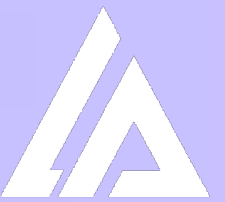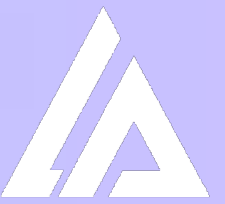# LENDELTA

A.I-Powered Lending Platform

DISCLAIMER

PLEASE READ THIS DISCLAIMER SECTION AND THIS ENTIRE WHITE PAPER CAREFULLY. YOU MUST NOT INVEST IN THIS INITIAL COIN OFFERING (ICO) WITHOUT DOING SO. This document does not imply any elements of a contractual relationship between us and the investor. Lendelta and/or the founders do not guarantee, and accept no legal liability whatsoever arising from or connected to, the accuracy, reliability, or completeness of any material contained in this white paper or presented anywhere else in relation to this ICO. Lendelta tokens are simply ERC20 tokens based on the Ethereum network, and they are not intended to constitute securities in any way, shape or form. Nor is this white paper a solicitation for investment of money in the form of government issued currency, from any jurisdiction. Lendelta tokens cannot be purchased with money or any government issued currency. Lendelta tokens are exchanged for Ether by sending Ether to our smart contract on the Ethereum network. Government agencies in some jurisdictions have made statements that we interpret such that they consider some Initial Coin Offerings and token sales as investments/offers that are to be regulated in some way.

By asking you to read this white paper we are not giving you advice. Nor are we encouraging you to swap your Ether for Lendelta tokens. We are simply outlining our plans for a crypto investment community and offering anyone who shares and understands our vision and wants to be part of this token to take part by exchanging some Ether or BTC for Lendelta tokens (DLTA). Lendelta © 2018 All Rights reserved 2 Legal considerations, risk and disclaimer Lendelta does not recommend purchasing tokens for speculative investment purposes. Tokens do not entitle you to any equity, governance, voting or similar right or entitlement in the company or in any of its affiliated companies. Tokens are sold as digital assets, similar to download a Lendelta software, digital music, etc. Lendelta does not recommend that you purchase tokens unless you have prior experience with cryptographic tokens, block-chain based software and distributed ledger technology and unless you have taken independent professional advice. Pre-sale and/or ICO participation can be considered High-Risk Trading; purchasing financial instruments via a Pre-sale and/or ICO or utilizing services offered on the website may result in significant losses or even in a total loss of all funds invested. No information provided on the Lendelta platform or website should be interpreted as investment advice. It does not constitute an offer or invitation by Lendelta to any user to buy or to sell tokens or make any investment.
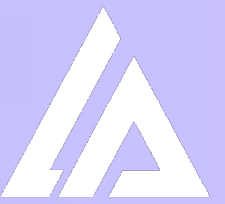
*User guarantees that he is a legally capable person of a majority age and complies with legal rules and applicable Lendelta laws of the jurisdiction where the user lives.
*By participating in the Pre-sale and/or ICO User confirms that he has read, understood and agree to comply with all restrictions set forth above.

CONTENTS

01 What is Cryptocurrency?

Cryptocurrency is a digital currency for which encryption techniques are used to regulate its use and generate its release. Unlike fiat currency – like US dollars, euros and yen – cryptocurrency is not regulated or controlled by any bank, government or centralized financial authorities.

Instead, it relies on the power of the Internet to guarantee its value and confirm transactions. Users on a network verify every transaction, and those transactions then become a matter of public record. This prevents the same digital currency or coin from being spent twice by the same person.

02 What is LENDELTA?

Introducing LENDELTA

Lendelta is a lending platform operating on Blockchain technology.

LENDELTA's Technology Platform

LENDELTA (DLTA) is an ERC20 token running on the Ethereum network.

What is ERC20?

The Ethereum token standard (ERC20) is used for Ethereum smart contracts. ERC-20 defines a common list of rules that an Ethereum token has to implement.

What is a Smart Contract?

The main objective of a smart contract is to allow two parties to work and transact on the internet without intermediaries. Applications work exactly like programmers without any downtime. The whole process of the smart contract is done automatically without intervention by the third party. We may publicly disclose those transactions but we cannot know who made them.

