Mosaic Alpha

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Whitepaper

Abstract

In the rapidly evolving cryptocurrency market, there is a significant gap between user-friendly platforms and truly decentralized financial (DeFi) solutions. Most platforms that offer ease of use do not provide the security and transparency of DeFi, while those that are decentralized often present a steep learning curve, making it difficult for new investors to navigate the crypto landscape without incurring substantial losses.

The Mosaic Alpha Platform aims to bridge this gap by offering a user-friendly DeFi solution that empowers both novice and experienced investors. Our platform leverages the expertise of seasoned crypto professionals to create and manage token baskets, which investors can choose based on their risk appetite and investment goals. By utilizing smart contracts, Mosaic Alpha ensures that users retain full control over their assets, enhancing security and trust.

Key features of the Mosaic Alpha Platform include expert-managed token baskets, a decentralized system that eliminates the need for intermediaries, and a comprehensive investment tracking and management interface. Additionally, the platform integrates the Kodexa (KDX) utility token to facilitate transactions, reduce fees, and incentivize participation through staking and affiliate rewards.

Mosaic Alpha's mission is to democratize access to profitable crypto investments, providing a safe and efficient gateway for new users while supporting the decentralized ethos of the blockchain. Our vision is to become the leading DeFi platform, continuously evolving with the cryptocurrency market to meet the needs of a growing and diverse user base.

Through this whitepaper, we aim to detail the innovative solutions, technological advancements, and future roadmap of the Mosaic Alpha Platform, inviting like-minded crypto enthusiasts to join us in revolutionizing the way people invest in cryptocurrencies.
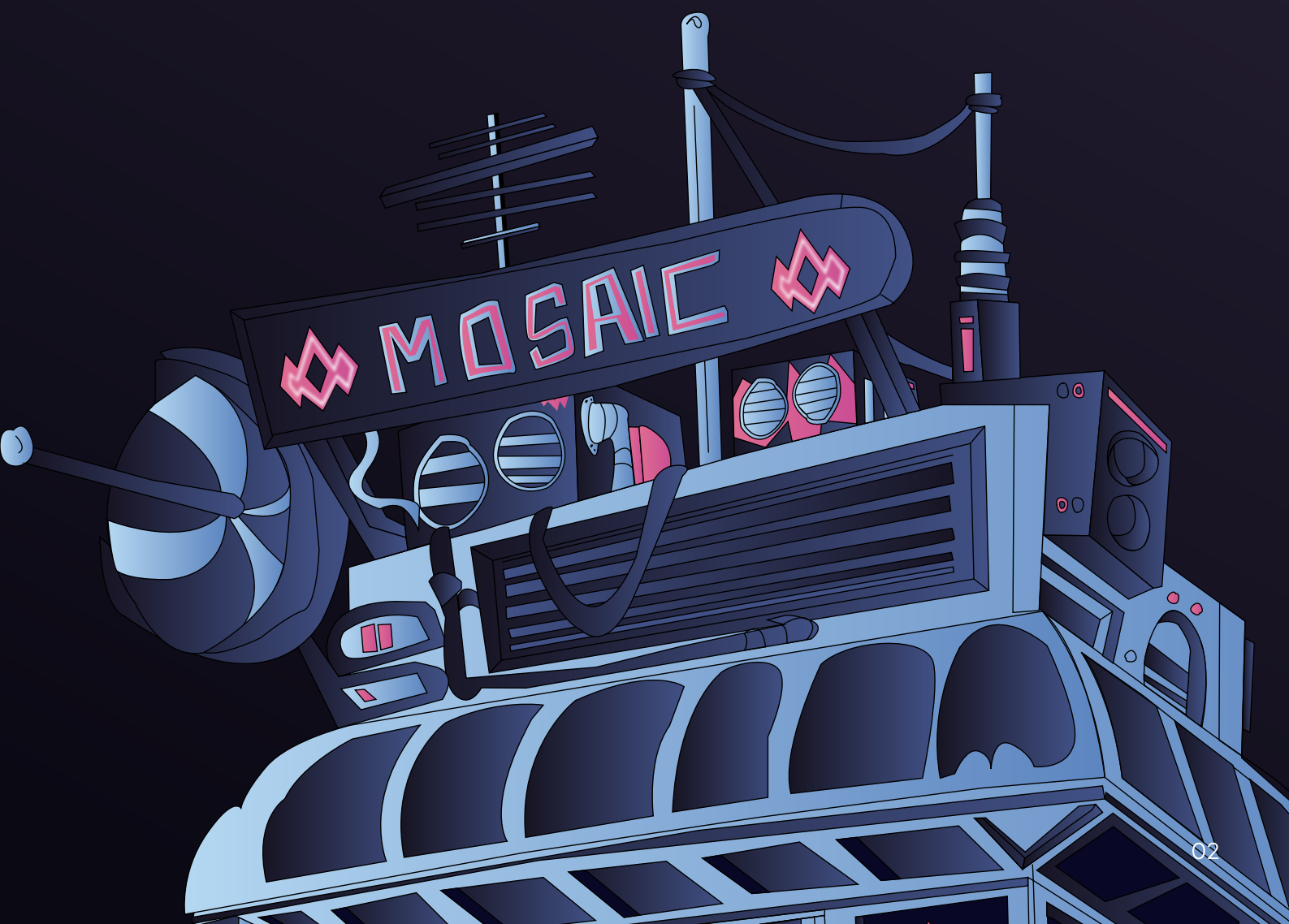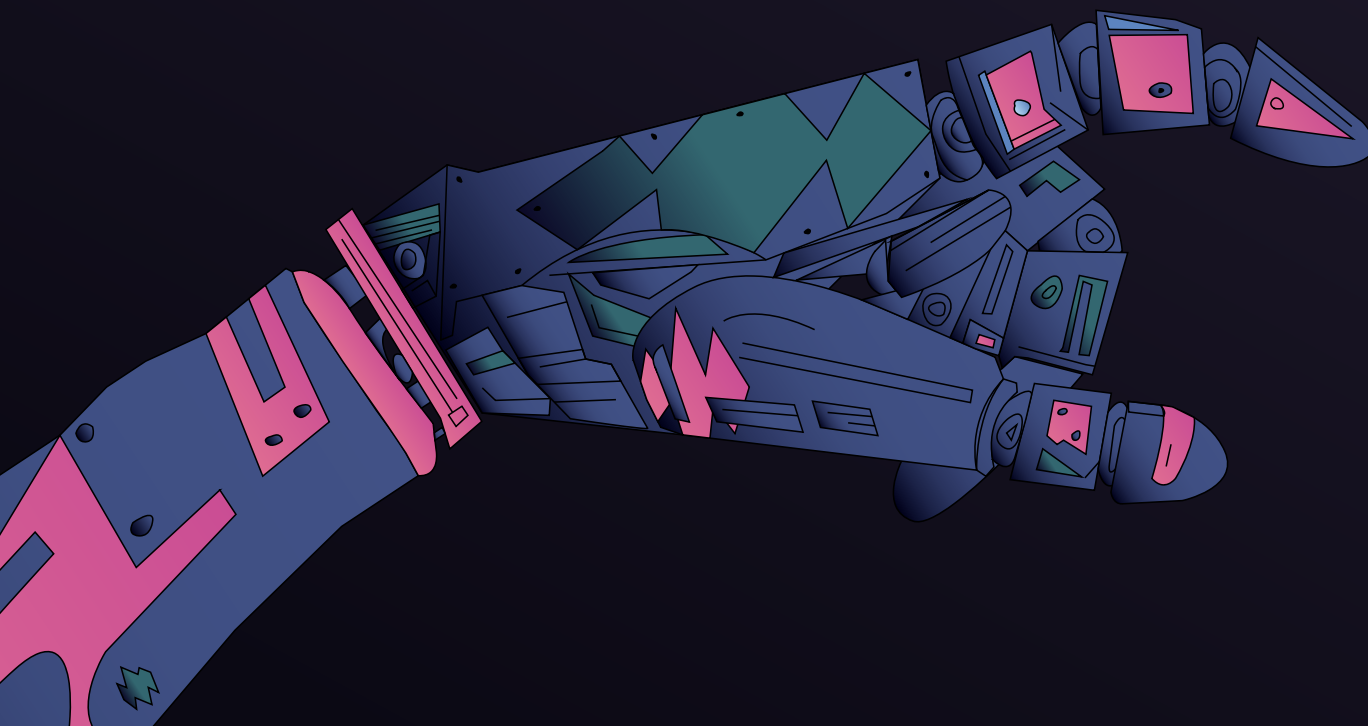
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Introduction

