

WHITEPAPER

- Up to 2.5% Daily ROI
- Sustainable Taxation
- Team Building Referrals
 - Compound Interest
- Deflationary Tokenomics
- Variable % Rewards System
 - Anti Dump Mechanics

www.furio.io

F-Urio Table of Contents

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FULIO

ecentralised Finance

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THE NETWORK

The official token of the **Furio** rewards system is **\$FUR** (BEP20) on **BINANCE SMART CHAIN**. This choice of blockchain is based on its low transaction fees, increased security and it's multi-chain abilities.

The token is small in maximum supply (1,000,000), creating scarcity. It's deflationary and censorship-resistant.

F-URIO NETWORK FUNCTIONALITY

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EXCHANGE

Furio features a swap function (**Furswap**), which can be found on the platform's website under the "SWAP" tab.

The internal swap function waives the initial 10% tax on buys on other exchanges.

THE VAULT

Once purchased, \$FUR tokens can be deposited into Furios vault contract (**Furvault**) which provides a consistent up to 2.5% daily return (up to 360% of the initial principal amount or 100k max payout through compounding). Deposits into the vault are taken out of supply and your account receives a deposit balance.

SWAP LIQUIDITY

Initial liquidity will be supplied from pre-sale funds. Liquidity is provided in the form of FUR-USDC and will be supplied to Pancakeswaps decentralised swap mechanism. 2% of every buy and sell done through Pancakeswap is automatically added to this liquidity.

DEFLATION & STABILITY

\$FUR is one of the only deflationary daily ROI tokens to pay stakers and referrers from a tax on transactions, not through inflation. It also burns supply on buy and sells.
Liquidity is provided in the form of FUR-USDC. This means Furio offers a solution that is not affected by BTC and the wider crypto market's price fluctuations.

THE VAULT

Furvault is a low-risk, high reward contract that operates in a similar fashion to a high yield Certificate of Deposit. Participants can participate by purchasing \$FUR from the platform's SWAP page, joining another user's Furio team when signing up. Depositing \$FUR into the Furvault contract earns a consistent up to 2.5% daily return of their \$FUR tokens (up to 360% of the initial principal amount or 100k max payout through compounding) passively.

Participants can also compound their earnings through regular deposits (including compounding the daily rewards), as well as team-based referrals. Unlike many other projects promising % daily returns, Furvault's contract cannot be drained and will always be able to provide the \$FUR that has been rewarded.

\$FUR rewards come from a 10% tax on all \$FUR Transactions, excluding buys from the platform's Furswap page. If the tax pool is ever left in a situation where there isn't enough \$FUR to pay rewards, new \$FUR will be minted to ensure rewards are paid out. Given the game theory behind the Furio system, the probability the system will need to mint new \$FUR to pay rewards is extremely low. Because \$FUR deposited into Furvault are sent to a burn address and \$FUR is constantly being locked in the liquidity pool through buy and sell taxes (2% of the 10% tax), \$FUR is one of the only deflationary daily ROI platforms around.



COMPOUND

Compound your Furvault balance by depositing your daily rewards, adding more purchased \$FUR or via team referral bonuses.



TAXATION

All \$FUR rewards come from a 10% tax on all \$FUR transactions excluding buys from the Furswap page.

BUY

Buy \$FUR tokens on the Furswap page with 0% taxation.

DEPOSIT

Deposit \$FUR tokens into Furvault and immediately start earning up to 2.5% daily rewards.

BEST STRATEGY TO ACCELERATE ROI

The best \$FUR strategy is to focus on teambuilding through direct referrals, as you will receive bonus rewards from referrals on their deposits and downline bonuses from participants they refer in turn. This is based on the number of downlines you have (based in turn on the number of Furio NFT's you hold in your wallet – see page 7 for more details).

By referring people you will dramatically accelerate your ROI period and allow your team's chain to grow out organically. Not only are participants able to passively increase their \$FUR holdings in the Furvault through participation over time, but the Furvault also incentivises participants to participate actively by providing lucrative referral rewards for holding \$FUR tokens in their wallet and building out their team.

There is also an airdrop feature which is a great way to ensure that your account is in positive value standing. You can give back to your team and build up referrals through frequent giveaways.



COMPOUNDING MECHANISMS

The Furvault's compound mechanism uses your current available \$FUR dividends and redeposits them into the Furvault contract, compounding your long-term earnings by increasing your daily cash flow and also by increasing your max payout. There is only a 5% tax on compounding transactions instead of the 10% tax that is put on other \$FUR transactions. This 5% tax goes into the Furvault pool that is used to pay daily ROIs and referral bonuses.