LENDELTA Token Details

SPECIFICATIONS	
TOKEN NAME	**LENDELTA**
TOKEN SYMBOL	**DLTA**
TOTAL SUPPLY	**33,000,000**
Decimal Places	**18**
Pre-sale Date	**25th of July**
ICO Round 1 DATE	**1st of September**
ICO Round 2 DATE	**21st of September**
ALGORITHM	**ETHASH (Proof of work)**

Distribution Overview

DISTRIBUTION	AMOUNT	PERCENTAGE
Referrals & Bonuses	5,000,000	15%
Presale	1,000,000	4%
ICO Round 1	8,000,000	24%
ICO Round 2	14,000,000	42%
Developers & Advisors	2,640,000	8%
Reserved Funding	2,310,000	7%

4%

of Tokens will be sold in
Presale at the price of **$0.25**

7%

of Tokens are planned
for the Referral Bonuses.

8%

**of Lendelta's will be held by key
investors and the core team
(developers, traders and designers)**.
This will guarantee that the team will be
motivated to support and add new
features to the platform. This will
increase the value of Lendelta and it
will also provide a huge passive income
for the ICO participants and investors,
as well as for the team. **These coins
will be locked for 6 months.**

15%

of Tokens are planned
for the Referral Bonuses.

24%

of Tokens will be sold in
Round 1 at the price of **$0.5**

LENDELTA
DISTRIBUTION

SHOWN IN %

- ● Presale (4%)
- ● ICO round 1 (24%)
- ● ICO round 2 (42%)
- ● Referrals & Bonuses (15%)
- ● Developers & Advisors (8%)
- ● Reserved Funding (7%)

42%

of Tokens will be sold in
Round 2 at the price of **$0.75**

Note: If there are some Lendelta's left after the crowd sale, they will
be burned. **Also we plan to periodically buy Lendelta's from the
exchanges and burn them as well – this will decrease the total
supply, therefore increasing the value.**
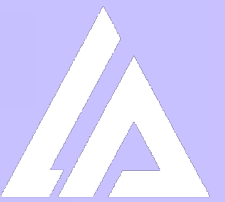
ICO Schedule

EVENT	START DATE	END DATE	PRICE	BONUS
Presale	25.7.2018	25/8/2018	$0.25	**50%**
Round 1	9.1.2018	9.20.2018	$0.50	**30%**
Round 2	9.21.2018	10.11.2018	$0.75	**10%**

ICO STAGES	PURCHASE LIMIT
Presale	10,000 DLTA
Round 1	10,000 DLTA
Round 2	10,000 DLTA

Referral Bonuses

We are trying to keep all facets of DLTA as simple as possible. This is the same with our referral system. When you share your personal referral link, and a new user registers with your link, they will automatically join your referral list. Each time a user from your referral list buys a quantity of DLTA tokens, 1% of the amount will be added to your wallet.

What is the Value of DLTA?

The technology incorporated into Lendelta is complicated but it can be reduced for simplicity down to two elements: (1) **trust** (2) **liquidity** (i.e. supply and demand).

All currencies, including cryptocurrency, are only valuable if both parties believe and trust that it is valuable.

For example, a dollar bill has no intrinsic value (it's just a piece of paper after all). But, the

government of the United States guarantees it, therefore the recipient trusts that it will still be worth a dollar when he/she tries to spend it (We don't want to get too technical here but in reality, it will be worth a little less due to inflation).

The more we use a currency, the more comfortable we get with it and thus we use it more often. As the popularity of the currency increases, the laws of supply and demand kick in.

If there is a finite amount of currency in the market (i.e. liquidity), the value goes up due to demand. In the case of Bitcoin for example, there will only ever be 21 million bitcoins created. Therefor the value will go up as we near the maximum threshold in a few years as long as people still trust that it has a value, and more and more people and places accept it as a currency for payment. Lendelta will have a circulating supply of just **23,000,000**; the low supply combined with the consistent returns achieved will ensure that supply and demand increase the value of DLTA significantly over time.

PLEASE NOTE: All ICO bounties will be distributed during sale event.
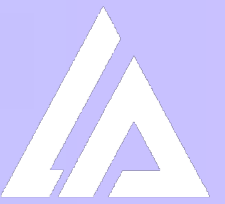
Vision for Lendelta

Our vision is to make a steady passive income for our investors which are sustainable over the long term. We will use the advantages of latest technologies in the area of machine learning, data and math analysis, artificial intelligence, blockchain and mobile development in order to bring to life a fully autonomous clever trading bot.

