and its fate will be each time in the hands of the community.

## Not yet included in the circulation supply

### DeCash organization – 25%

This wallet will be used to invest in the DeCash infrastructure and recruit new people to the team that can bring their skillsets in different fields. It will also be used to create new financial DApps. DApps implementations need to be voted by the community.

Total initial amount : 12,500,000 DESH.

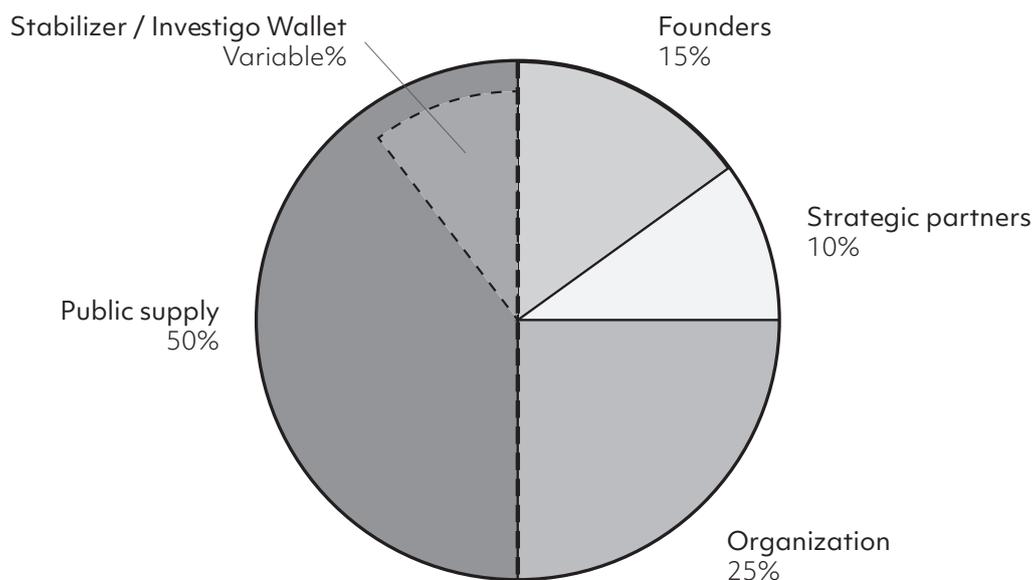
### Founders – 15%

Founders can only sell a maximum of 10% of their holdings per month.

Total amount: 7,500,000 DESH.

### Strategic partners – 10%

These tokens are reserved for our strategic partners who have enabled this project and are helping us to launch our platform. Total initial amount: 5,000,000 DESH.



## Summary

Total Supply (TS): 50,000,000 DESH

Actual Circulating Supply (CS): 25,000,000 DESH

# Investigo fund index

## About Investigo

The «Investigo» investment fund is a fund that can combine stocks, ETFs, mutual funds and other cryptocurrencies. As of now the fund is split in two parts : **stock market fund** and **crypto market fund**.

In the **stock market fund**, the shares in which we invest must have a capitalization of more than 40 million \$. The fund can't have a position bigger than 50% of the total managed money in it. Normally each position will not represent more than 30% of the total investments. However, if the performance of an action is increasing well and we judge that it may have more potential, then its position can represent 50% of the fund. We must at least invest in two different sectors. Customers can see the fund's performance every start of the week on the website decash.co.

For the **crypto market fund**, the positions in each crypto should not go above 50%. Normally each position will not represent more than 20% of the total investments. However, if the performance of a token is increasing well and we judge that it may have more potential, then its position can represent 50% of the Fund. The crypto fund will invest in DeFi and other crypto tokens and will adapt constantly to the changes in the crypto space. Crypto fund positions are only chosen with fundamental analysis, as there isn't yet an effective algorithm that we managed to develop.

## Choice of positions in the fund (wave riding strategy)

The positions in Investigo are chosen thanks to a semi-automatic strategy that uses technical analysis. It's called the wave riding strategy and it was programmed and developed in the Pinescript code language by the DeCash team.

## Pressure, acceleration, and volatility

Our strategy is split between three main themes and categories that are also all programmed by our trader. First, our indicator is based on a type of pressure to determine future bearish or bullish movements thanks to a complex derivative algorithm inspired by one of the most accurate indicators in the stock market world.

