

HARMONIZED

WHITEPAPER



HARMONIZED 2021 | [HTTP://HARMONIZED.ORG/](http://HARMONIZED.ORG/)



SUMMARY

Harmonized (\$HMZ) is the go-to decentralized exchange and yield aggregator of the Binance Smart Chain (BSC) Blockchain. Similarly to the highly successful and widely utilized 1inch exchange on the Ethereum Blockchain, Harmonized operates by querying, routing and funnelling the users' funds through multiple decentralized exchanges (DEXs) such as PancakeSwap, ApeSwap, BakerySwap, WagyuSwap and more, in order to obtain the best token trading price by taking advantage of various potential price arbitrage opportunities, whilst providing an intuitive, clean and beautiful easy-to-use interface on PC, tablet and other mobile devices. However, unlike the 1inch exchange on the Ethereum network, where token swaps can frequently cost upwards of \$150 in gas fees, Harmonized token swaps cost the user on average \$0.20 to execute a single token swap transaction, whilst also routing and incorporating numerous smaller DEXs into the routing equation. Additionally, Harmonized can also route a users' liquidity through various yield farms and token liquidity pools to retrieve the best interest and annual percentage return (APR) rates, maximizing a user's financial potential.



INTRODUCTION

Decentralized Finance (DeFi) and Decentralized Exchanges have forever revolutionized the cryptocurrency sector, allowing users to swap and take full control and ownership of their funds and assets. Decentralized exchanges such as UniSwap and PancakeSwap (on the Ethereum and Binance Smart Chain Blockchain, respectively) are permissionless protocols that do not require a third party to govern transactions and process the order books, with both protocols holding over five billion US dollars in total value locked (TVL) in smart contracts and both averaging over a billion US dollars in 24h trading volume. DEX aggregators are among the most commonly used decentralized financial applications (dApps) in the current cryptocurrency sector, saving users multitudes of dollars by taking advantage of arbitrage opportunities and obtaining the best current token price. However, many DEX aggregators, such as 1inch, charge maker fees and are often very costly to execute a single transaction. Furthermore, DEX aggregators such as 1inch only route through a very select few decentralized exchanges and do not offer a yield optimizer application. Harmonized is a decentralized exchange and yield aggregator application platform launched on the Binance Smart Chain, which solves the aforementioned problems above, accompanied by its native token \$HMZ. By eliminating the DEX fees associated with each trade, which would naturally go towards liquidity providers, Harmonized has instead incorporated other positive buying pressure mechanisms which facilitate positive price momenta, such as a microtransaction on each trade and a 4% wealth management fee which is used to buy back \$HMZ token. Moreover, Harmonized is making plans to go across different blockchain platforms, aggregating across multiple liquidity pools. Lastly, \$HMZ holders will receive the microtransaction fees from buy/sell orders, and a portion of the yield optimizer fee automatically redistributed in their wallets, in which they can connect to the interactive assessment page and visualize their earnings and savings.

TRADE ACROSS MULTIPLE LPS

The Harmonized platform allows users to connect their cryptocurrency wallets to swap and route liquidity from various decentralized exchanges such as PancakeSwap LPs, ApeSwap, BakerySwap, WagyuSwap and many others. The swap will automatically select the best price for both the makers and the takers.