Introducing Mosaic Alpha

The Mosaic Alpha Platform is a decentralized financial (DeFi) solution designed to simplify and secure cryptocurrency investments for both newcomers and seasoned professionals. As the digital economy continues to grow, so does the demand for user-friendly and secure platforms that can accommodate the complexities of cryptocurrency transactions. Mosaic Alpha meets this demand by offering a comprehensive platform built on advanced blockchain technology, providing an intuitive user experience and robust security measures.

Our platform leverages the Binance Smart Chain (BSC) to ensure high performance, security, and low transaction fees. We have done everything possible to make our platform as secure as possible. By utilizing smart contracts, Mosaic Alpha automates investment processes and enhances transparency, making transactions more efficient and reliable. The platform features token baskets, which allow users to invest in a curated selection of cryptocurrencies managed by experienced basket managers. This approach not only simplifies the investment process but also maximizes potential returns while minimizing risks.

However, platforms running on the Binance Smart Chain are inherently operated by smart contracts, which have their own limitations. This recognition has driven us to develop our own

blockchain, Mosaic Chain, which aims to address these limitations and provide an even more secure and efficient foundation for our platform.

Market Opportunity

Current Market Landscape

The blockchain industry is experiencing rapid growth, with increasing adoption across multiple sectors. However, several challenges persist, including security vulnerabilities, scalability issues, and user adoption hurdles. Many existing solutions fail to provide a comprehensive approach that addresses these challenges effectively.

Identified Problems With Existing Crypto Platforms

NON-TRUSTLESS PLATFORMS

Centralized crypto platforms, also known as non-trustless platforms, operate with custodial wallets where user assets are not protected by a decentralized system. Instead, they rely on the platform's owning entity, which introduces significant risks, including vulnerability to cyberattacks and potential malicious actions by platform owners. Despite these risks, centralized exchanges remain popular as they facilitate the purchase of cryptocurrencies using fiat money through bank transfers or card transactions. However, the inherent centralization of these platforms compromises user security and trust.

Identified Problems With Existing Crypto Platforms

USER-FRIENDLINESS

Mainstream adoption of DeFi platforms is hindered by their complexity. The process of creating and securing a wallet can be daunting for average users, particularly those new to the digital world. Many users have lost access to their wallets due to misplaced private keys or recovery phrases, highlighting the importance of secure yet user-friendly solutions. Moreover, the technical intricacies of DeFi platforms, such as understanding "slippage," "gas limit," and "gas price," pose additional challenges. User-friendliness and educational resources are crucial for DeFi platforms to gain wider acceptance.

Identified Problems With Existing Crypto Platforms

QUALITY AND VIABILITY OF CRYPTO INVESTMENTS

Assessing the potential success of a crypto investment often revolves around its use case. Projects must present a clear and viable use case to attract users and partnerships. Evaluating the project's team, including their reputation, track record, and professional background, is also essential. However, differentiating between promising projects and potential scams can be challenging, especially for beginners. Thorough research into these, and other technical factors is vital for making informed investment decisions.
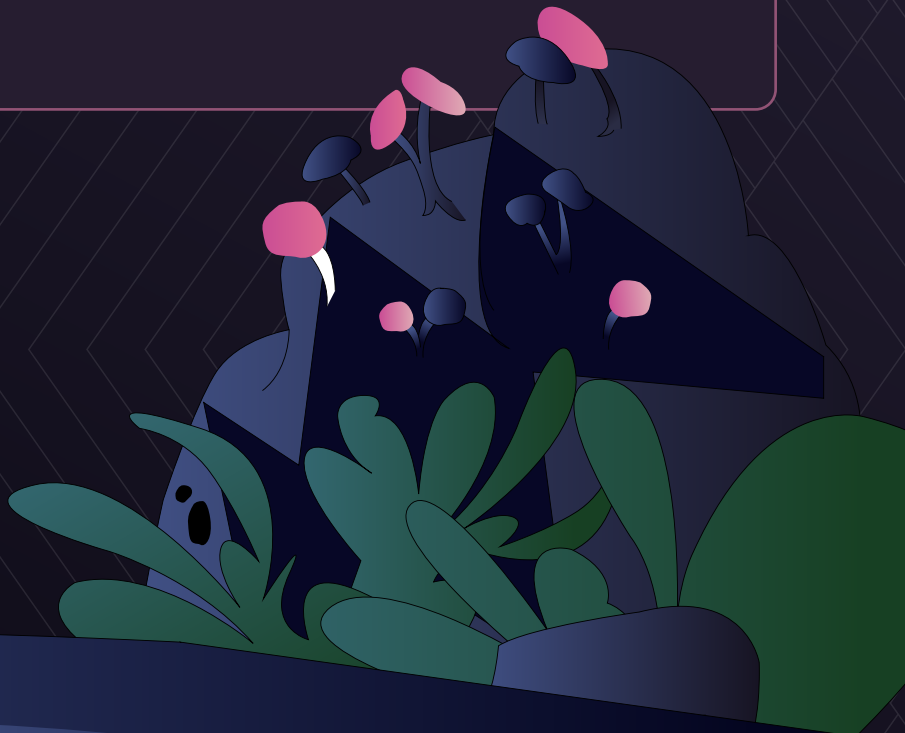
Identified Problems With Existing Crypto Platforms

MARKET VOLATILITY AND CONDITIONS

The cryptocurrency market is characterized by extreme volatility and unpredictability, presenting both opportunities and challenges for investors. Understanding the underlying factors contributing to this volatility is crucial for making informed investment decisions and developing robust risk management strategies. Here are some key factors that drive market volatility:

Global Economic Conditions: Cryptocurrencies are not immune to the broader economic environment. Changes in global economic conditions, such as economic downturns, geopolitical events, or shifts in monetary policy, can significantly impact the flow of capital into and out of the cryptocurrency market. For instance, economic crises can lead to liquidity shortages, prompting investors to withdraw funds from riskier assets like cryptocurrencies. Conversely, periods of economic growth and stability can boost investor confidence and increase capital inflow into the market.