Lendelta Team Experience

We are a group of passionate developers and traders that have created an innovative, intelligent trading bot called DLTA that will earn passive income for all our customers – DLTA token owners. We strongly believe that in the current millennium of technologies and cryptocurrencies, trading can be comprehensively more intelligent and automated.

Δ **6 people of our team come from a strong technical background.**

Δ **4 of our team have over 7 years' experience in the software industry.**

Δ **2 of our team have over 3 years Blockchain experience.**

Δ **All of our team have strong knowledge in Solidity and JS.**

The Current Problem with Trading Platforms

Recently there has been the release of many trading platforms and trading groups onto the Cryptocurrency market. Although anyone can access this information, it is usually time-consuming and often the information is not correct. Also the emotions of traders when operating in this field quite often play a negative role on their composure and good judgment.

An affordable platform, application or a bot that can trade instead of us and earn a continuous, stable and passive income hasn't been created thus far. The biggest weakness of the cryptocurrency market is its volatility, but on the other hand, it is this volatility that can provide the opportunity for huge returns.
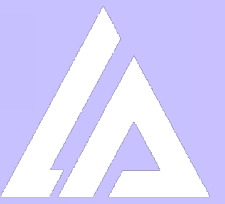
Lendelta Solution

Our Solution to this trading platform problem is a new generation, intelligent trading bot called DLTA. How are we going to do it? The plan is both simple and straightforward. We combine both the classical approach to trading with an innovative one. DLTA will use existing well-known trading strategies based on technical analysis such as Fibonacci Retracement, Support and Resistance along with Head and Shoulders techniques. Cryptocurrency news is the innovative indicator DLTA will use for safety reasons as far as trades are concerned.

For the cryptocurrency market the daily and weekly news are of highest importance, as they might and often do immediately reverse the trend of the market. With DLTA we will incorporate a scraping algorithm that will search for the latest news from trustworthy sources (e.g. bitcoin.org, blog.ethereum.org etc.) and then will decide whether news is positive or negative and whether the news is important for the process.

If in a particular situation, DLTA finds that two of the factors have taken place (e.g. positive news and good results from technical analysis), then it will issue an order.

Whilst our lending platform will offer the use of DLTA in a hands free automated environment, DLTA holders can also use our mobile platform to trade by themselves; therefore they have no limit in the money they can earn. Users who want to use this service will have to pay a small monthly fee (paid in DLTA) and the number of participants will be limited to ensure longevity of returns.
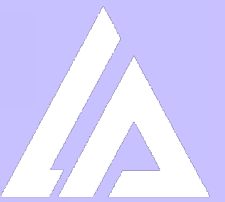
Lendelta's AI Trading Bot - DLTA

Unlike most projects, we already have a working product - DLTA. It is already working on two markets Bittrex and Kraken, however we are still making some major updates and tests. We've decided to make sure everything works as expected before the release date. Providing high-quality products to our customers is our highest priority.

DLTA is like the **Philosopher's stone**, everything it touches turns into gold. The only difference is that our Bot is real and it will serve to our token holders. DLTA works by means of a complicated combination of the latest technologies in the IT area. The main idea is that DLTA will get better with time and it will provide DLTA holders with a stable continuous money flow.

How Does DLTA Work?

The key to Lendelta is the word diversification. This means that the investment is divided in equal parts, which are invested in different investment products and fulfilling different strategies. The overall return percentage is defined by the success of the separate mini-investments. Over time the cryptocurrency markets will change and there will often be periods of uncertainty, where other lending investments will fail to provide the promised returns. Where Lendelta differs is that we have multiple income strategies, creating additional returns that are accrued and used as an investor protection fund. This ensures that regardless of changes in the markets we will be able to provide the promised returns for the long term.

Strategy 1

The most valuable component of Lendelta is the DLTA AI Trading Bot. This is our advanced tool that we have developed and comprehensively tested, is now fully operational with different investment and trading strategies.

Our users can lend part or all of their DLTA tokens if they choose, and in return they will receive **up to** 1.2% ROI every day. This interest percentage will be calculated according to our returns from our trading bot DLTA and the other investments.

We will never force lending at any time; we believe that all investors should be given the choice to gain from either selling DLTA tokens at an increased value or from using DLTA.

The interest will be calculated using the average value in dollars of the invested tokens for that day, and this will be done for each and every day. When a customer wants to withdraw his investment plus returns they will receive their invested tokens back plus the interest converted in ETH.

