# **ToroDex White Paper**

## **Executive Summary**

ToroDex is a high-yield crypto platform offering fixed-rate, daily-compounding returns on Bitcoin (BTC), Ethereum (ETH), Litecoin (LTC), and Monero (XMR) deposits. Built on a security-first, non-custodial-like vault system, ToroDex allows users to grow real crypto holdings with no staking, no lockups, and no third-party risk.

#### **Mission**

To empower everyday and institutional investors to earn consistent, high-yield income on crypto assets - without relying on volatile markets, staking pools, or speculative tokenomics.

#### **Product Overview**

ToroDex offers four vaults, each based on a single crypto asset:

BTC Vault: Bitcoin - 5% Weekly Yield

ETH Vault: Ethereum - 9% Weekly Yield

LTC Vault: Litecoin - 7% Weekly Yield

XMR Vault: Monero - 14% Weekly Yield

All vaults support daily compounding and unrestricted withdrawals.

#### **Yield Model**

ToroDex uses a fixed-rate passive yield model:

- Compounding daily at 00:00 GMT
- Yield is added in the same asset
- Internal engine, no staking, farming, or token dependency

#### Security of Funds

Funds are protected by:

- Vault isolation per coin
- No lockups
- Admin-reviewed withdrawals

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- No synthetic assets
- Deposits via NowPayments
- Transparent balance tracking

## **User Experience**

Users enjoy:

- Real-time dashboards
- Yield timelines
- Vault switching
- Referral system
- Secure withdrawals per coin

#### **Platform Architecture**

Built on WordPress/PHP with:

- Server-side yield calculation
- Yield engine at midnight UTC
- Admin backend for review
- Cookie-based referral tracking
- SMTP-secured emails
- Base64-secure uploads

# **Compliance & Legal**

Governed in Romania.

KYC required for large withdrawals.

ToroDex is not a security product.

No external lending or tokenization.

# **Referral Program**

Earn from user yield referrals.

Trackable links and real crypto payouts.

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No MLM or pyramid structure.

# Roadmap

Q2 2025: Vault Launch

Q3 2025: Referrals & Analytics

Q4 2025: Boost Tiers & Reports

Q1 2026: Mobile App

Q2 2026: Institutional Tools

#### **Risk Disclosure**

ToroDex minimizes risk via a predictable model. Risks include:

- Custody vulnerabilities
- Regulatory changes
- Downtime
- Asset volatility

#### Conclusion

ToroDex is a platform for secure, compounding crypto growth - with full liquidity, no gimmicks, and full transparency.