Government Regulations: Regulatory developments play a critical role in shaping the cryptocurrency market. Governments and regulatory bodies worldwide are continually assessing and implementing regulations to

address concerns related to security, fraud, and market manipulation. Announcements of new regulations or crackdowns on crypto activities can cause market turmoil, as seen with China's repeated clampdowns on crypto trading and mining. Conversely, regulatory clarity and supportive policies can enhance market stability and encourage institutional investment.

Security Concerns: The crypto market is susceptible to security breaches, including hacks, scams, and technical vulnerabilities. High-profile incidents, such as exchange hacks or the collapse of major platforms, can erode investor confidence and lead to sharp market declines. The decentralized nature of cryptocurrencies, while offering security benefits, also means that recovering lost or stolen funds is often challenging. Continuous advancements in cybersecurity and regulatory measures are essential to mitigate these risks and protect investor assets.

Market Sentiment: The cryptocurrency market is highly sensitive to market sentiment, which can be influenced by news, social media, and influential figures in the crypto community. Positive news, such as major companies adopting cryptocurrencies or launching blockchain projects, can drive prices up rapidly. Conversely, negative news, such as security breaches or regulatory crackdowns, can lead to sudden sell-offs. Speculative trading, driven by the fear of missing out (FOMO) or fear, uncertainty, and doubt (FUD), further amplifies market volatility.

By recognizing and understanding these factors, investors can better navigate the complexities of the cryptocurrency market.

The Mosaic Alpha Platform aims to address these challenges by offering a secure, transparent, and user-friendly environment for investing in cryptocurrencies, thereby mitigating some of the inherent risks and helping investors achieve more stable and profitable outcomes

Introducing Decentralized Finances

Understanding DeFi: The New Financial Frontier

Decentralized Finance (DeFi) represents a transformative shift in the financial landscape, leveraging blockchain technology to create an open, permissionless, and highly interoperable financial ecosystem.

Unlike traditional financial systems, DeFi operates without intermediaries like banks and brokers, providing users with direct control over their assets. This shift towards decentralization began with the advent of Bitcoin and gained significant momentum with Ethereum, which introduced programmable smart contracts enabling complex financial transactions on the blockchain.

Brief History of DeFi

DeFi's roots can be traced back to the creation of Bitcoin in 2009, the first decentralized digital currency. Bitcoin introduced the concept of a peer-to-peer financial system, eliminating the need for intermediaries. The launch of Ethereum in 2015 marked a significant milestone, bringing smart contracts to the forefront and enabling the development of decentralized applications (dApps). The advent of these technologies paved the way for a myriad of DeFi projects, including decentralized exchanges (DEXs), lending platforms, and yield farming protocols, fundamentally altering the financial services landscape.

Core Features of DeFi

DeFi platforms offer several key features that distinguish them from traditional financial systems:

Decentralization
By operating on peer-to-peer networks, DeFi platforms eliminate the need for centralized control, reducing the risk of single points of failure.

Transparency
All transactions and smart contract codes are publicly accessible, ensuring full transparency and fostering trust among users.

Interoperability
DeFi protocols are designed to work seamlessly together, allowing users to move assets across different platforms with ease.

Permissionless Access
Anyone with an internet connection can access DeFi platforms, removing traditional barriers to entry and democratizing financial services.

The Importance of Trustless Systems

In a trustless DeFi system, the integrity and security of transactions are maintained through cryptographic proofs and decentralized consensus mechanisms, eliminating the need for trust in a central authority. Key aspects include:

Smart Contracts
These are self-executing contracts with the terms directly written into code, automating transactions and enforcing agreements without intermediaries.

Security
The immutable nature of blockchain technology ensures that once a transaction is recorded, it cannot be altered, providing enhanced security.

User Autonomy
DeFi empowers users by giving them complete control over their assets, without reliance on external parties.

Substrate and Polkadot Integration

Mosaic Alpha 2.0 will integrate with the Substrate framework and the Polkadot ecosystem, which offer significant advantages over traditional Solidity-based solutions. Substrate provides enhanced security and flexibility, allowing the platform to upgrade and evolve based on user governance. Polkadot facilitates interoperability with other blockchains, enabling seamless asset transfers and interactions across diverse platforms. This integration ensures that Mosaic Alpha remains at the forefront of technological advancements in the DeFi space.

Introducing Our Team

The Mosaic Alpha Team, spearheaded by Dlabs Ltd., combines innovative thinking, extensive expertise, and a commitment to excellence.

Our journey from a local startup to a global DeFi solutions provider underscores our dedication to revolutionizing the blockchain landscape.

With a solid foundation and a forward-thinking approach, we are poised to lead the next wave of innovation in decentralized finance.

Our Story

The vision for the Mosaic Alpha Platform emerged in 2021 in Budapest, Hungary. As the project evolved, Blocktopus Enterprise Ltd. was established in the British Virgin Islands to serve as the legal entity for the venture.

Despite this, the core development and marketing efforts were retained in Hungary to leverage local expertise.

In 2021, Dlabs Ltd. (www.dlabs.hu) took on the coordination and development of the project. The development predominantly involved Hungarian specialists, aligning with our initial plans to maintain local expertise and collaboration.

About Dlabs Kft.

Dlabs Kft. has grown from a small startup to a significant player in the DeFi solutions sector within the Central and Eastern Europe (CEE) region.

2018	**Founded as a garage company by crypto enthusiasts.**
2019	**Conceptualized the e-Diploma project.**
2021	**Launched the e-Diploma, issuing the first Hungarian e-Diploma.**
2021	**The Mosaic concept was born.**
2023	**Launched the Mosaic Alpha Platform and began developing the Polkadot-compatible Mosaic Chain.**

Today, Dlabs Ltd. is recognized globally for its professional DeFi solutions and innovative approach to blockchain technology.

The Visionaries

Attila Vidákovics CEO

- Economist
- Crypto expert
- University lecturer
- Radio presenter

Péter Molnár CTO

- Economist and software engineer
- Smart contract specialist
- Blockchain architect
- Blockchain–based platform strategist

Dlabs Ltd. by the Numbers

- ✓ 1 Substrate blockchain in development
- ✓ 10+ Crypto projects delivered
- ✓ 20+ Top developers involved
- ✓ 100+ Smart contracts written
- ✓ 12,000+ Users
- ✓ 2 Breakthrough applications in use

The Core Team

While the team has evolved over time, the core members have remained consistent, ensuring continuity and expertise. Some specialists joined temporarily for specific tasks and moved on after project completion. During the intensive development phase, we emphasized social media and community engagement. Post-launch, new colleagues have joined to support the platform's growth.

UX/UI Framework: Developed by Family Finance Ltd. as a subcontractor.

Smart Contracts: Some developed in collaboration with Bloxico Ltd.

For more information
about our team:

Team

Our Vision and Mission

Vision

As the cryptocurrency market evolves each year, it attracts an increasing number of new users and investors. We envision a future where these markets are accessible, secure, and profitable for everyone.