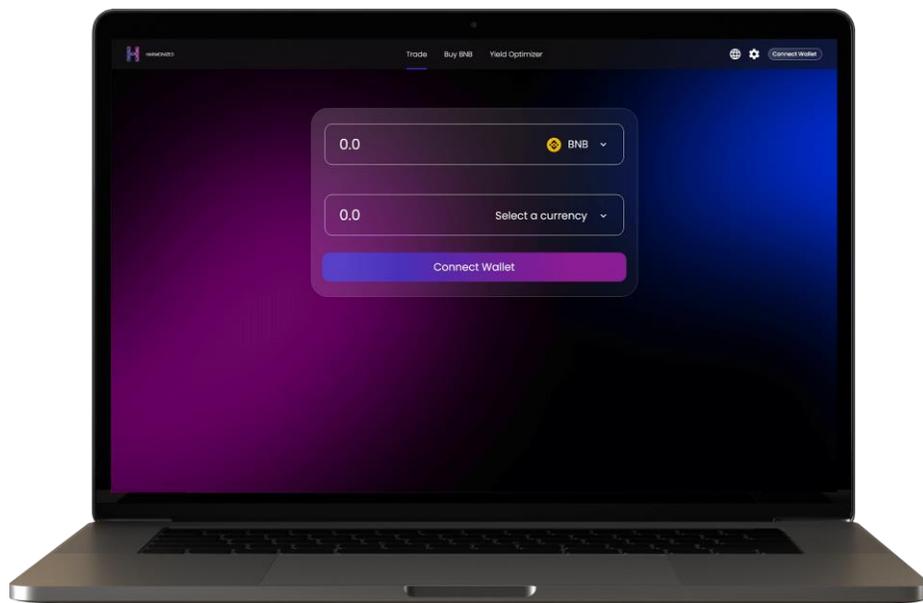


Figure 1: shows the beta version of the Harmonized decentralized exchange aggregator application.



YIELD AGGREGATOR

Highest APR

- Find the best interest rates across multiple DEX's



Secure

- Smart contracts are open-source
- Audited



Decentralized

- No single point of failure
- Permissionless
- Protocol for the Community

Users can connect their MetaMask (and other) wallets to the Harmonized web application to instantly discover the highest annual percentage rate (APR) based on the tokens they are currently holding in their wallets. Users may allocate how much they wish to stake and stake their funds all from one screen (as shown below in Figure 2). Users may then choose to compound and harvest their tokens or withdraw their funds from the staking pools at any time.

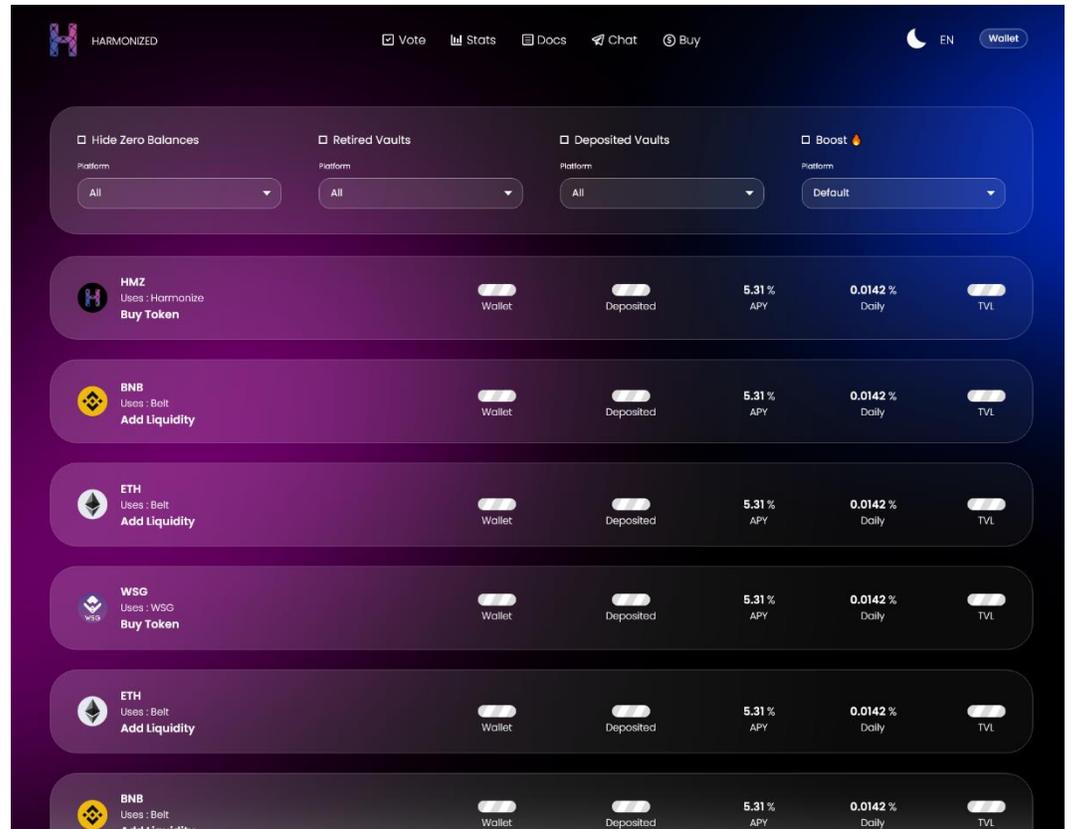
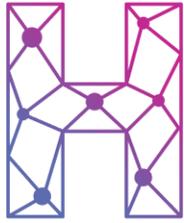


Figure 2: A depiction of the beta version of the Harmonized yield aggregator dApp. Tokens are displayed based on the quantity holdings from their connected wallet in descending order. The most optimal yield is displayed in percentage APY whilst also showing the daily APY and TVL in the respective tokens LP.



