TITANDEFI

# TitanDeFi Whitepaper

## Introduction

TitanDeFi is a USDT-based yield protocol built on Ethereum mainnet. The platform gives participants access to a structured yield model connected to TitanDeFi's trading operations, where deposited capital is used to support active trading, market-making, liquidity-provision, and arbitrage strategies.

When users deposit USDT into TitanDeFi, their capital becomes part of the protocol's active trading base. TitanDeFi deploys this capital through an algorithmic trading engine informed by market signals, quant research, CeFi and DeFi venue coverage, and proprietary execution technology. Daily yield distributions are then paid to participants according to the protocol's defined staking and yield structure.

User's deposits provide liquidity for TitanDeFi's trading operations, and daily yield is produced from realized profits generated by TitanDeFi's trading operations. The protocol is designed to give users a clear way to participate and earn in daily yield opportunities without managing trading infrastructure themselves.

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# Problem & Solution

## Investor Access Gap

**PROBLEM**

In traditional finance, proprietary trading firms, market makers, hedge funds, and quantitative desks can generate substantial returns through active capital deployment. Access is usually limited to institutions, accredited investors, private funds, or high-net-worth participants.

**TITANDEFI SOLUTION**

TitanDeFi narrows the gap between regular people and opportunities usually reserved for accredited investors, proprietary desks, and professional market makers. The everyday person can deposit USDT into the protocol and receive daily yield generated from TitanDeFi's trading operations.

## Market-Making Profits

**PROBLEM**

For example, TitanDeFi, a DeFi market maker, generated substantial profits. That includes $75.2M in revenue in 2025 despite a market downturn, and $1.9M in profit in one day during a specific market pullback.

**TITANDEFI SOLUTION**

TitanDeFi lets investors participate in trading-driven yield. Investor deposits help support the trading and liquidity base behind TitanDeFi's proprietary CeFi, DeFi, quant, and market-making operations.

## Yield Transparency

**PROBLEM**

Many DeFi yield platforms offer lucrative returns, but give little visibility into where that yield comes from. When the source is unclear, investors are left guessing whether payouts are backed by real activity or just another unsustainable promise.

**TITANDEFI SOLUTION**

TitanDeFi connects daily yield to proprietary trading operations in exchange for providing liquidity. Dashboard metrics, earnings history, and monthly trading-operation performance summaries give investors more visibility into the process.

# Protocol Design

TitanDeFi is designed around USDT deposits on Ethereum mainnet, with user deposits handled on-chain through an audited and transparent smart contract. The contract provides the core deposit, staking, accounting, and user-balance layer, while the investor dashboard gives participants a clear dashboard for monitoring their investment's and interacting with the protocol.

The dashboard is built to show both user-level activity and protocol-level performance context. Investors can view their daily earnings based on the protocol-defined rate for their principal deposit and assigned yield tier, track their active balance, and choose to withdraw or reinvest through the dashboard. Reinvestment allows users to compound their position and potentially move into a higher yield tier when their balance meets the required threshold.

TitanDeFi separates the user-facing smart contract layer from the protocol's trading and liquidity operations. The smart contract acts as the transparent accounting and participation layer, recording USDT deposits, user balances, staking status, reinvestment activity, and eligible withdrawal actions on Ethereum mainnet. TitanDeFi's operating side manages capital deployment across CeFi execution, DeFi venue coverage, quant research, market-making, spread capture, and arbitrage strategies through proprietary infrastructure built for active execution. The dashboard connects these layers by giving investors visibility into both their on-chain position and protocol-level reporting, including cumulative trading PnL, quoted versus realized spread, PnL attribution, and capital reconciliation.

# Yield Generation

TitanDeFi's daily yield model is funded from realized trading profits generated by the protocol's operating side. Capital is deployed through TitanDeFi's proprietary trading operations, where integrated crypto and traditional-finance signals inform market-making, liquidity provision, spread capture, volatility management, and arbitrage strategies.