Mosaic Alpha aims to democratize access to high-quality investment opportunities, enabling users from all backgrounds to participate confidently in the growing cryptocurrency market.

To achieve this vision, we are developing our own unique blockchain, Mosaic Chain. This innovative blockchain will bridge the gap between traditional finance and decentralized finance, creating a seamless and integrated financial ecosystem.

By driving closer the worlds of traditional finance and decentralized finance, we aim to offer unparalleled security, efficiency, and inclusivity in financial transactions and investments.

Mission

Our mission is to create a robust and user-friendly DeFi platform that empowers users to make informed investment decisions.

We recognize that new entrants often lack the necessary knowledge and experience, leading to early losses. Mosaic Alpha is designed to protect these beginners from potential pitfalls by providing a secure environment and unique token baskets managed by professionals.

Our goal is to open profitable crypto investments to everyone in a trustless, decentralized manner, ensuring that even those new to the market can invest safely and profitably.
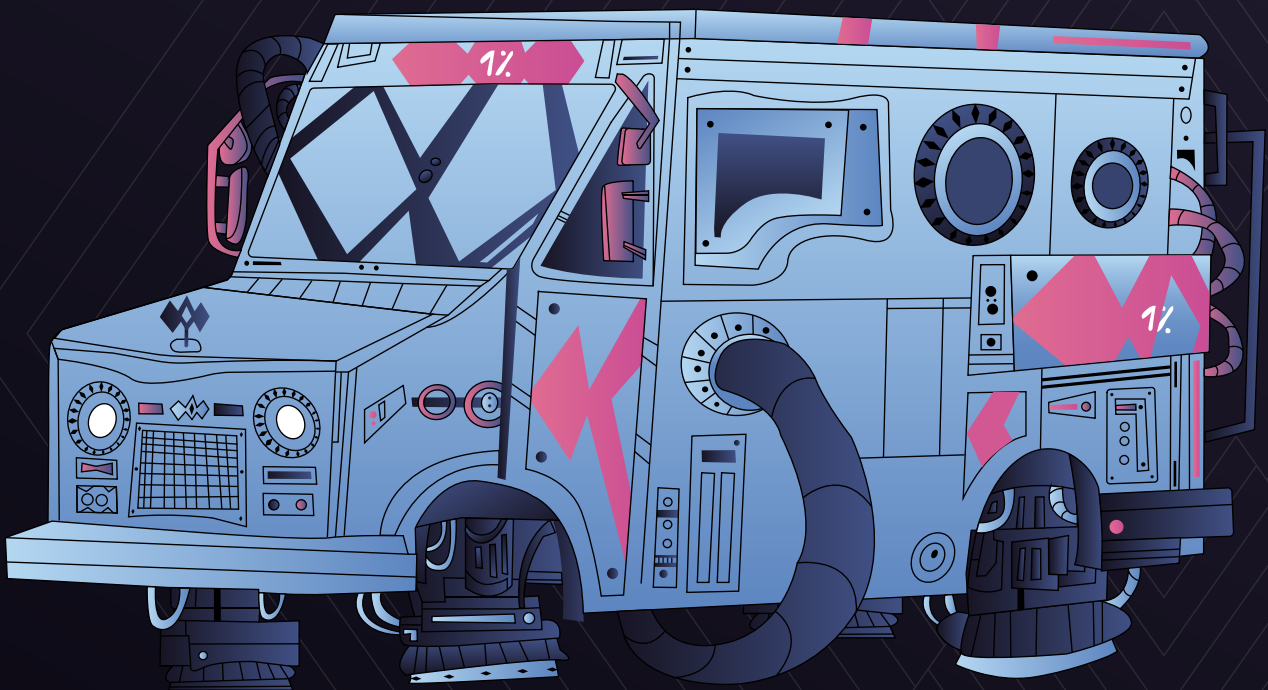
The Mosaic Alpha Platform

The Mosaic Alpha Platform is a revolutionary DeFi solution designed to address the complexities and risks associated with cryptocurrency investments.

Our platform provides a seamless and user-friendly experience for both novice and experienced investors, ensuring that everyone can participate in the crypto market with confidence and security.

→ Mosaic Alpha Platform

Key Features and Benefits

Token Baskets: Simplifying Crypto Investments

Mosaic Alpha introduces an innovative concept of token baskets, enabling investors to diversify their portfolios without the need for continuous management. Token baskets are collections of different cryptocurrencies bundled together into a single investment. This feature minimizes risk and simplifies the investment process, making it accessible to users of all experience levels. Each token basket is managed by smart contracts, ensuring transparency and security in all transactions.

To learn more about token baskets, **check the link.**

Token Baskets

You can discover the active token baskets on the **Mosaic Alpha Platform**

Mosaic Alpha Platform

01 Benefits for New Investors

The primary aim of token baskets is to support newcomers to the cryptocurrency market. These beginners often enter the market attracted by its high returns but lack the necessary knowledge to navigate it successfully.

Typically, these beginners face significant losses due to their inexperience. With Mosaic Alpha's managed token baskets, they can align their investments with strategies devised by experienced investors (basket managers).

This approach eliminates the need for novices to spend years learning the intricacies of the cryptocurrency market to achieve profitability.

02 Ease of Use and Management

Investors in token baskets do not need to constantly monitor cryptocurrency prices, market conditions, economic trends, monetary policies, news, or global events.

The basket manager takes on this responsibility, making necessary adjustments to the portfolio in response to market conditions. Managers have the flexibility to change the composition of the token basket at any time to optimize performance, ensuring that investments are always aligned with the current market dynamics.

03 Conclusion

Mosaic Alpha's token baskets offer a seamless and secure way for both novice and experienced investors to diversify their crypto portfolios. By leveraging the expertise of seasoned investors and the reliability of smart contracts, token baskets provide a structured and low-maintenance investment option, democratizing access to the lucrative world of cryptocurrencies.

Baskets managers

The role of the Basket Manager within the Mosaic Alpha Platform is crucial for ensuring the success and effectiveness of the token baskets. Basket Managers are experienced investors with a deep understanding of the cryptocurrency market. They are responsible for the selection and management of the assets within their token basket, applying their expertise to maximize returns while mitigating risks.

Expertise and Strategy

Basket Managers bring a wealth of knowledge and strategic insight to the platform. They continuously monitor market trends, analyze economic indicators, and stay abreast of global news and events that could impact cryptocurrency values. This proactive approach allows them to make informed decisions about the composition of the token baskets, adjusting the portfolio as needed to optimize performance. Their strategies are based on thorough research and analysis, aiming to achieve a balanced mix of high-performing and stable assets.

Dynamic Portfolio Management

One of the key responsibilities of the Basket Manager is dynamic portfolio management. Unlike static investment strategies, dynamic management involves regular assessment and rebalancing of the token baskets to align with current market conditions.

This includes adding promising new tokens, removing underperforming ones, and adjusting the allocation of assets to maintain the desired risk-reward ratio.

The ability to adapt to market fluctuations in real-time ensures that investors' portfolios remain robust and resilient.

Transparency and Trust

To foster transparency and build trust within the Mosaic Alpha community, all actions taken by Basket Managers are recorded on the blockchain.

