

Focal DeFi Whitepaper

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Abstract.....	2
Market Environment.....	3
Generation 1 Wallets.....	3
Boxed-In Web Apps.....	3
Trading Bots and Worse.....	4
Product Vision.....	4
Universal Swap & Sniper.....	5
FocalLaunch.....	5
Socialfi and Gamified Trading.....	6
Integrated dApp Browser.....	6
Crossplatform and Mobile Support.....	7
Roadmap.....	8
The Team.....	9
Focal Points.....	10
Hyperdeflationary Utility.....	10
Tokenomics.....	10
Token Distribution.....	11

Abstract.

The rapidly expanding world of Decentralized Finance has outpaced the development of the supporting tools such as wallets and portfolio management applications. The world of DeFi is primarily accessed through two wallets; Metamask and Trust Wallet. When Metamask first released in 2017 Ethereum had less than 100,000 daily transactions, Automated Market Makers hadn't been invented yet and the term "DeFi" was virtually unheard of. The driving force for usage in the early days of Metamask was the innovation presented through the ERC20 standard and the Initial Coin Offerings created to fund fledgling protocols.

In 2018 when Trust Wallet launched these protocols were slowly coming online and skyrocketing in usage, with Ethereum experiencing its first day with over 1 million transactions that same year. Now in 2021, DeFi rules everything on-chain, with new Layer 1 EVM compatible chains launching on a near weekly basis, traders are forced to adapt and adopt quickly or risk being left behind. The rapid evolution of these platforms necessitates a new look at wallets and a focused interface designed with Decentralized Finance in mind. Common user operations are slowed down and even lead to failed transactions due to design decisions locked into Trust Wallet and Metamask's core, as they are simply not built to handle the speed and fine tuned requirements daily DeFi users require to remain competitive.

With the speed of development in the rest of the ecosystem, one wonders what holds these wallets back. Regardless of why, users are taking matters into their own hands; turning to poorly coded and untrusted trading "bots" and risking their funds by sharing their private keys with dubious developers, or by using 3rd party web interfaces that connect to standard DEX contracts but with unknown behaviour in an attempt to be faster. By providing a safe, fast and universal DeFi first wallet, Focal solves these problems. The need for a bot is eliminated as Focal is deeply integrated with the smart contracts it interacts with; the constant jumping between different web-

based dApps is solved by Focal's Universal multichain interface, and the gap between users and the ecosystem is finally closed with the first Generation 2.0 wallet solution.

Market Environment.

Generation 1 Wallets.

Generation 1 wallets such as Metamask or Trust Wallet do not meet the requirements of DeFi traders in 2022. Both of these wallets are interacted with through signing requests sent generally from a browser application over to the extension or separate app. The generic Web 3.0 support provided through these implementations is the basis that has allowed the huge boom in DeFi apps and the size, market share and popularity that Web 3.0 enjoys today. However, by plugging into browser APIs, they are confined and inherently slow. The startup time of Metamask for instance when performing a complex transaction can be measured in seconds, Focal's Wallet Engine can receive, process, sign and submit a transaction by the time the Metamask popup has finally loaded. By integrating the browser into the wallet, rather than the other way around, traders and users within Focal are given the simplest and fastest possible DeFi experience on the planet.

Boxed-In Web Apps.

Similar to Generation 1 wallets, dApps of today are still confined by the platform they reside inside. The browser-wallet separation ruins the experience of every multichain application. Running two tabs concurrently on different networks is impossible, dApps seizing control of your wallet while running in the background is a daily occurrence for Metamask users, and these problems are fundamental to the technology backing them. Metamask's extension architecture prevents it from ever being able to manage multiple chains at the same time, or to handle requests from multiple dApps running concurrently, the only fix is a complete overhaul to the design and functionality of DeFi Wallets, and Focal is the first to pursue this vision, presenting a Generation 2 wallet, putting dApps and their users first.

Trading Bots and Worse.