The interest will be calculated only on the tokens which are lent before 12 AM UTC and are not withdrawn before the end of that day – 12 AM UTC on the next day.

For example if you lend tokens at 3 PM you interest will start working at 12 AM on the next day – so you will not receive interest for the 9 hours which are between 3 PM and 12 AM.

The whole process of lending and returning the proceeds to the **ICO owners will be controlled by a smart contract**.

Amount	Daily Returns
0.1 ETH - 1 ETH	up to 1%
1.1 ETH - 10 ETH	up to 2%
11 ETH - 100 ETH	up to 3%
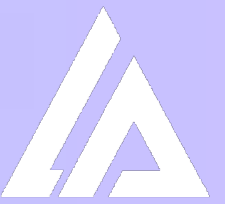
Strategy 2

Part of the income generated over and above the investor returns will be used for alternative investments ranging from low to medium risk. The returns from these will be used to build the Investor protection fund.
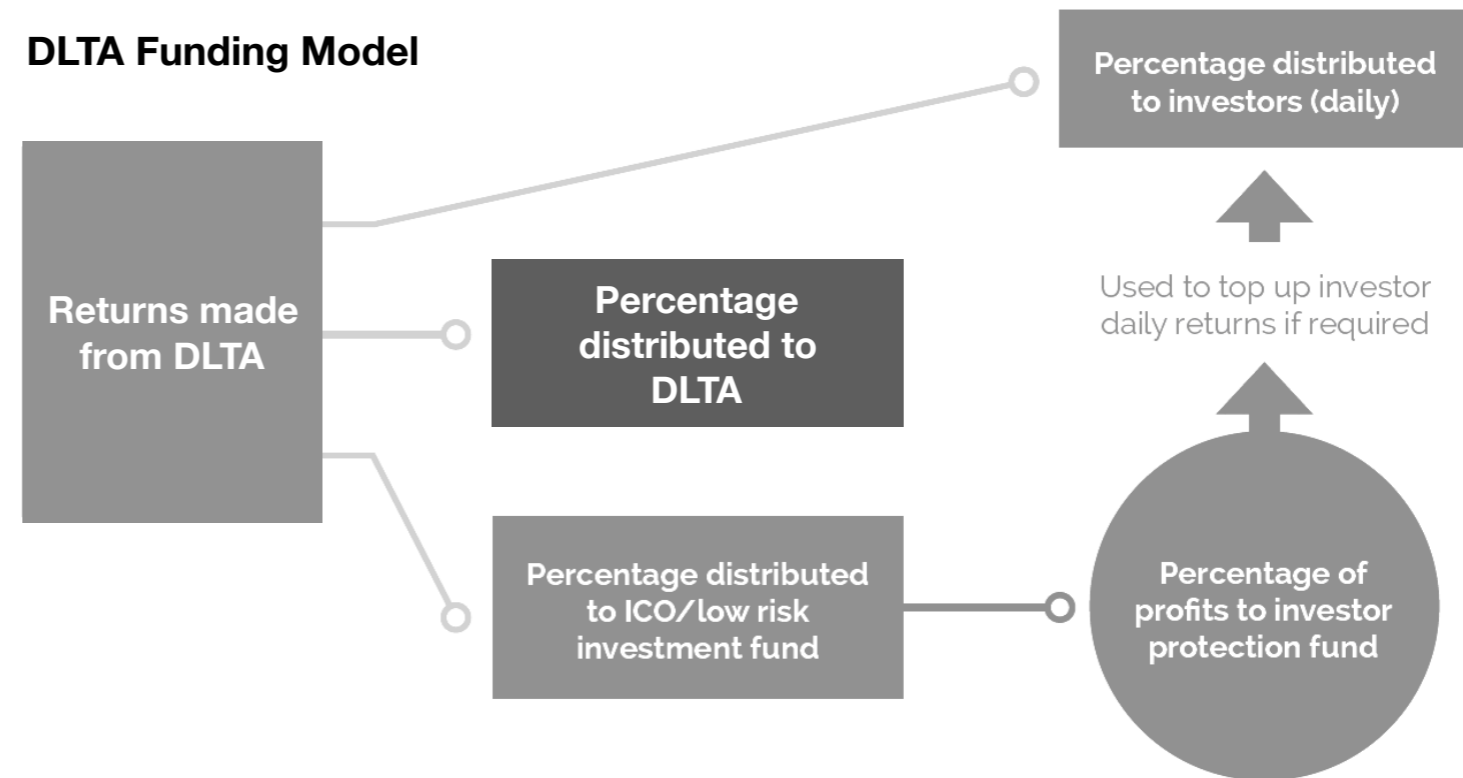
An investment in new ICOs is one way we are generating income. We will use our algorithms and trading skills to decide which ICO is worthy and which is not.
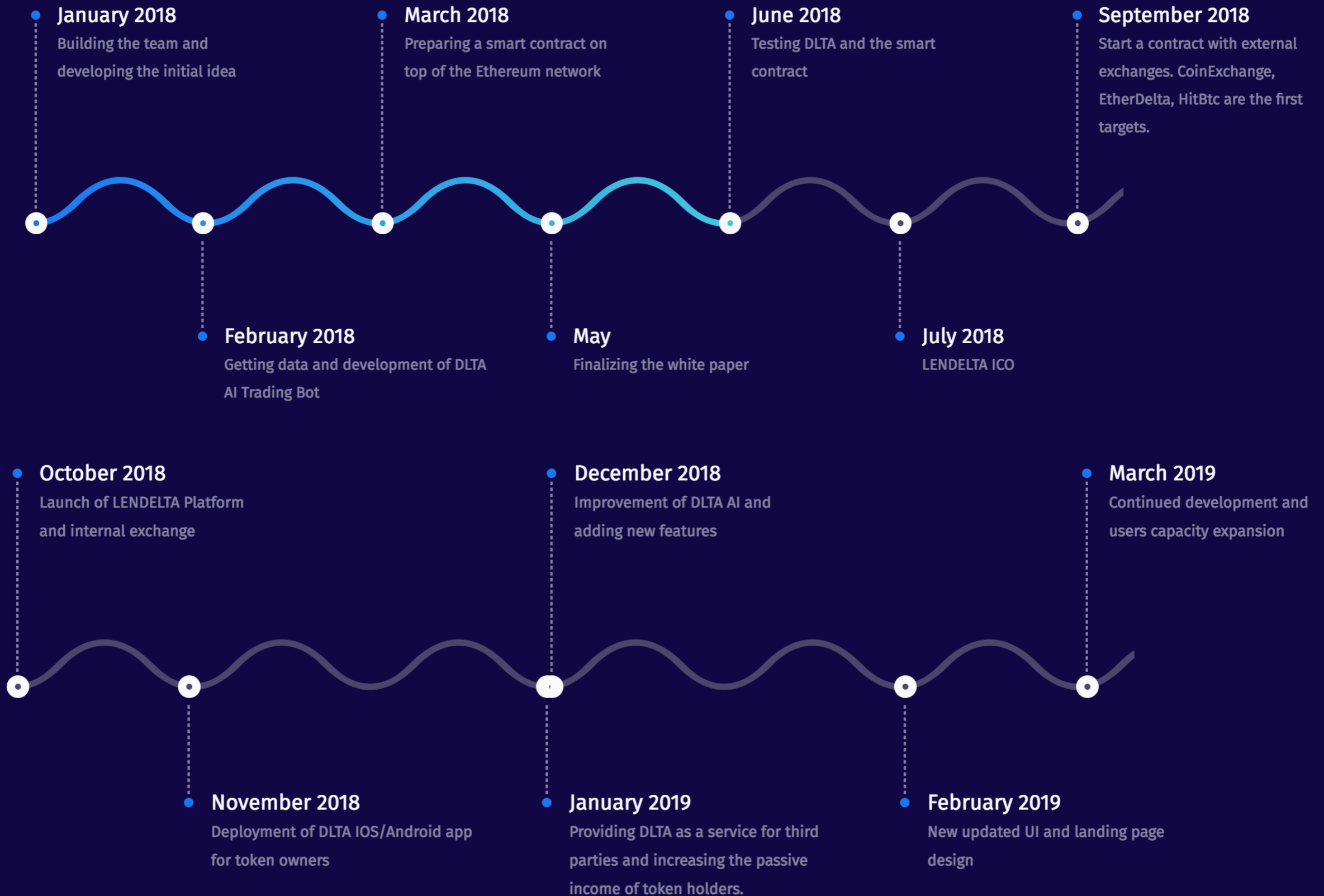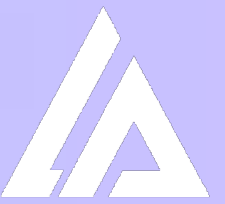
The returns generated from both DLTA trading and other sources will then be deposited into a holding fund, from which DLTA tokens holders will be rewarded depending on their amount of tokens ownership. This fund will also make up any shortfalls on our passive lenders' daily returns (1%) from short term market volatility.