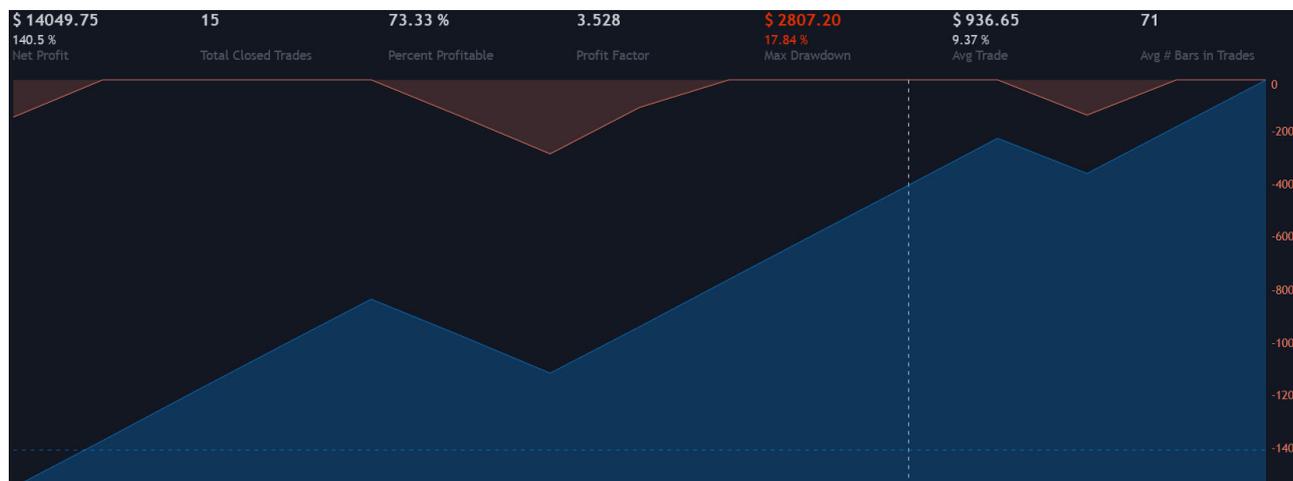
The pressure takes into account the volume of exchange and current trends. Once the direction is determined, a type of acceleration formula has been developed to determine the impulse and power of the movement and confirm the generated trend. Finally, a volatility formula serves as an exit point for our investments but also in the preparation of a new trend or repetition.



## Illustration of the wave riding strategy

### Accuracy of the strategy

Fortunately, the software can show the accuracy of our strategy depending on the risk/reward ratio and the timeframe.



### Performance of the Investigo fund

The formula for calculating the performance of the fund (PF) is as follows:

$$PF = \text{Total value of the fund} - \text{initial value of the fund} = \text{Performance}$$

# Investigo's broker

Investigo invests in stocks through IBKR (Interactive Brokers). Interactive Brokers LLC (IB) is a U.S.-based brokerage firm. It operates the largest electronic trading platform in the U.S. by the number of daily average revenue trades. The company brokers stocks, options, futures, EFPs, futures options, forex, bonds, and funds.

The company is headquartered in Greenwich, Connecticut and has offices in four cities. It is the largest subsidiary of the brokerage group Interactive Brokers Group, Inc., which was founded by Chairman Thomas Peterffy, an early innovator in computer-assisted trading.