\$FUR can be deposited into \$FUR's Furvault contract to provide a consistent up to 2.5% daily return (up to 360% of the initial principal amount or 100k max payout through compounding) for participation over time.

No Inflation!

\$FUR is one of the only deflationary daily ROI systems that pays stakers & referrers from a tax on transactions & not through inflation!

Net Deposit Value =

(deposits + airdrops + compounding) - claims



To deposit into the Furvault, you will need to join someone else's team by either using their referral link or by manually adding their wallet address into the buddy referral system.

To receive referral rewards, you must hold Furio NFT's in your wallet. The depth of rewards received is determined by your Furio NFT holdings.

The rate sheet shows how many Furio NFT's must be held to receive 10% bonus rewards on deposits from your downline. If an account is not net positive when the player in their downline deposits; or they do not hold enough Furio NFT's to receive referral bonuses at that level of downline; or they were the last person to be credited with a referral bonus from that player, the bonus will go further upline until it hits a player who is eligible for the referral bonuses. Using this Round Robin System there is no incentive for self-referral and other bad practices. Not only will you get bonuses from your downline referrals, but you will also get a 2.5% deposit/ compounding bonus when you deposit under a "team wallet", which means someone who has 5 or more direct referrals.

If a player plays solo, they will not get team-based rewards. Rewards are paid as a direct deposit. This directly and immediately enhances the longevity of the platform and also promotes long term building.

The Furio NFT tier requirements for downline referral bonus are as follows:

Downlines Accessible	Furio NF-T's in Wallet
1	1 (5 \$FUR)
2	2 (10 \$FUR)
3	3 (15 \$FUR)
4	4 (20 \$FUR)
5	5 (25 \$FUR)
6	6 (30 \$FUR)
7	7 (35 \$FUR)
8	8 (40 \$FUR)
9	9 (45 \$FUR)
10	10 (50 \$FUR)
11	11 (55 \$FUR)
12	12 (60 \$FUR)
13	13 (65 \$FUR)
14	14 (70 \$FUR)
15	15 (75 \$FUR)



\$FUR features a whale tax on claims to help curb whales' ability to outpace other players in the system. This forces them to kick back some of their rewards to the community and maintain the sustainability of the project.

The tax on claims from the contract is within the following escalating brackets and the whale tax is in addition to standard taxes. Claims and Compounds combined are calculated for your whale tax level.

Claim Level (\$FUR)	0 to 10,000	10 to 20,000	20 to 30,000	30 to 40,000	40 to 50,000	50 to 60,000
Tax (%)	0	5	10	15	20	25
Claim Level (\$FUR)	60 to 70,000	70 to 80,000	80 to 90,000	90 to 100,000		

(\$FUR)	70,000	80,000	90,000	100,000
Tax (%)	30	35	40	45

No more Whale manipulation!



Taxes reduce volatility and are used to support referral networks and protocols within the Furio ecosystem.

Transaction	Furio Site	Exchange	Wallet	Allocation of Taxes
BUY	NO TAX	10%	N/A	1% Burned 2% to Liquidity (Pancakeswap) 1% to Marketing/Development 6% to Contract Balance
DEPOSIT	10%	N/A	N/A	10% to Contract Balance (10% of this goes to referrals)
CLAIM	10%	N/A	N/A	To Contract Balance
SELL	10%	10%	N/A	1% Burned 2% to Liquidity (Pancakeswap) 1% to Marketing/Development 6% to Contract Balance
TRANSFER	N/A	N/A	10%	1% Burned 2% to Liquidity (Pancakeswap) 1% to Marketing/Development 6% to Contract Balance
AIRDROP	10%	N/A	N/A	1% Burned 2% to Liquidity (Pancakeswap) 1% to Marketing/Development 6% to Contract Balance
COMPOUND	5%	N/A	N/A	5% to Contract Balance (5% of this goes to referrals)

* Taxation %'s and change of allocations for future usecases maybe changed in the future. Referral %'s paid out are after tax of the deposit or compound amount.

FURIO ANTI DUMP MECHANICS

This tax is not just a launch tax but a permanent tax.

ANY WALLET that is looking to sell FUR tokens and has no \$FUR in the vault will be charged a sales tax of 50%.