Strategy 3

The next big major initiative that is scheduled for the end of 2019 is to launch our DLTA AI Bot as a service for 3rd parties, including large trading companies and institutions. This will generate another source of income to ensure Lendelta will be a leading force in the lending category.

DLTA Funding Model

Returns made from DLTA

Percentage distributed to DLTA

Percentage distributed to ICO/low risk investment fund

Percentage of profits to investor protection fund

Used to top up investor daily returns if required

Percentage distributed to investors (daily)

January 2018
Building the team and developing the initial idea

March 2018
Preparing a smart contract on top of the Ethereum network

June 2018
Testing DLTA and the smart contract

September 2018
Start a contract with external exchanges. CoinExchange, EtherDelta, HitBtc are the first targets.

February 2018
Getting data and development of DLTA AI Trading Bot

May
Finalizing the white paper

July 2018
LENDELTA ICO

October 2018
Launch of LENDELTA Platform and internal exchange

December 2018
Improvement of DLTA AI and adding new features

March 2019
Continued development and users capacity expansion

November 2018
Deployment of DLTA IOS/Android app for token owners

January 2019
Providing DLTA as a service for third parties and increasing the passive income of token holders.

February 2019
New updated UI and landing page design

03 LENDELTA TECHNOLOGICAL SUPERIORITY

*"Everything you can imagine is real"*

Pablo Picasso

Intelligent Trading Platform

Along with the development of DLTA and our algorithms, we will provide a trading platform – web and mobile. Its fuel will be DLTA tokens. This platform will provide different sets of trading strategies and evaluations based on fundamental analysis. The platform will also present serialized and evaluated data with all industry specific important news, which will be a very useful resource.

Mobile Wallet App

We are planning to make contracts with some of the key crypto wallets, because we want to find an easy and a safe way for our customers to store and use their DLTA tokens.
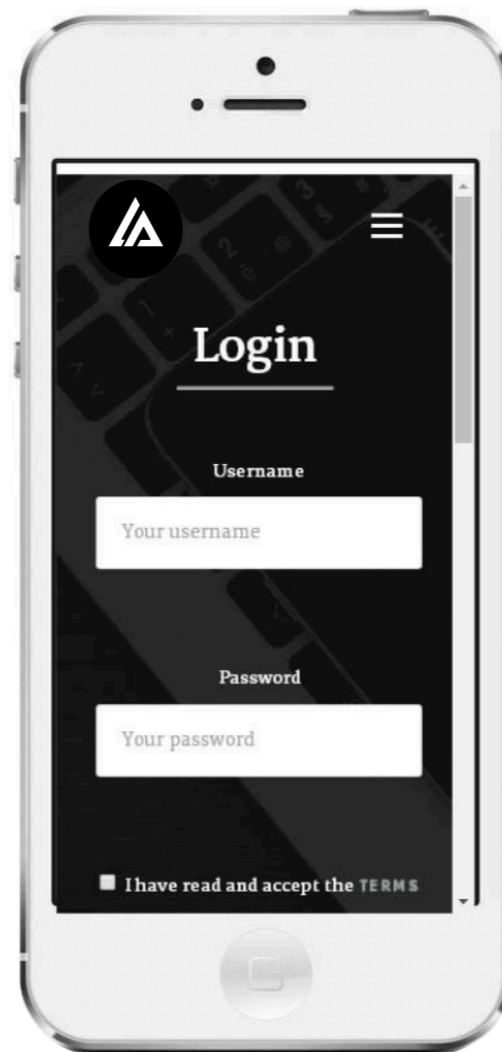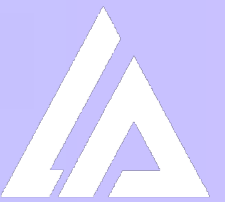
Predictive Intelligence Fuel

Machine learning is the science of getting computers to act without being explicitly programmed. In the past decade, machine learning has given us self-driving cars, practical speech recognition, effective web search, and a vastly improved understanding of the human genome. Machine learning is so pervasive today that you probably use it dozens of times a day without knowing it. Many researchers also think it is the best way to make progress towards human-level AI.