Investors track changes in their portfolios and understand the rationale behind each move. This level of transparency not only enhances trust but also educates investors about market dynamics and investment strategies.

Investor Protection and Growth

The ultimate goal of the Basket Manager is to protect investors from potential losses while providing opportunities for growth. By leveraging their expertise, Basket Managers shield novice investors from the complexities and volatility of the cryptocurrency market.

They provide a guided path to investment, ensuring that even those new to the market can participate confidently and securely. This protective oversight is especially beneficial for beginners, helping them avoid common pitfalls and navigate the market with greater assurance.

Basket Manager Selection

Becoming a basket manager on the Mosaic Alpha Platform is open to all qualified individuals who wish to launch their own token basket. The selection process ensures that only capable and knowledgeable managers are approved to handle investments.

The Mosaic Alpha team reviews each application meticulously and decides whether to proceed based on specific criteria.
The Mosaic Alpha Platform ensures that only competent and knowledgeable individuals become basket managers, providing investors with confidence in the management of their token baskets.

By setting high standards for selection, Mosaic Alpha remains a reliable and secure environment for cryptocurrency investments.

Criteria for an Ideal Basket Manager

01

KYC Verification (optional but recommended)

By operating on peer-to-peer networks, DeFi platforms eliminate the need for centralized control, reducing the risk of single points of failure.

02

Good Financial Reputation

A clean financial history is crucial to demonstrate reliability and trustworthiness.

03

Educational Background

A minimum of a Bachelor's degree (BSc/BA) in a relevant field ensures a solid foundational knowledge.

04

Proven Trading History

Applicants must provide evidence of a successful trading track record, showcasing their ability to manage investments effectively.

05

Expertise in Cryptocurrency and Economics

A deep understanding of cryptocurrency markets and general economic principles is essential for making informed investment decisions.

To learn more about how to become a token basket manager, check the link.

Basket Manager Application

Token Whitelist

The Mosaic Alpha Platform employs a token whitelist to ensure that only high-quality and reliable cryptocurrencies are included in token baskets. This approach enhances the security and stability of the platform, providing users with a curated selection of tokens that meet the team's high-quality standards.

Criteria for Whitelisting Tokens

01

Availability on Binance Smart Chain

The token must be available on the Binance Smart Chain (BSC). BSC is the primary source of liquidity for the protocol, providing a solid foundation for Mosaic Alpha due to its low trading fees and ample liquidity. This ensures a smooth and cost-effective trading experience for users.

02

Adequate Liquidity

Proper liquidity is essential for maintaining the stability and efficiency of the protocol. Tokens must have sufficient liquidity to ensure stable pricing mechanisms and prevent significant price volatility. The platform conducts comprehensive monitoring and analysis of liquidity pools before adding any token to the whitelist, ensuring that potential impacts on the market are well understood and managed.

03

Transparent Project Information

Transparency about a project's goals and objectives is crucial. Tokens must provide publicly accessible information, such as whitepapers and tokenomics, that outlines their mission and objectives. This criterion helps in identifying legitimate projects and avoiding potential scams or schemes designed for short-term gains. While there is a subjective element in evaluating this information, it is critical for distinguishing credible projects.

Standard ERC-20 (BSC-20) Token with Verified Contract (No Taxation)

Tokens must adhere to the ERC-20 standard, a well-established and secure framework that ensures efficient and seamless token exchanges. Additionally, the token contract must be verified and should not impose any transactional taxes, aligning with the technological requirements of the Mosaic Alpha protocol and ensuring a smooth operational environment.

Dynamic Updating of the Whitelist

The token whitelist is not static; it is regularly reviewed and updated based on market developments and emerging risks. This dynamic approach ensures that only the best-performing and most secure tokens remain on the list. The Mosaic Alpha team continuously monitors the market and performs due diligence to keep the whitelist current and reliable.

To check the actual token whitelist, click the link.

Token Whitelist

Fee Structure

The Mosaic Alpha Platform implements a transparent fee structure comprising three types of fees: the buy fee, the performance fee, and the trailing fee.

These fees ensure the platform's sustainability while motivating basket managers to maximize returns for investors. The token basket's price reflects a value where the charged fees are automatically deducted, providing clarity and simplicity for users.

The Mosaic Alpha Platform's fee structure is designed to balance the interests of investors and basket managers, promoting a high-performance, sustainable investment environment.

By clearly outlining the buy fee, trailing fee, and performance fee, the platform ensures transparency and trust, empowering investors to make informed decisions and achieve their financial goals. The fees are being split between the platform, the token basket managers, and the affiliate system.

01 Buy Fee

The buy fee is a one-time charge applied when a Token Basket is purchased. Set by the basket manager, this fee can range from 0.9% to 5% and is paid in USDT. The fee is automatically deducted at the time of the basket purchase, providing a seamless transaction experience for investors.

02 Trailing Fee

The trailing fee is a recurring system maintenance fee, charged regularly. This fee can be up to 5% per annum, ensuring the ongoing support and development of the platform. The trailing fee helps maintain the platform's infrastructure, ensuring a reliable and efficient investment environment for all users.

03 Performance Fee

The performance fee incentivizes basket managers to achieve higher basket values for investors. This fee is only applicable when a token basket reaches its all-time high price, ensuring that managers are rewarded for exceptional performance.

Fee Determination

Fees are determined by the Basket Managers, allowing for flexibility and customization based on the specific strategies and goals of each token basket. This variable fee structure ensures that investors can choose baskets that align with their financial objectives and risk tolerance.

Fee Distribution

The fees collected on the Mosaic Alpha Platform are strategically allocated among three key participants: the platform, the token basket managers, and the affiliate system. This balanced distribution ensures the platform's sustainability, rewards the expertise of basket managers, and incentivizes community growth through the affiliate program.

Affiliate System

The Mosaic Alpha affiliate system is designed to incentivize user growth and participation through a structured ranking system and various rewards. By integrating features like the Affiliate Booster and a clear progression path, Mosaic Alpha ensures that users are motivated to expand the platform's community while enjoying significant benefits and reduced fees.

Structure and Ranks

The affiliate system is designed to give back to the community through a tiered ranking system. Higher ranks within the system offer reduced platform fees and increased rewards. Users who join via a referral link are automatically registered as the inviter's invitee after their first purchase.

Affiliate Booster

The Affiliate Booster system allows users to expand their network of invitees. Users who join the platform without a referral link are randomly assigned to those who have purchased Affiliate Booster tickets. The more tickets a user owns, the higher their chance of acquiring new affiliates. These tickets can be purchased with KDX tokens. The booster system operates in epochs, each assigning 100 new affiliates. Once an epoch limit is reached, a new epoch begins, during which users can purchase additional tickets to compete for new affiliates.

Progression Levels

Users can advance through six different ranks on the Mosaic Alpha Platform. Progression is based on

| The amount of KDX tokens staked |

| The number of direct invitees |

| The value of basket purchases made by invitees (in USDT) |

| The value of baskets purchased by the user (in USDT) |

RANK REQUIREMENTS

Level	Max Claimable Commission ($/month)	Eligible Levels of Commission	Commission Conversion Ratio	Buy Fee Discount for Invitee (%)
Quokka	–	100	–	–
Fennec Fox	2	3,000	100	1,000
Eagle	5	5,000	500	5,000
Wolf	8	20,000	2,000	10,000
Shark	13	100,000	5,000	20,000
Whale	21	500,000	20,000	100,000

Benefits by Level

As users advance through the ranks, they gain access to greater benefits. Each level provides four types of benefits, encouraging users to reach higher ranks.