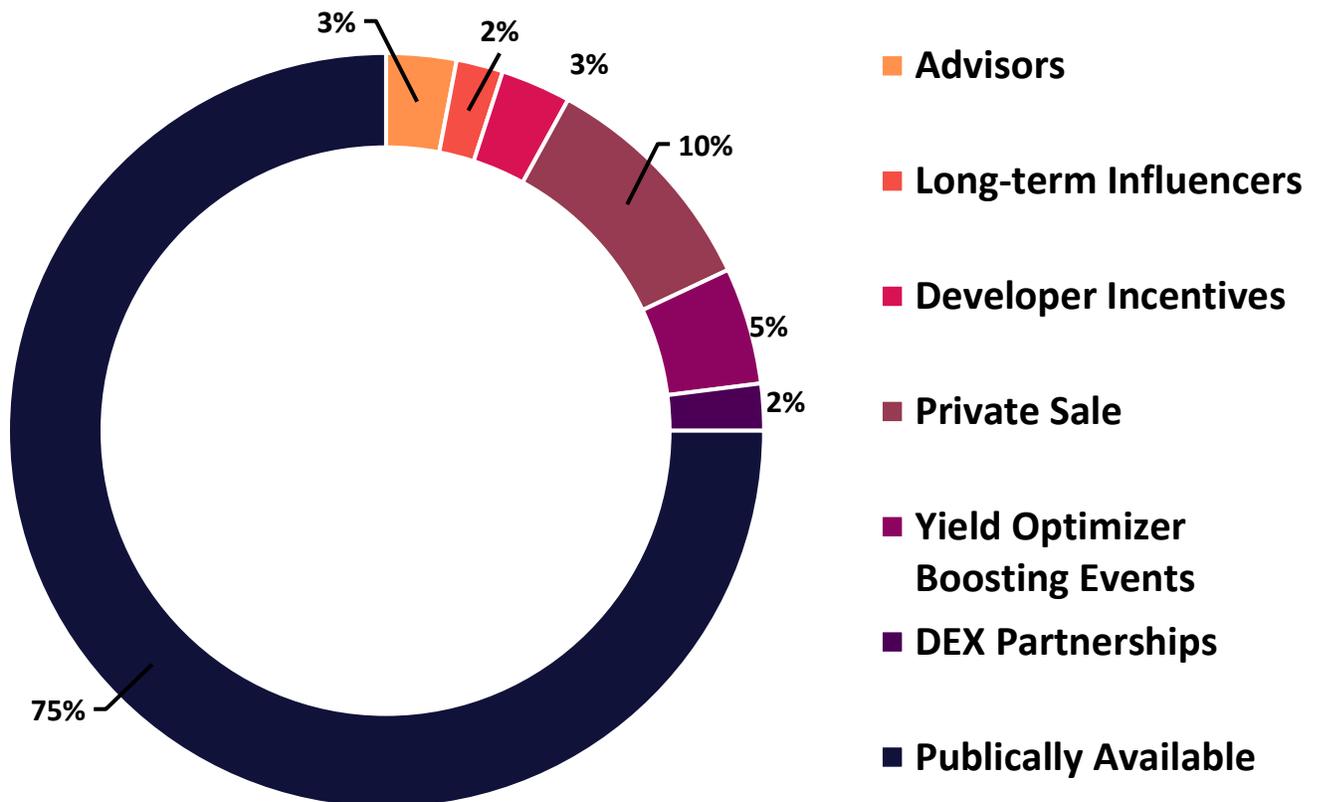
HARMONIZED (\$HMZ)

The Harmonized platform also has its own decentralized native token \$HMZ, which will permit token holders to establish a collective community and gain a sense of unity and ownership over the Harmonized protocol. The \$HMZ will have an initial supply of 50 million tokens and additionally serve many features such as lucrative staking and yield farming, in which users can deposit and stake their \$HMZ and \$HMZ/\$BNB liquidity pool (LP) tokens and earn passive income in the form of \$HMZ. Users can also take advantage of the microtransaction fees through savings of the Harmonized aggregator. Whenever a user utilizes the Harmonized yield aggregator and obtains large savings in token price regarding the token price median, a small microtransaction fee is taken. The value of this fee is then used to buy back the \$HMZ token. The Harmonized platform has eliminated the traditional DEX fee, only charging the microtransaction fee when a user has saved money.