DLTA will leverage the power of machine learning, performing a full analysis on crypto news and big announcements that can reverse the current price trend. This will be achieved by using libraries like TextBlob/Natural Language Toolkit. This will give us much more precise evaluation and more successful results.

As DLTA gets smarter in news analysis it will also develop new skills. Analyzing news and texts, scrapping large amounts of data and making decisions based on this is in the core of event prediction. So if everything goes as expected the superpowers of DLTA can be used not only for crypto news analysis, but for all kind of text analysis, which is a useful and expensive process.

04 LENDELTA ICO

Lendelta ICO Goal

All the team members behind Lendelta have a dream to make DLTA the first AI Trading Bot of its kind. This includes having the technical and Artificial Intelligence ability to provide a continuous passive income to all of our customers, even in markets and environments that prove challenging to other trading Bots. We want to raise enough funds during the ICO to accomplish this dream.

The funds will be used for Marketing, Research & Development, Quality Assurance testing and Operational Management of the whole Lendelta project and community infrastructure.

We are aware that the percentage we offer is not the highest when compared to other platforms, but there is a very reasonable explanation for that.

We expect that the percentage of returns that the DLTA Bot is able to generate is will be comfortably more than 1% per day for investors in usual market conditions.

Following Murphy's Law, which states that if anything can go wrong, it will' – if the market situation in the cryptocurrency world happens to get worse for a period of time, and we cannot provide stable income for our users, we will use the returns from the diversified investments held in the client protection fund to ensure all returns are paid over the long term.

Many of our competitors do not have a strategy in place to protect investors in less favorable market conditions and therefore have to have minimum lending periods. **It is our diversified strategy that allows us to have no minimum lend period. This is a unique feature which will ensure the longevity of Lendelta and also ensure the value of the coin is ever increasing.**
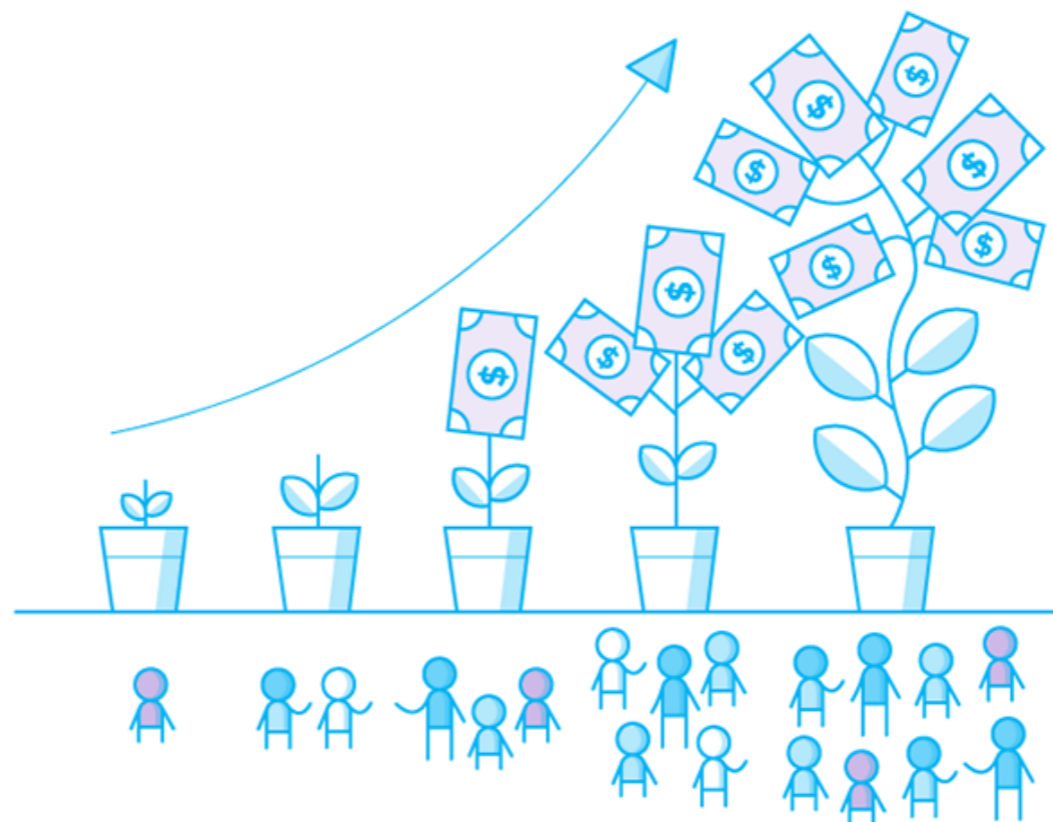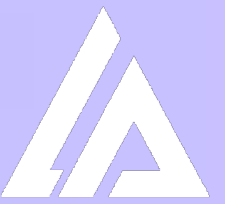
ICO Contribution Procedure

⃤ All contributions made to Lendelta during the sale periods will be qualified as non-refundable donations for the project

⃤ The contribution period starts on 25th July 2018 and will continue until 30th October 2018.