Any wallet that is looking to sell FUR tokens where the sale of tokens is greater than 25% of the number of tokens in the vault will be charged a sales tax of 50% and all wallets are allowed a max of one sales transaction per day. This is not designed to penalise any of the good participants it is just there to stop anyone putting a few \$FUR in the vault to get around the pump and dump tax.

Please see the below table to give some examples of this tax:

\$FUR in Wallet	\$FUR in Vault	\$FUR Sold	Tax Rate
100	0	0 - 100	50%
100	100	0 - 25	10%

50% Tax Breakdown as Following: 5% Burned, 10% Liquidity, 5% Marketing/Dev, 30% Contract balance

Lets just say you had 100 tokens in the vault you can sell 25 in one transaction at the standard tax rate of 10%. Even if you are a 6 to 1 participant at 2.25% and claimed after 7 days you could claim and sell and not pay any additional tax.

Why 1 sales transaction per day? Technically someone could try and get round the P and D tax. If you had 1000 \$FUR tokens and put 100 in the vault you could then just keep selling in batches of 25. This way it would take 36 days to do so, diminishes any potential price impact and disincentivises anyone who doesn't want to participate in the ROI. Remember this is per sales transaction and will have absolutely no impact on good participants and remember this is based on a percentage. If you have achieved 28 day straight 2.5% participation your wallet is automatically cleared the same way as at max payout for funds generated. If you have waited 28 days to achieve 2.5% then you are a good participant.

Good participant — no additional sales tax.

Max payout — no additional sales tax.

28 day compounder/none claimer — 2.5% ROI and no additional sales tax.

Want to pump and dump — it's not what the Furio community want! You will pay the additional tax.

Any "pump and dump" tax collected will be used pro-rata to normal sales tax usage.

STABLE COIN LIQUIDITY POOL

Furio has based it's liquidity on a pairing with USDC, this provides a stable environment which is unaffected by the usual crypto market fluctuations. The price of \$FUR is increased through a combination of burning the total supply and decreasing the circulating supply.

FUR/USDC liquidity is in Pancakeswap.

With this approach Furio are able to utilise further functionalities and use cases to the \$FUR token to create an ever increasing price floor.

Whilst further utility is planned going forward (see roadmap) we are starting with the below measures to decrease total supply (starting at 1,000,000) and also decrease circulating supply:

- 1% burning of the max supply (starting at 1,000,000 tokens) on every buy and sell (apart from buys on Furswap)
- 2% of every buy and sell (apart from buys on Furswap) going to Pancakeswap liquidity.
- Requirement to use \$FUR tokens to buy Fur NFT's in order to qualify for downline referrals.

The above launch approach gives Furio a mechanism to both decrease total supply and circulating supply at the same time!



KEY BENEFITS:

No Impermanent Loss LP Token Better than Stable Coin APR's 1-3 Month Bonus % Lockups Stake/Unstake at Any Time

So how does this work ?

When you deposit your USDC into the Furpool LP two things happen.

Firstly 90% of your USDC goes to the Furpool LP which you can withdraw at any time if you do not want the Boost Options (see details below). This creates a Furpool LP token and you effectively hold a proportion of the Furpool LP.

Secondly 10% of your USDC is split into taxes as follows:

- 1.5% of this (ie 50% of the 10%) goes to the Furpool LP Rewards pool.
- 2. 2% of this (ie 20% of the 10%) is shared equally between everyone in the Furpool LP proportionate to their holding.
- 3. 3% (ie 30% of the 10%) goes to the FUR LP.

So how do I earn rewards from depositing my USDC?

This is very simple and there are two rewards.

1. Staking Rewards. Every day at the close of play which will be deemed as 24.00 UTC the rewards pool will pay 2.5% of the total value of the pool in rewards. This will be paid pro rata to your stake share of the LP for holdings for the 24 hour period.

2. Transaction Rewards. Every deposit and withdrawal transaction (the 2% proportion of the tax) will pay a dividend pro rata at the time of the transaction to the USDC stakeholder deposits.

Staking Rewards Boost

The 2.5% is divided pro rata amongst the Furpool LP Holdings however you can boost your share

If you decide to commit for a period above the daily withdrawal option you will receiving the following boost to your LP Holding

- 1 month 2% LP boost
- 2 months 5% LP boost
- 3 months 10% LP boost

So if for example you hold 10Furpool LP tokens and you commit for 3 months you will be boosted to an 11Furpool LP tokens for your daily rewards pool share.