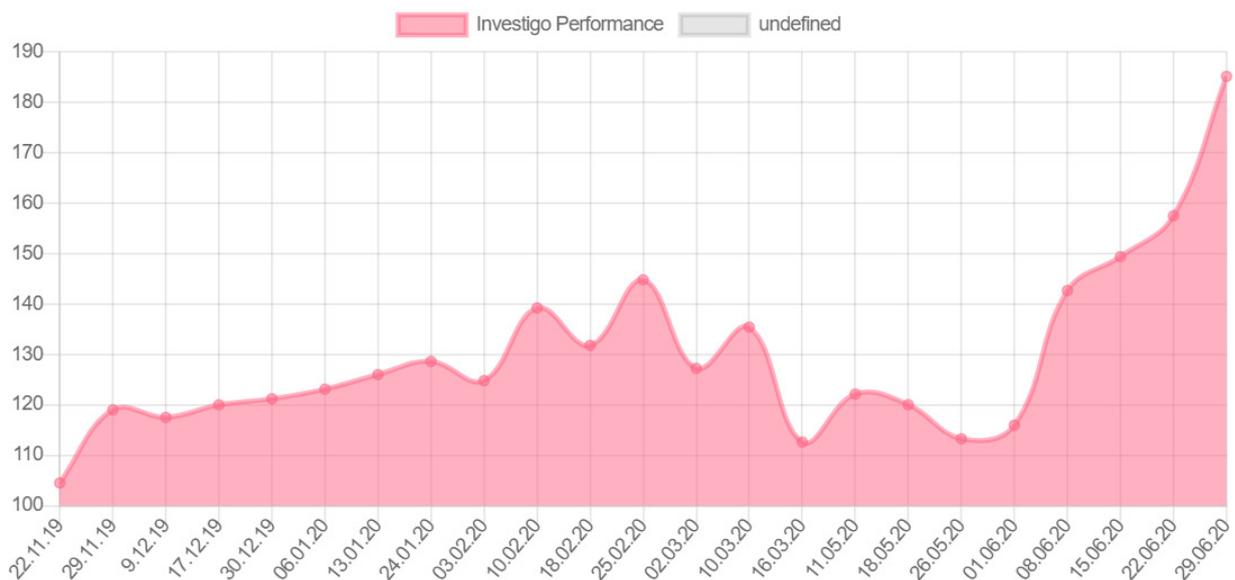
IB is regulated by the U.S. Securities and Exchange Commission, the Financial Industry Regulatory Authority, the New York Stock Exchange, the Commodity Futures Trading Commission, National Futures Association, Chicago Mercantile Exchange, and other self-regulatory organizations. The company is a provider of fully-disclosed, omnibus, and non-disclosed brokerage accounts and provides correspondent clearing services to 200 introducing brokers worldwide. The company serves 607,000 client brokerage accounts, with \$128.4 billion in customer equity. Interactive Brokers Group owns 40% of the futures exchange OneChicago and is an equity partner and founder of the Boston Options Exchange.

## How is the protection loss provided by our Investigo fund

Our Investigo fund is designed to go up long-term, but sometimes bad performance in the short term is inevitable. That's why we have come up with investment protection for people holding their DeCash. If the fund goes down, it doesn't affect the holders of DeCash. Profits simply won't be distributed until the Investigo liquidity is above 30% in comparison to the liquidity in DeCash.

## Historical performance of the fund since 2019

Each week, the performance of the fund is displayed on the website [decash.co](http://decash.co). It started at 100 on 11/22/2019 (when Investigo has been created).