Due to the limitations of common Web3 dApp interfaces as described in the previous section users have now taken matters into their own hands. Shoddily made “bots” and scripts designed to buy tokens faster, or interact with farms and even NFTs have been developed and sold to customers who aren’t aware what they’re getting into. Our analysis shows that many of these bots store private keys in clear text, as a text file in the user’s file directory. This leaves their users wide open to getting attacked and having their wallets drained by common malware. Besides the risk these bots and scripts create from outside exploitation, they have internal risks too. At any point, they can turn malicious and steal your private key outright. When the developers of these tools are anonymous, and unvetted there is no telling what may happen to your funds. Focal’s software releases are signed with certificates issued by Microsoft and Apple, meaning malicious code will never be deployed. Our management of your private key is secured with military grade encryption, the key itself never leaves your device and the database is encrypted too, providing extended protection beyond that of what Metamask offers.

Product Vision.

Focal offers a solution to the mishmash of tools in DeFi, the dubious security and the clumsiness of managing assets across multiple chains. Our re-envisioned wallet system, engineered from the ground up to support common DeFi operations provides one convenient interface to conduct all web3 operations. Jumping protocol to protocol is a thing of the past. On launch, Focal will provide 3 main utilities: a universal sniper, working across multiple EVM chains and all swaps on those chains with zero setup. The simple design allows everyone to buy new token launches as they happen and democratizes the ecosystem. Users no longer need to resort to unreliable and poorly designed bots.. Our second utility is the universal SafuSwap; a swap UI that connects to every popular router across AVAX, ETH, BSC, POLYGON and FTM chains. Unlike every other web based swap interface, ours is native to the Focal ecosystem, and comes packed full with special features to keep up with the evolution of ERC20 assets. As soon as a token contract is pasted in, you’ll get a honeypot analysis, transfer tax information, and max transaction adjustments if applicable. Our final launch utility is our portfolio feature, and like everything it’s multichain and faster than any alternative. Track your

buys over time, see the gains you papered and analyze your assets over time in the same place you trade and snipe.

Universal Swap & Sniper.

Focal's universal swap and sniper are our premier feature, designed for degens and traders working across multiple networks. The sniper allows users to buy tokens as soon as they launch, by detecting the moment liquidity is added to a DEX pair and sending a transaction out immediately. We provide safety checks within the sniper, to check for transaction limits and anti-bot strategies that attempt to limit quick purchases. With every snipe executed in Focal, a 5% fee is taken from the purchase amount as a platform fee. This fee will automatically be used to buy and burn Focal Points, lowering the max supply and increasing both scarcity and price. Similarly, SafuSwap takes a 0.1% fee on every transaction, used to support development and to burn Focal Points at an ever-increasing rate. Our SafuSwap is distinguished from others in the space as its been designed for the modern DEX based token launch. Instead of naively interacting with the router, our swap makes RPC calls to analyze the safety of the token and optimize swap interactions. Allowing users to trade safely with all the information they need in one place, and providing a 1-click chain switch Focal SafuSwap is the only swap you'll ever need.

FocalLaunch.

Following the launch of our native app, the Focal development team will concentrate on the development and release of FocalLaunch. FocalLaunch is a new kind of launchpad that prioritizes safety and accessibility, with a beautiful web UI as well as being featured prominently within the Focal app. Instead of giving KYC badges and audit confirmations to random projects, FocalLaunch is targeting serious tokens and won't be accepting 3rd party pre-launch audits. Every contract on FocalLaunch will be hand reviewed by our team before gaining approval, ending up to 90% of all presale scams through a simple check. Not only is FocalLaunch unruggable, but its also packed with innovation, instead of fighting for whitelist spots through 3rd party apps, you can now participate in whitelists simply by staking and burning Focal for an allotted time, or through participation in our in app trading competitions.

SocialFi and Gamified Trading.