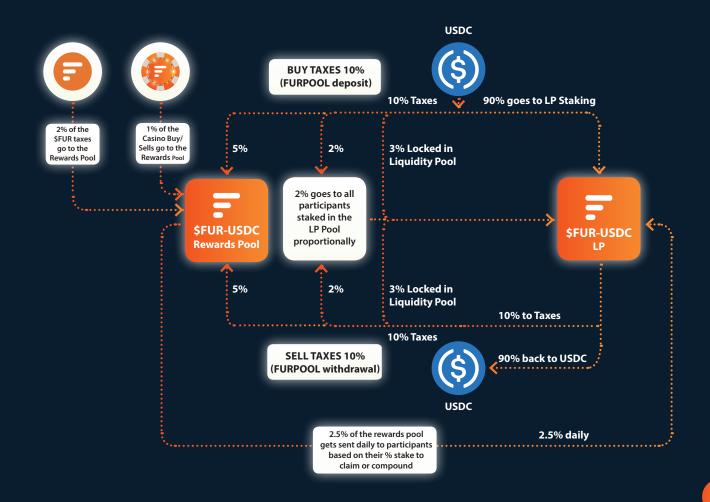


How Does The Furpool LP Rewards Pool Pay Rewards?

The Furpool LP Rewards Pool will have a variety of income streams from the Ecosystem:

- 1. Deposit and withdrawal tax from the Furpool LP
- 2. A 2% proportion of the buy tax from FUR
- 3. A 1% proportion of the buy and sell transactions on Furbet.

The USDC deposits and withdrawals make a contribution to the ROI DAPP LP and you have the peace of mind that your return for doing this is from other deposits and withdrawal and a contribution from the transactional LMS from two very stable projects.



Variable Rewards

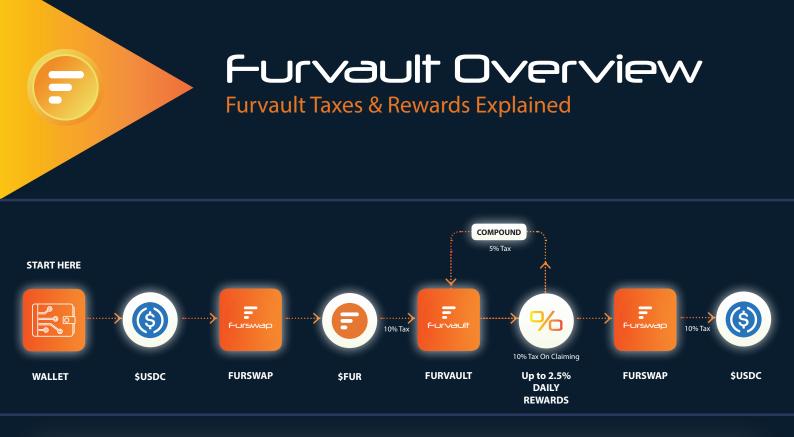
Rewards and Penalties

Furio has deployed a unique variable rewards programme in order to protect the future of the ecosystem. The system is designed to be fair and encourage positive action which benefits everyone and the ecosystem going forward. We are proud of this approach and make no apology for encouraging good participants and penalising bad participants.

	Weekly Compounds	Weekly Claims	Rolling 28 Days	Rewards
	4	3	16 Compounds	1%
Positive	5	2	20 Compounds	1.25%
Participants	6	1	24 Compounds	1.75%
	7	0	28 Compounds	2.5%
Neutral Participants	3.5	3.5	14 Compounds	0.5%
	3	4	12 Compounds	0.5%
Negative	2	5	8 Compounds	0.5%
Participants	1	6	4 Compounds	0.5%
	0	7	0 Compounds	0.5%

- New participants will start at 6:1 1.75% but go to 1.0% if they break this pattern before the 28 day cycle is complete.
- Positive participants over a rolling 28 days will be guaranteed a minimum of 1% rewards.
- Positive participants with over 20 rolling compounds in a 28 day rolling period will increase to 1.25% rewards.
- Positive participants with over 24 rolling compounds in a 28 day rolling period will increase to 1.75% rewards.
- Positive participants with 28 rolling compounds will increase to 2.5% rewards.
- Keep playing at those levels to maintain your rewards.
- Negative participants will be penalised and once you drop to the lower level you CANNOT come back up. Beware the system penalises bad participants, you have to have been a bad player for a period of time before you are penalised, you will then stay in the project at the lower levels.
- A straight 7 day claim takes you straight to 0.5% and overrides the 28 day rolling rule.
- Neutral participants be cautious and don't slip.