⃤ Contributions can be made using Ethereum. The instructions can be found in the Contribution Instructions section of this document.

⃤ There is minimum contribution amount of 0.003 ETH. The Ethereum contract will not accept less than 0.003 ETH, so do not waste your time trying.

⃤ If there are some technical problems, contribution could be frozen for a while by Lendelta team. However, it will be restored as soon as possible.

ICO Contribution Instructions

Please do NOT send ETH from exchange based wallets (e.g. Bittrex, GDAX, Coinbase, Kraken, Bitfinex etc), as this might lead to loss of your purchased tokens.

Make sure you only use your personal ERC20 wallet. If you don't have a personal wallet or you are not sure if you have one, please watch the following videos on how to create one and add a new token:

MyEtherWallet: https://www.youtube.com/watch?v=vvfYtpoAB2M&t=14s

Metamask: https://www.youtube.com/watch?v=54Pf9GHE4K8

Note: You can add DLTA in MyEtherWallet/Metamask using add custom token.

Address:
0x61dED342E74B0a463F1D15cf399B97D265893Ca5

Token Symbol: DLTA

Decimals: 18

Option 1: MyEtherWallet

1. Go to https://www.myetherwallet.com/
2. Go to the "Send Ether & Tokens" Tab. Choose how you would like to access your wallet.
2. Send ETH to the Token Sale Address You will then be asked to fill.
DLTA Contract address:
0x61dED342E74B0a463F1D15cf399B97D265893Ca5
3. In the "Amount to Send" field, fill in the amount of ETH you wish to use to buy DLTA tokens. In the "Gas Limit" field, change the minimum amount to 300,000 gas. This will ensure that your transaction is processed. Click on "Generate Transaction."

Option 2: Metamask (Chrome browser extension)

1. Go to Metamask wallet
2. Click "Send" button. Copy contract address:
0x61dED342E74B0a463F1D15cf399B97D265893Ca5
and paste it.
3. Enter ETH value you want to send.
4. Change the gas minimum amount to 300,000
5. Click "Submit".
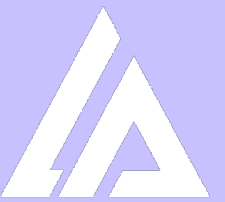
05 FUTURE DIRECTION FOR LENDELTA

Our major priorities moving forward from the ICO are to:

a. Further enhance and develop our community of investors, contributors and partners.

b. Continue to develop our technical skills and processes

c. Apply our skills and knowledge to the continual development and optimization of the DLTA AI Bot.

We also want to provide our investors and contributors a continuous and reliable passive income from their holdings of DLTA tokens.

The next big major initiative that is scheduled for the end of 2018 is to launch our DLTA AI Bot as a service for 3rd parties, including large trading companies and institutions.

We will continue to strive for iterative advancements of the performance of DLTA in its Artificial Intelligence algorithms towards its perfection in trading functionality.

Later in 2019 we aim to introduce DLTA's unique text analysis of cryptocurrency news sources, to gather market collateral and predictions that will further enhance DLTA's trading superiority.

The only fuel for this ultimate tool will be the DLTA token. The DLTA token will be the fuel of the future. The future we will rule.

REASONS TO GET INVOLVED

△ Promote Financial Inclusion
Supporting Lendelta can impact millions of people in the fastest growing parts around the world.

△ Large Addressable Market
We target 500 million consumers who lack access to basic financial services.

△ Strong Team With Entrepreneurial Track Record
We have strong professional background from financial giants like Citibank, HSBC, Amex and RBS and experience in launching successful tech startups.

△ We Solve Real Problems
We come from banking and fintech background and understand how to tackle biggest industry problems.

△ High Growth Potential
Proven ability to grow revenues over 432% per year. With proceeds raised through token crowd sale we can boost our growth substantially.

LENDELTA

www.lendelta.co