The trading engine combines CeFi traders, DeFi venue coverage, quant research, and proprietary technology into one non-siloed operating model. Strategies can range from latency-sensitive short-term execution to broader cross-venue opportunities across spot, derivatives, and onchain liquidity.

Yield is distributed to investors through the protocol's smart-contract-powered payout flow. Each investor's daily earnings are based on their principal deposit and assigned yield tier, with distributions reflected in the user's wallet and dashboard according to the protocol's daily yield structure.

The investor dashboard gives users a clear view of their earnings over time. Participants can track daily wallet deposits, monitor accumulated yield, and review performance metrics that show how their position develops across the life of their investment.

# Staking Mechanism

After signup, TitanDeFi creates an embedded wallet for the user through Privy.io. The wallet is secured and managed by Privy, and TitanDeFi does not control user wallets or have access to private keys. Users can access the private key for their embedded wallet through Privy's wallet controls.

Investors choose from five Titan tiers, starting at 100 USDT with daily yield tiers of 0.50%, 0.80%, 1.50%, 1.80%, and 2.00%. Once deposited, USDT is aggregated into TitanDeFi's active trading capital and deployed across the protocol's trading operations, including CeFi execution, DeFi venue coverage, market-making, spread capture, and arbitrage strategies. Daily yield appears in the investor dashboard, where users can track earnings, complete full-exit withdrawals after the lock period, or reinvest generated yield back into their principal.

When users reinvest, their generated earnings are added back into their active principal. This increases the user's daily yield percentage for higher returns. The more earnings a user compounds, the more their daily percentage increases.

# Roadmap

TitanDeFi's roadmap combines completed launch, compliance, security, reporting, and growth milestones with planned product expansion. The protocol's near-term roadmap focuses on improving investor access, expanding referral infrastructure, and preparing future token utility.

TitanDeFi plans to release a protocol token designed to support future platform utility and limited community governance. Governance scope is expected to focus on ecosystem-level proposals, feature priorities, and community growth initiatives, while trading operations, capital deployment, and yield execution remain managed by TitanDeFi's operating team.

| DATE | STATUS | MILESTONE |
| --- | --- | --- |
| PHASE A / DEC 15, 2025 | Completed | Devnet completed for the TitanDeFi protocol environment |
| APR 20, 2026 | Completed | Platform launch and investor dashboard release following completed devnet |
| APR 23, 2026 | Completed | SOC 2 compliance completed and regular security monitoring active |
| APR 26, 2026 | Scheduled | Public testnet release |
| APR 25, 2026 | Completed | CertiK audit, KYC completion, and monthly investor PDF performance reporting |
| MAY 5, 2026 | Planned | TitanDeFi mobile app release |
| MAY 29, 2026 | Planned | TitanDeFi protocol token release |

# Yield Tiers

TitanDeFi uses five yield tiers based on the user's active principal. Each tier has a minimum USDT amount and a daily yield percentage: Tier 1 starts at 100 USDT with 0.50% daily, Tier 2 starts at 500 USDT with 0.80% daily, Tier 3 starts at 1,250 USDT with 1.50% daily, Tier 4 starts at 5,000 USDT with 1.80% daily, and Tier 5 starts at 15,000 USDT with 2.00% daily.

Investors can deposit more than the minimum amount for a tier and still earn more inside that same tier, because daily earnings are calculated from the full active principal balance. A larger deposit produces a larger daily earning amount.

When users reinvest, their generated earnings are added back into their active principal. This increases the user's daily yield percentage for higher returns. The more earnings a user compounds, the more their daily percentage increases.

| Tier | Principal | Daily Yield |
|---|---|---|
| Tier 1 | 100+ USDT | 0.50% |
| Tier 2 | 500+ USDT | 0.80% |
| Tier 3 | 1,250+ USDT | 1.50% |
| Tier 4 | 5,000+ USDT | 1.80% |
| Tier 5 | 15,000+ USDT | 2.00% |

# Security & Transparency

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Prepared by

**TitanDeFi**
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Draft