Furthermore, a 4% wealth management fee is implemented across the yield optimizer, which is also utilized to repurchase the \$HMZ token. All these implementations have been coded into the token smart contract to encourage positive price action and healthy growth of the \$HMZ token. Lastly, there is no taxation event during each purchase or sale of the \$HMZ token. Therefore, token holders may rest assured that they can purchase or sell their token at any time without the stress of unnecessarily increasing the slippage tolerance.

TOKEN DISTRIBUTION

The Harmonized team believes that \$HMZ is truly a community token and has decided to allocate the minimum amount of tokens necessary for the project's success, with the majority of raised capital being allocated towards the PancakeSwap liquidity pool (LP). A substantial amount of capital allocated towards the liquidity pool ensures that severe price fluctuation will remain at a minimum whilst minimizing the slippage experience during a significant purchase or selling of the \$HMZ token. The team distribution of the \$HMZ token is as follows: one percent (1%) will be allocated towards developer incentives; two percent (2%) allocated for the marketing and promotions of the Harmonized platform, in addition to the procurement of strategic partnerships; an additional two percent (2%) will be allocated towards project advisors to ensure the future success and flourishing of the project; and finally, five percent (5%) will be utilized for pool/boosting events on the Harmonized Yield Optimizer.





PRESALE AND PRIVATE SALE

The current details regarding the native token of the Harmonized Platform, \$HMZ token, are still to be fully announced. However, the Harmonized team plans to launch on Pinksale (<https://www.pinksale.finance/#/>) during November 2021. The Harmonized team aims to raise a total of 550BNB, of which 70% (385BNB – currently approximately \$185,993USD) will be injected directly into the \$HMZ/BNB PancakeSwap liquidity pool in order to establish a high price floor. Additionally, further raised capital will also go towards the aggressive and successful marketing and ongoing development and updating of the Harmonized platform and native token, \$HMZ.



CONTRACT AUDIT

The Harmonized team's mission is to develop a completely transparent, honest and secure ecosystem with both the Harmonized platform and the platform's native token, \$HMZ. Therefore, the project code will be made as open-sourced as possible, with the team making plans and aiming to submit the code to CertiK for a full audit once the Harmonized applications and platform has been vigorously beta tested.



THE TEAM

While sticking with the narrative of a decentralized and permissionless ecosystem, the Harmonized team wish to remain publicly anonymous for the time being. However, all team members have undergone an extensive third-party KYC process with launchpad and auditing firms, requiring the team to have zoom calls and provide documents to verify each individual's identity. Furthermore, all project operations, development and infrastructure have already been paid in full, with no allocation of tokens put towards team members and developers (which are often excuses for projects to withdraw liquidity and take profits early, dumping on investors).



ROADMAP

Harmonized is looking to expand its business model and platform extensively within the near future. Firstly, in addition to a fully developed, interactive and informative website (Harmonized.org), the Harmonized IDO and PancakeSwap will both occur by the end of Q4 2021, in addition to a successful CoinMarketCap and CoinGecko listing. Furthermore, the Harmonized platform aims to be fully operational, aggregating and routing users' funds through the top ten BSC exchanges, with the yield optimizer also being launched and marketed. Moreover, a tracking dApp and an additional affiliate scheme will also be launched and operational by the end of 2021. Next year (2022), Harmonized aims to be the go-to DEX and yield aggregator on the BSC by incorporating multi-chain aggregation and yield optimization functionality whilst also launching the Harmonized Cross-Chain Launchpad, exclusive NFT's, with many more updates to be announced in the community Telegram channel.

SOCIAL MEDIA



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TELEGRAM: <https://t.me/Harmonizedapp>



EMAIL: Harmonized41@gmail.com