A unified platform for all DeFi needs presents an amazing opportunity to unlock the power of the entire community of traders and gain insights through crowd dynamics. Through the usage of Focal, we collect stats on whats going on in the market, and send our users critical information by the second. When volume suddenly spikes on a new coin, you'll be informed. If there's huge negative price action, you can adjust your positions before finding out the hard way. Similarly, Focal provides a true trending system, presenting users with a list of tokens based on volume, activity within Focal (the number of transactions or views of a token) and more heuristics. Alternative trending systems in DeFi are heavily gamed, with projects paying flat fees to earn coveted spots on leader boards and "trending" rankings, completely ruining the benefit these systems could offer users if they were honest. At Focal, we are building a platform to bring up the whole DeFi space through transparency and innovative tech. On-chain insights should not be limited to only those hosting private nodes, but instead be accessible to all. With Focal that becomes reality.

Integrated dApp Browser.

Browsers like Firefox and Chrome have been over-extended and abused to jam dApp support inside them. Connecting to your favourite blockchain app requires a third party extension and cumbersome UI that has lead to millions in lost funds through "Wallet verification" scams that request your seed phrase, and from more sophisticated attacks that take advantage of Metamask's bizarre and unclear transaction interface. The solution to this problem is to bring the browser to the wallet, where the wallet is designed to handle common DeFi interactions while filtering out scams. In Focal's Integrated dApp browser, users will be able to connect to websites powered by the blockchain exactly as they would currently with Metamask, but all from one place, with a beautiful UI providing a list of common dApps used by the community. Powered by the wallet engine in Focal, dApp usage will be optimized for speed, meaning as soon as your load a dApp, your wallet will be connected, and transactions will be ready to roll. By bringing the dApps to the wallet, we solve a major headache in the ecosystem: ease of use and discoverability.

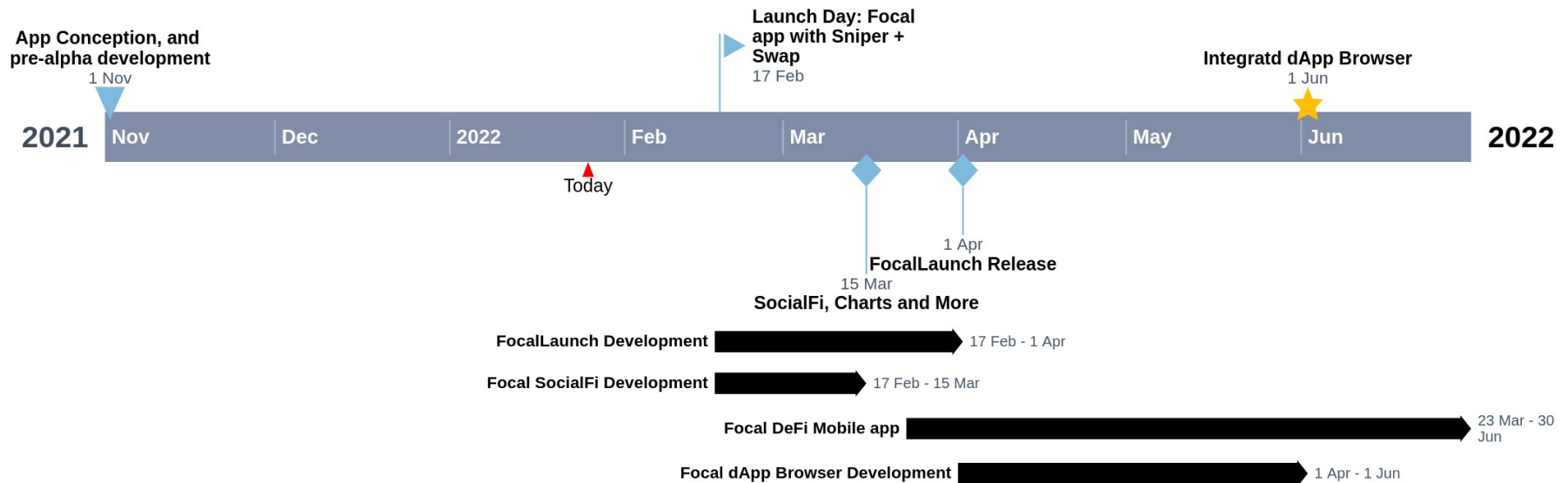
Cross platform and Mobile Support.