LEVEL BENEFITS

Level	Max Claimable Commission ($/month)	Eligible Levels of Commission	Commission Conversion Ratio	Buy Fee Discount for Invitee (%)
Quokka	20	1	50%	10%
Fennec Fox	50	1	60%	13%
Eagle	100	1	70%	16%
Wolf	1,000	2	80%	19%
Shark	10,000	2	90%	22%
Whale	100,000	2	100%	25%

These figures may vary depending on market conditions and are provided for illustrative purposes only.

To learn more about our affiliate system, check the link

Affiliate System

Security and Safety of Your Investments

Decentralized Security

The Mosaic Alpha Platform is fundamentally decentralized, ensuring that no organization, individual, or entity can influence its operations once launched. This decentralization guarantees that after the initial deployment, the system operates autonomously, without the need for external intervention. Users can purchase token baskets using USDT, and these assets are securely held in smart contracts on the blockchain. This means that users retain exclusive control over their funds, with no third party having access or authority over their assets.

System Integrity

The safety and integrity of the Mosaic Alpha Platform are paramount. Key measures include:

Open Source Code
The platform's source code is open and will be accessible on GitLab, ensuring transparency and community trust.

Audits
The KDX token is undergone a thorough audit by CERTIK, a leading blockchain security firm. Additionally, the entire smart contract system has undergone a thorough security audit, reviewed by Budapest University of Technology and Economics to ensure robust security and reliability.

To view the full audit report, click here ↪   **Audit report**

Technological Foundation

The Mosaic Alpha Platform currently operates on the Binance Smart Chain (BSC), utilizing smart contracts written in Solidity. BSC was chosen for its scalability, speed, and lower transaction fees, making it an effective temporary solution. However, BSC is not a true DeFi solution, and we recognize the need for a more suitable long-term platform. Therefore, we are actively developing the Mosaic Chain, which will provide a fully decentralized and trustless environment for the platform's operations.

Kodexa (KDX) is a pivotal element of the Mosaic Alpha Platform, offering users enhanced earnings, promotional opportunities within the affiliate system, and fee reductions. The structured tokenomics ensures long-term value and strategic growth, reinforcing the platform's commitment to providing a robust and beneficial ecosystem for all participants.

The KDX token is exclusively available for swapping on the Mosaic Alpha Platform, with no current plans to list it on other decentralized exchanges. A significant portion of KDX is locked for future release and utilization, ensuring long-term value and stability. Below is an overview of the token distribution:

Token Distribution

Airdrops

Small amounts of KDX will be distributed to active members of the community for free or in return for minor services, such as retweeting platform posts. The goal of these airdrops is to promote awareness.

Giveaways

Tokens are allocated for marketing giveaways, including promotions, contests, and other engagement activities to increase platform visibility.

Strategic Partners

This allocation is reserved for future collaborations with other blockchain developers and strategic partners, fostering valuable partnerships and ecosystem growth.

Marketing

Funds in this category are designated for future marketing initiatives, including advertisements, influencer partnerships, ambassador programs, and community-building activities.

Future Listings

This pool is set aside for potential future listings on Centralized Exchanges (CEX), enhancing liquidity and accessibility.
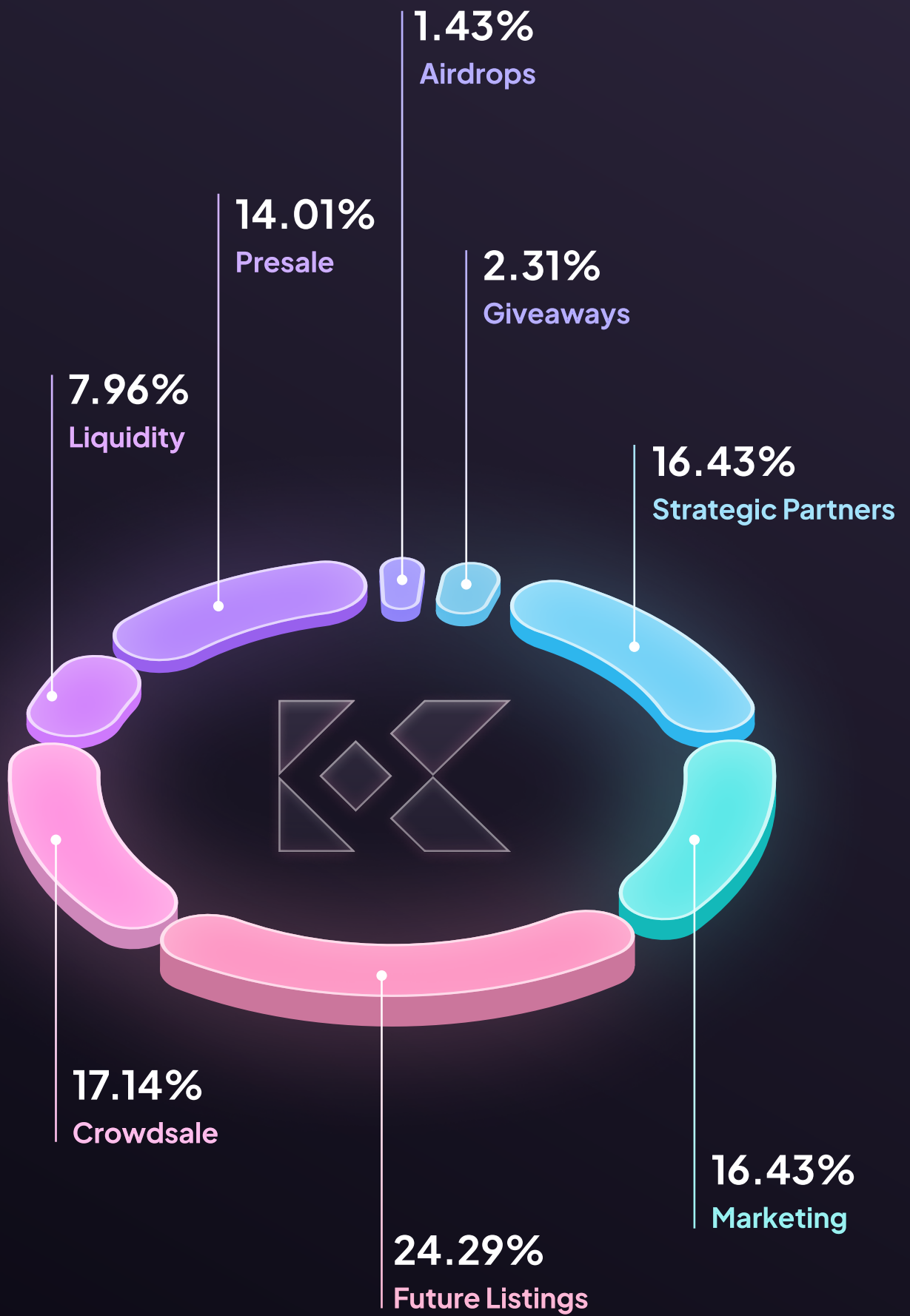
Crowdsale

Reserved for the second round of token sales, planned for the future to support ongoing platform development and expansion.