Participants who reach max payout will receive a Furio Platinum NFT. This will have fantastic features and benefits going forward. Details to be announced soon.



Furvault Taxes & Rewards

Furvault is a low-risk, high reward contract that operates in a similar fashion to a high yield Certificate of Deposit. Depositing \$FUR to the FURVAULT contract earns a consistent up to 2.5% daily return of their \$FUR tokens (360% maximum payout) passively.

Taxation

- 10% tax is applied to deposits into Furvault.
- 10% tax is applied if you claim your daily rewards balance.
- 5% tax is applied if you decide to compound your daily rewards back into Furvault.

Rewards

- **\$FUR** rewards come from a **10% tax** on all **\$FUR** Transactions, excluding buys from the platform's **Furswap** page.
- If the tax pool is ever left in a situation where there isn't enough **\$FUR** to pay rewards, new **\$FUR** will be minted to ensure rewards are paid out.

Given the game theory behind the Furio system, the probability the system will need to mint new \$FUR to pay rewards is extremely low.

Because **\$FUR** deposited into **Furvault** are sent to a burn address and **\$FUR** is constantly being locked in the liquidity pool through buy and sell taxes (2% of the 10% tax), **\$FUR is one of the only deflationary daily ROI platforms around.**



Furio Referral System Referral System Explained

Referral System Overview

The referral system is what keeps people incentivised to spread the word about Furio, helping it grow organically with very little marketing.

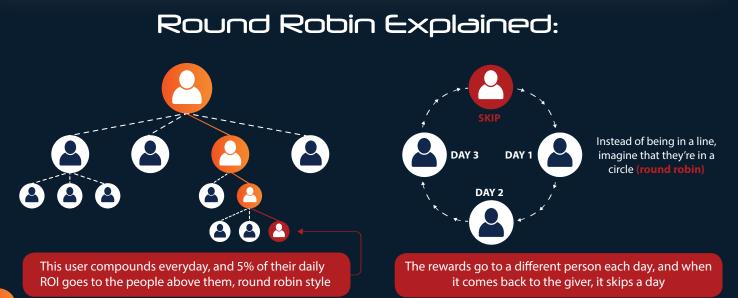
To be able to receive referral bonuses one must have Furio NFT's in their wallet. You will also need to have a positive **NDV** to collect bonuses.

(NDV) Net Deposit Value = (DEPOSITS + AIRDROPS + COMPOUNDS) - CLAIMS

The Bonuses

The **Initial Round Robin Bonus** applies to direct accounts (one level down). Any account that joins using your account address will qualify as a direct referral and you will receive 10% equivalent of their deposit direct into your deposit amount (after the 10% deposit tax). Team wallets receive 7.5% and give back 2.5% to the child account.

The **Compound Round Robin Bonus** may be collected from all your down line accounts (up to 15 levels max) given that you have enough Furio NFT's in your account. Round Robin is collected (when your downlines compound) in turns meaning that you can only collect once per cycle of downlines, until it is your turn again in the following cycle, as depicted **in the example below.**





Above we can see that 'Your Account' has 3 downlines meaning that you will need to have **3 Furio NFT's** in your crypto wallet to collect the round robin bonus from Level 3. Remember levels can only keep on going down to 15.

Here's an example:

- L1 referral compounds. You will get 5% bonus of the compounding.
- When L1 referral compounds again Your Buddy will get the 5% bonus.
- Next time L1 referral compounds the bonus will go to DEV account.
- On the next L1 referral compound no one gets the bonus.
- The following compound Your Account that gets the bonus again and so on.
- If **Your Account** is a team account meaning it has 5 or more referrals then **Your Account** will get only 3.75% and 1.25% will go back to the account that compounded.
- If an account has no **Furio NFT's** then they will be skipped and lose their turn. The account above will have their turn next.

(Please note bonus rates may change without notice to accommodate system sustainability)

Furio NFT amounts needed to collect downline Bonus:

The Furio NFT tier requirements for downline referral bonus are as follows:

Downlines	Furio NFT's
Accessible	in Wallet
1	1 (5 \$FUR)
2	2 (10 \$FUR)
3	3 (15 \$FUR)
4	4 (20 \$FUR)
5	5 (25 \$FUR)
6	6 (30 \$FUR)
7	7 (35 \$FUR)
8	8 (40 \$FUR)
9	9 (45 \$FUR)
10	10 (50 \$FUR)
11	11 (55 \$FUR)
12	12 (60 \$FUR)
13	13 (65 \$FUR)
14	14 (70 \$FUR)
15	15 (75 \$FUR)



An initial 3D rotating Furio coin collection of 10,000 NFT's will be available on launch.