Focal's cross platform Desktop app will be live from launch onward, but that vision is still incomplete and missing a huge part of the user base. We intend to continue to develop the desktop platform, adding new features and updates along the way as we progress towards a full universal vision including a feature-complete mobile app for both iOS and Android. Users who don't have full time access to a desktop computer or laptop make up a significant portion of the DeFi user base, and we want to provide them with the tools other traders have full access to. As such, one of our main missions later this year is roll out our application for the smartphone community within Focal's user base. Universal, and accessible to all is our motto whenever we are developing something new, and the mobile app is no different. Any phone, anywhere, and anytime.

Roadmap.

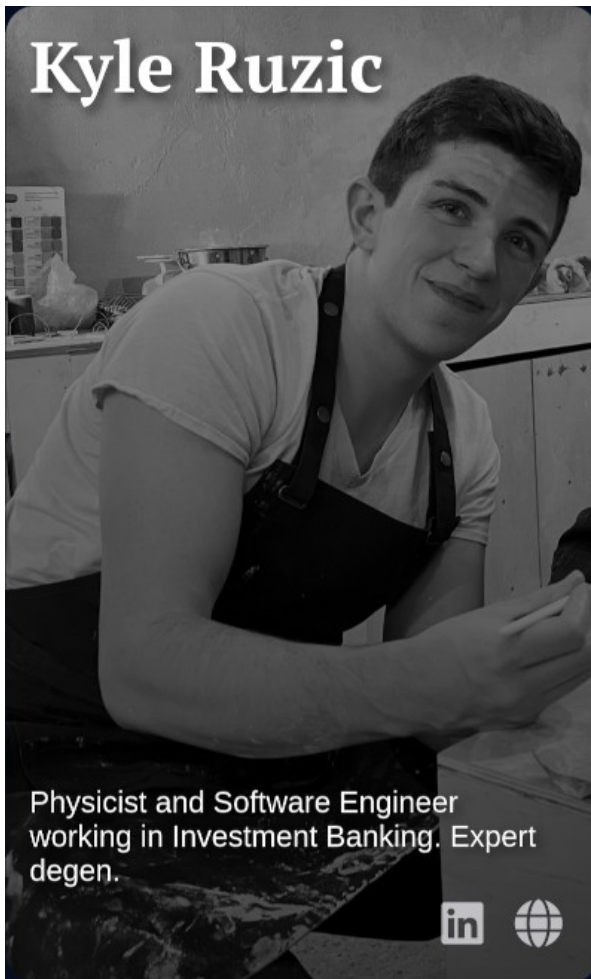
Note: All dates below are approximate, follow our official Telegram and website for more up to date information as it gets decided.

Focal DeFi Roadmap



The Team.

Focal is developed by the team at Focal Labs Inc, a small startup passionate about DeFi and blockchain. We are a team of software engineers with deep experience in both Decentralized Finance, and traditional markets. Instead of crowding our ranks with marketers and bureaucracy, we are built lean and are focused on development first. Our marketing is powered by Crypto Marketing Studios, an agency specializing in blockchain projects and incubating promising and innovative technology.



Focal Points.

Hyperdeflationary Utility.

Focal Points is not another shitcoin, its the entire backbone of the Focal Ecosystem. Everything within our applications, whether our wallet or our future launchpad requires the token to function. On launch day, Focal's initial utility is the sniper and swap taking a small fee on every transaction. As more features are released we will announce the tie-in to Focal Points.

Tokenomics.

- Focal Points Ticker: FOCAL
- Total Supply: 15,000,000 FOCAL
- 5,612,500 Focal Points available in the Presale
- 1,147,500 FOCAL sold in the private sale
- 10,000 FOCAL = 1 BNB
- Max Transaction: 75,000 FOCAL on launch (0.5% of supply)
- 20% Reserved for the Platform: locked

Taxes when buying and selling are variable and the team will modify them at their discretion and through community voting. The total tax fee can never exceed 20% and is guaranteed through the smart contract to prevent honey potting., Taxes are broken and distributed into three fees: Liquidity, Marketing and Platform. Platform fees are for supporting the development of the project, as well as providing future staking opportunities or rewards to our users.

Token Distribution.