Liquidity

Part of the first round of the presale, used to create and lock the liquidity pool. This phase is already completed, ensuring a stable trading environment.

Presale

The initial round of the presale aimed at financing the project and establishing the liquidity pool, which has been successfully completed.

1.43% Airdrops

14.01% Presale

2.31% Giveaways

7.96% Liquidity

16.43% Strategic Partners

17.14% Crowdsale

16.43% Marketing

24.29% Future Listings

Technical Architecture

This chapter outlines the technical architecture of Mosaic Alpha, detailing the main components that enable its functionality as a trading platform and its smart contract structure. The platform combines a decentralized basket management system with a multi-token incentive scheme, necessitating numerous innovative solutions throughout its design and implementation.

Main Components

Vault Contract

The vault contract is the core of the Mosaic Alpha Platform, serving as the single point of entry for users and the secure repository for all token baskets. It addresses the challenges of representing basket tokens and implementing associated fees.

The vault contract maintains records of all assets within each token basket and excludes functions that require frequent updates, such as Oracle services, affiliate system, and fee handling.

This ensures the vault contract remains the most essential, irreplaceable, and unalterable part of the system. Fee allocation is managed by the vault contract in conjunction with the 'Fees' and 'Pool' contracts.

Token Baskets

Token baskets are designed to include up to 10 tokens to optimize gas usage and fees. Each basket acts as an account holder within the vault contract, with specific rules governing the basket's operations and transactions.

There are two types of token pools: standard and rebalancing pools. Standard pools execute direct trades based on available liquidity, while rebalancing pools adjust to maintain target weights set by the trader.

Token Pool Contract

The token pool contract defines the operations and rules for each pool. Token baskets are linked to the vault contract, owning specific tokens within it. The pools are visible on the Mosaic Alpha interface, with rebalancing pools functioning as multi-token liquidity pools that adjust based on market conditions.

Swap transactions are limited to 30% of the liquidity pool's value to prevent market anomalies, and trades have a minimum duration to prevent price manipulation.

Utility Token - Kodexa (KDX)

Kodexa (KDX) is the platform's utility token, introduced as a non-manageable, rebalancing liquidity pool without associated fees. It facilitates transactions and rewards within the ecosystem.

Pool Factory Contract

Basket Managers can create pools using the pool factory contract. To initiate a token basket, managers must own $1,000 worth of the tokens included in the basket. Each pool receives an address and operates with an ERC-20 interface.

Fees

The platform charges three types of fees: buy fee, performance fee, and trailing fee. Fees are determined by the basket managers and have minimum settings.

These fees are distributed among the user, trader, creators, and eligible members of the affiliate system. The 'Fees' contract manages fee allocation, ensuring cost-efficiency and user-friendliness in terms of gas fees.

Affiliate System

Mosaic Alpha features a two-level affiliate system managed by the 'User Profile' and 'Affiliate' smart contracts. User positions in the affiliate system are based on staked Kodexa, basket purchase history, and the purchase history of their invitees.

Staking

Staking is managed by the 'Deposit' contract, allowing users to lock funds for a specified period and withdraw them upon expiration. Staking rewards include fee reductions based on the amount staked.

Governance

Central governance and configuration are implemented through the 'Governance Contract'. All key components can have their values set and retrieved from this contract. Other contracts implement the 'Governed' function to sync with the Governance contract. A higher-level, DAO-like governance system is planned for future implementation.

Key Algorithms and Technologies

Dutch Auction

A Dutch auction starts with a high price that decreases until a bid is placed. This type of auction avoids bidding wars and has a minimum price set by the trader to prevent extreme losses. The auction duration has a minimum of 6 hours to prevent exploitation.

ETH-BTC

Starting Price

Market price

Minimum Price

Duration
(min 6h)

Expiration
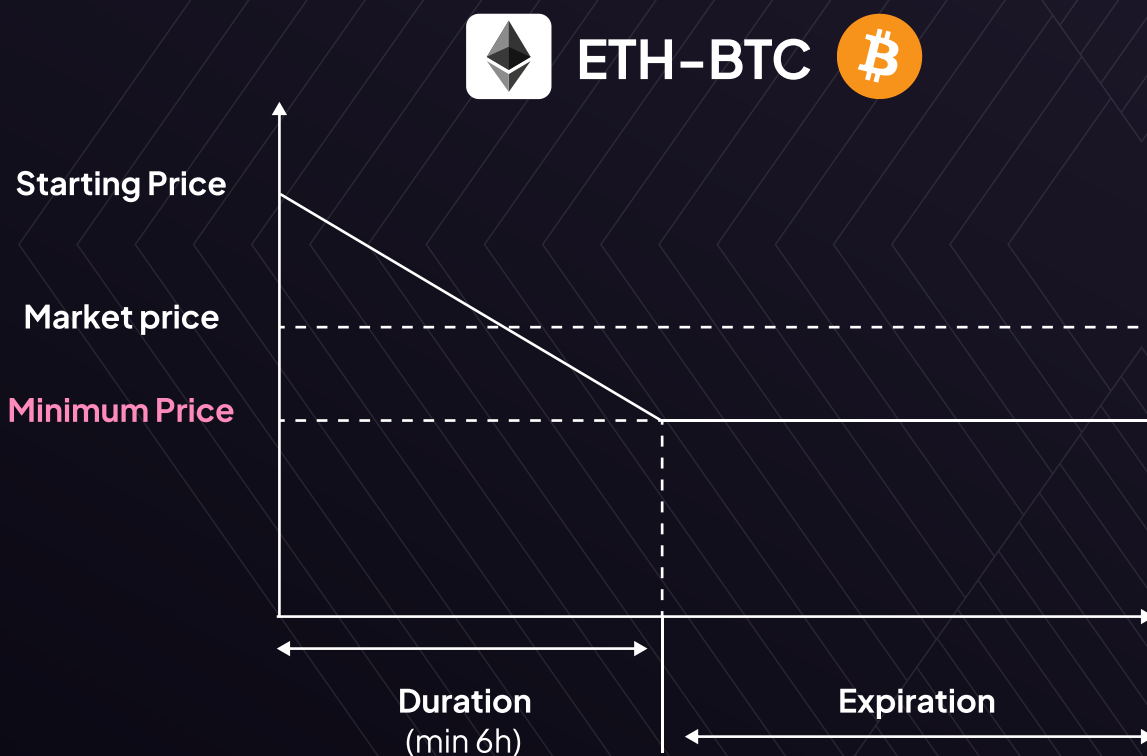
Fee Structure

The fee structure involves three main actors: the user, the trader, and the affiliate system. Users can earn fee discounts based on staked Kodexa tokens. Traders receive a default share of the fees, which can increase with additional staking of KDX. The affiliate system also receives a percentage of the fees, with the remainder allocated to the platform.