Further NFT collections will be released as the ecosystem grows.

Further voting rights and use cases will be added to the Furio NFT's as the ecosystem grows.

FURIO FAST PROGRAMME



– Furio Accredited Scheme Teams

- Teams will be listed on the Furio website and on the DAPP with team details.
- Competitions and league tables if you want your team to participate.
- Airdropping rewards to teams.
- Prize airdrops to the best performing teams in the league tables.
- Other team benefits added to FAST as the ecosystem develops.

Your teams will be listed on the Furio website and on the DAPP with team details if you achieve the following:

- 1. Your Discord or Telegram team gets to 30 members.
- 2. Invite our Community Lead Dev HODL HODL to join your team.
- 3. He will come in and give your team any support they need at this early stage.
- 4. When we add your team to the FAST scheme on the official Furio web page we will include your team name, referral link and TG or Discord address.
- 5. Every team that gets on the FAST scheme will be given two free downline NFTs to help get your team moving.
- 6. So longs as the team stays above 30 members, there is no FUD and the team is doing good things for it's members then you stay in the FAST scheme.
- 7. After the whole project has launched our Lead Dev is going to introduce competitions and league tables if you want your team to participate (it's optional). It will have it's own unique UI.
- 8. We will create a dedicated URL link for your team.
- 9. The dev wallet will be airdropping rewards to teams. There will be two parts to the airdrop.
- 10. There will be a loyalty airdrop that is spread across teams within FAST based on active member numbers.
- 11. There will be a prize airdrop that goes to the best performing teams in the league tables.
- 12. The team leader is expected to airdrop a minimum of 75% of the dev airdrop to the team members or will be removed from FAST.
- 13. Other team benefits will be added to FAST as the ecosystem develops.

Furio Roadmap

How we plan to grow and expand the ecosystem





1. Is Furio not a fork of Drip?

No, Drip is an influence on Furio but a number of changes have been made to try to improve it such as extra deflation, quicker turnarounds, unique variable % rewards system and more usecases. Every project has its advantages and disadvantages.

2. Give me an example of the differences to Drip

Instead of using a 2nd token for downlines, Furio utilises an NFT system, you will need to buy these downline NFT's in order to gain downlines which locks more of the \$FUR supply up in the process. These NFT's will also have more utility in the future.

3. Isn't up to 2.5% unsustainable?

No, the proven 1% mechanisms with other dapps have no difference to our up to 2.5%. We are simply speeding the process up from 365 to 180 days. This has a positive effect on the ecosystem as it will flush out initial whales quickly.

4. Is there an autocompound feature?

Yes there is! You can set the amount of days you wish to autocompound for. This gives a unique ability to only pay one transaction fee when setting up and not on every compound if doing so manually.

7. Is it a pyramid scheme?

No! Pyramid schemes are systems where participants in the higher levels of the system get a larger commission & the majority of the profits are funneled to a few at the top. Furio stops every 15 levels allowing each player to be at the top of their own team. It also reduces the commission rate as you grow your team larger from 10% bonus to 7.5%. The other 2.5% is paid to your downlines. All of this means participants who enter the system later can make just as much or more than the initial wallets who entered the project & there is no benefit to getting in early as far as how the team building structure goes. This is the opposite of a pyramid scheme.

8. How can a project give you an income when it isn't earning anything itself?

Furio is an onchain open source project that makes it very clear where the profits are coming from, the taxes on transaction, and price appreciation like any other market.

9. Can I change buddy?

Once you have signed up to the system with your buddy referral it is fixed and cannot be changed. You would need to setup a new wallet to connect to another buddy.

10. How do I sell my \$Fur tokens?

In order to sell your \$FUR tokens you will need to use the Furswap function to swap them for USDC, please note there is a 10% transaction tax when doing so.

11. Can I withdraw my funds from Furvault?

Once you have deposited into Furvault your \$FUR tokens are burnt and you are shown your locked deposit amount. You can then only withdraw or compound your daily up to 2.5% rewards.

For more FAQ's visit: www.furio.io



BUILT ON BSC

The official token of the Furio rewards system is \$FUR (BEP20) on BINANCE SMART CHAIN.



CONTACT & SOCIAL



www.furio.io