# Team



**Founder of DeCash**  
Thiago Burgunder  
Switzerland  
Economics

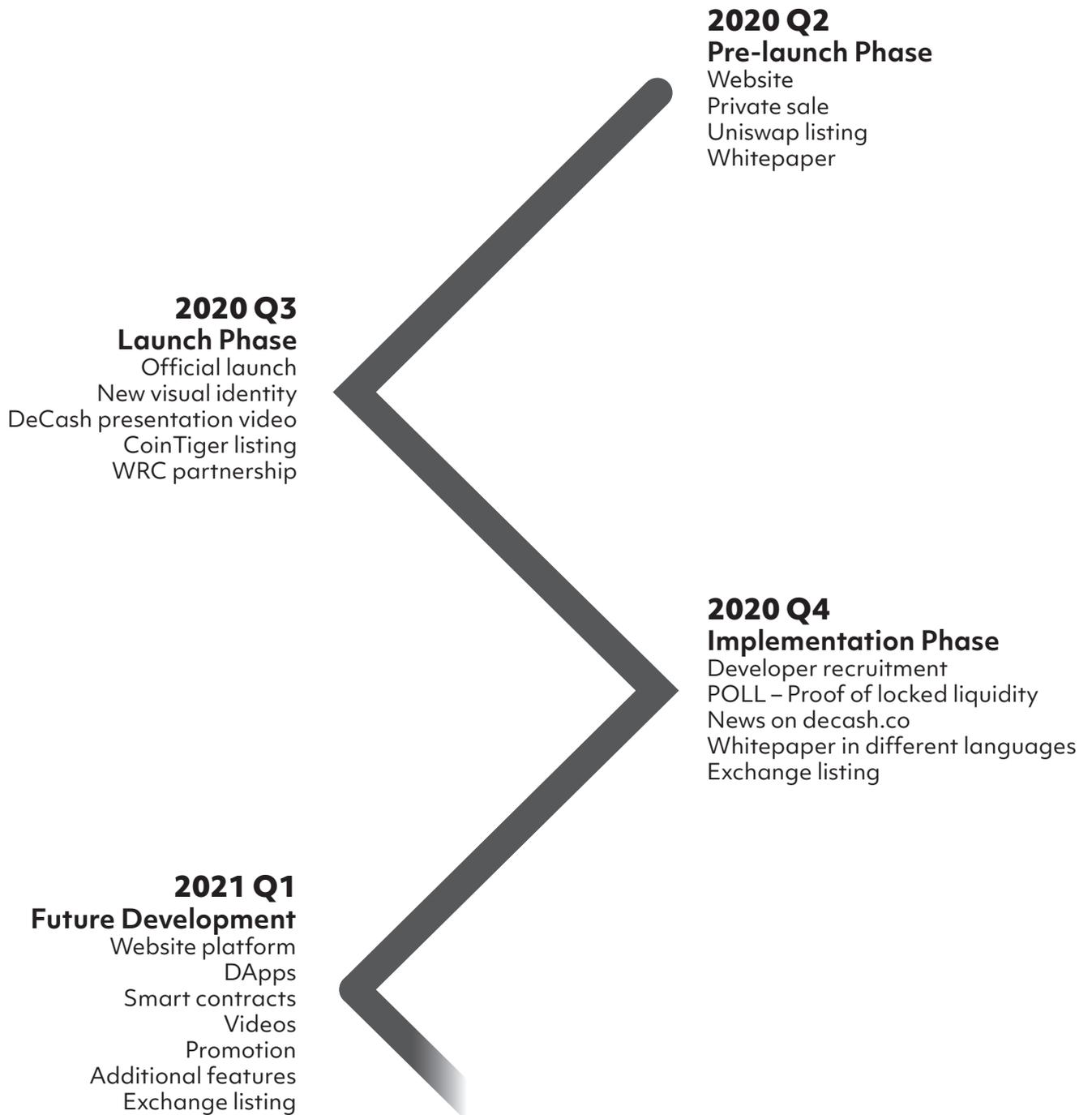


**Co-founder of DeCash**  
Knut Robillard  
Switzerland  
Civil engineering designer



**Designer – Community manager**  
Adrien Blatter  
Switzerland  
Civil engineering designer  
and civil engineer student

# Road Map



# Future developments and long-term goals

The cryptocurrency industry is constantly changing. Only 3 years after the creation of Bitcoin we saw many other tokens exceed the technical performance of Bitcoin. One year later after the first altcoins, other cryptocurrencies came up with alternative concepts. This shows that adaptation is essential to survive in the crypto sphere.

This is why our goal is to adapt and develop in relation to the requirements and developments of the crypto sphere.

Finally, our ultimate goal is to connect the DeFi with the traditional economy thus creating an opportunity for decentralized finance to be linked to the traditional and vice versa.

# Long-term vision

What are the issues that DeCash is trying solve?

Imagine having a coin that reflects all the traditional stock market economy; this means that DeCash can be the first coin to really reflect our current economic system, decreasing therefore the gap between rich and poor people. Why?

During the coronavirus crisis the market and economy went down, however just in USA more than 4 trillion USD were printed to pump artificially the economy. This printed money goes mostly to corporations and big franchises or to big investors indirectly. This means that there is more money in circulation and technically the cost of living should be higher. However, the distribution of money wasn't done correctly: in fact, wages and salaries haven't gone up in the past 40 years. This means that people with a salary earn the same but have a higher cost of living, because the coin doesn't mirror the economy like it should do.

DeCash is the first currency whose base value is linked to a diversified fund which should represent the economy as a whole in the years to come. In addition, DeCash has a limited supply. Combining these two factors removes the possibility of a bubble forming in different sectors and encourages investment and capital flow to go to the sector that is most efficient in a pre-defined time.