Future of the Mosaic Alpha Platform

From its inception, the Mosaic Alpha Platform was designed with the understanding that Binance Smart Chain (BSC) would be a temporary solution. At the time, BSC was the best available option, offering over 3000 listed tokens and substantial liquidity.

Although Ethereum had higher liquidity and around 800 tokens, its significantly higher gas fees would have rendered the platform impractical for users.

However, BSC is not a truly decentralized network. Hosting a DeFi platform on BSC long-term is not feasible due to its centralized nature. Recognizing this, we began researching and developing a more suitable, permanent home for Mosaic Alpha – the Mosaic Chain.

Mosaic Chain: The Future Home

The Mosaic Chain is being developed to meet the specific needs of the Mosaic Alpha Platform and the broader DeFi community. Our goals for the Mosaic Chain include:

Serving Complex Financial Applications
The Mosaic Chain is designed to handle sophisticated financial operations, providing a robust infrastructure for advanced DeFi solutions.

Enabling Trustless Applications
From the genesis block, Mosaic Chain aims to facilitate the implementation of truly trustless applications, ensuring maximum security and decentralization.

Utilizing Safe Technology
We prioritize using the safest and most reliable technology available to protect user assets and ensure platform integrity.

The Mosaic Chain is intended to support the entire DeFi ecosystem, with Mosaic Alpha being its flagship application.

Choosing Polkadot Substrate Framework

After extensive research into existing blockchain ecosystems and technologies, the Mosaic Team identified the Polkadot Substrate framework as the best foundation for the Mosaic Chain. Substrate offers several advantages

Security

Substrate's architecture provides robust security features, essential for building a trustworthy DeFi platform.

Scalability

Substrate's modular design allows for seamless scalability, accommodating future growth and increased transaction volumes.

Interoperability

Polkadot's ecosystem facilitates cross-chain interactions, enabling Mosaic Chain to interact with other blockchains and expand its functionality.
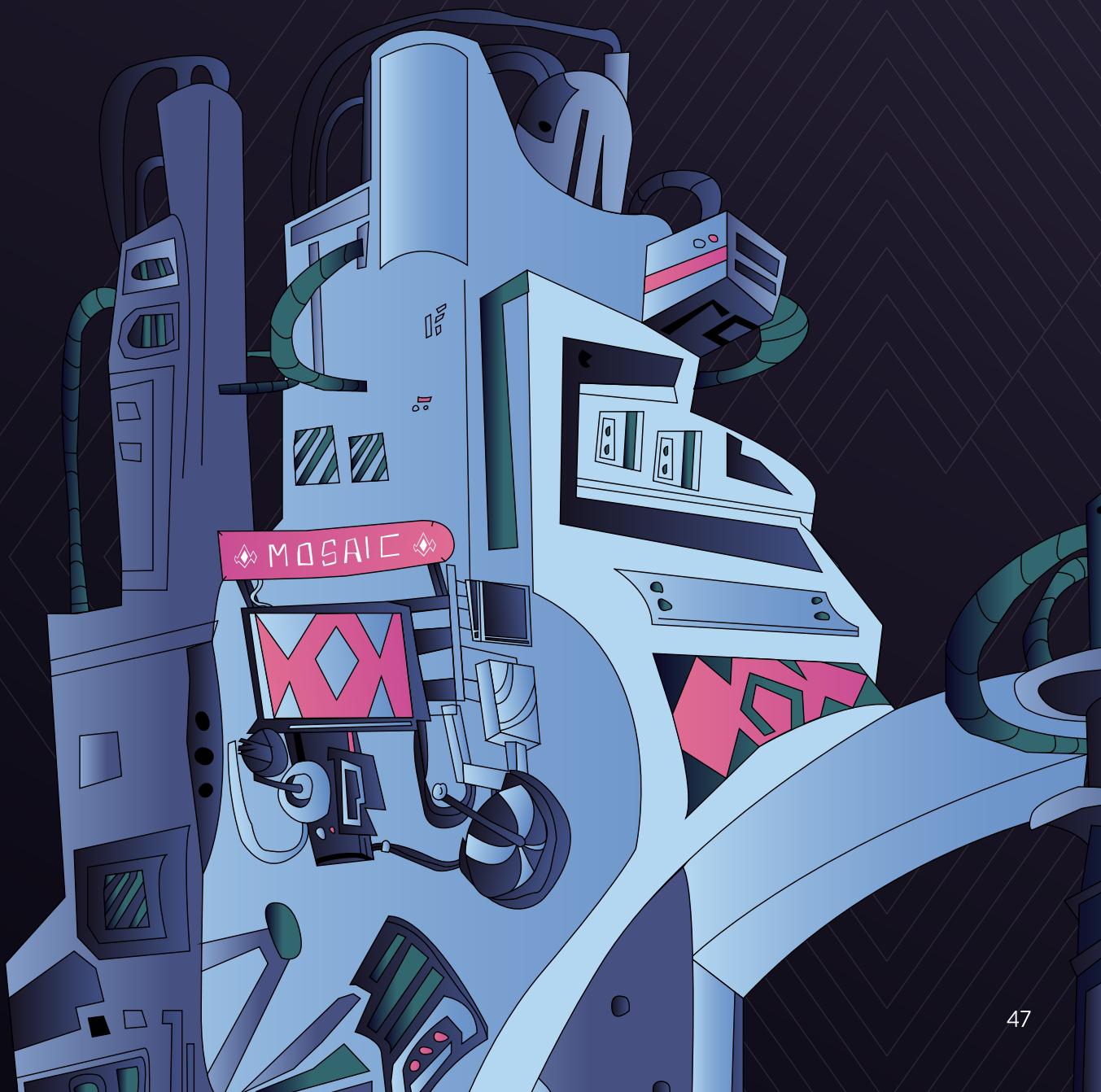
Roadmap

2024 Q3

- ✔ Whitepaper publication
- ✔ Participating in Decoded Polkadot Event
- ✔ Improving Branding
- ✔ Launching PR Campaigns
- ✔ Improving Mosaic Alpha website
- Launching Basket Manager Combine
- Developing Mosaic Alpha v1.5
- Planning Mosaic Alpha v2.0
- Listing KDX to CMC and CG

2024 Q4

- Launching Influencer Campaigns
- Launching Social Media Campaigns
- Creating Mosaic Galaxy Website
- Listing KDX to multiple CEXs
- Deploying Mosaic Alpha v1.5
- Developing Mosaic Alpha v2.0
- Participating in the MEGA event
- Gathering Basket Managers
- Establishing partneships with other project
- Launching Mosaic Chain Testnet

2025 Q1

- Launching Mosaic Chain Mainnet
- Launching Mosaic Alpha v2.0
- Traders Combine 2.0
- Launching Influencer Campaigns
- Launching Mosaic Coin
- Planning Mosaic Alpha Governance
- Developing Mosaic Chain Governance
- Listing KDX to multiple CEXs
- Publicating Mosaic Chain Whitepaper
- Launching PR campaigns in the UK

2025 Q2

- Listing Mosaic Coin to CMG and CG
- Gathering Token Basket Managers
- Listing Mosaic Coin to multiple CEXs
- Listing KDX to multiple CEXs
- Running Influencer Campaigns
- Running PR Campaigns
- Establishing cooperations with other projects