tosdis

DISPAPER

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Tosdis Finance - DeFi as a Service

The One Stop Defi Interoperable Solution
(TosDis) powered with Liquid Staking.

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TosDis is a decentralized savings protocol that offers a variety of white label DeFi products. TosDis offers an Efficient and systematic environment for the world of DeFi. TosDis is what its name is, "The One Stop Defi Interoperable Solution''. We Align with this Image and aim to provide a range of products under one roof. These include Staking-as-a-Service, Liquid Staking, Yield farming-as-a-Service, Peer to peer lending and borrowing platform, and an advanced, featureful, lowest fee DEX.

TosDis Liquid staking Protocol is designed to secure and power DeFi Ecosystem by utilizing any digital asset's inherent value at stake, such as POS Coins. TosDis Protocol helps provide liquidity to staked assets through staking derivatives allowing participants to utilize their staked assets in the world of DeFi to trade, lend, or borrow in a trust-less manner.

TosDis aims to provide these decentralized solutions and build a company culture that values these principles of decentralization. Building a strong and tightly knit community will be one of our main goals from the moment we launch the platform. We see other platforms lacking in this regard and not regarding the community feedback into account during the development phase and the product's working. Our governance model proves these values. We aim to put users first and allow our community to help shape the future of TosDis. TosDis range of decentralized products makes TosDis the complete savings DeFi protocol in the market.

Contents

1. Challenges and Shortcomings

The blockchain world today is thousands of disparate platforms that can't talk to each other. What was intended as the greatest thing since the Internet is now a mess of fragmented, insecure, difficult to scale, and synchronize blockchains and crypto-assets. The Internet took off only after it became cheap for everyone to build websites. It's time everything blockchain-related is unified to give users, enterprises, governments, and organizations the same capacity to 'plug-and-play.'

The first and quite popular consensus protocol, PoW, despite being highly scalable, is energy-intensive, and 51% of miners can challenge the decentralization of protocol. The new consensus PoS protocol was introduced to overcome this problem, significantly to cut off mining costs and make consensus protocol faster, cheaper, scalable, and secure.

Well-known networks currently use the Proof-of-Stake mechanism whereas, the planned transition from PoW to PoS (Ethereum 2.0) will evolve in multiple phases (0, 1, 2) that rely on validators and staked ETH for the continuation of blocks on the blockchain, and is necessary for sharding. Validators are people who elect to continue the blockchain by depositing (or "staking") 32 ETH into the deposit contract. Continuously, validators are randomly selected from all validators' pool to be given the opportunity to create the next block. Should a validator successfully validate a block, they will receive an ETH reward. If a validator attempts to compromise the blockchain's truthful continuation, their deposit will be 'slashed' – meaning they will lose some or all of their 32 staked ETH.

All Proof-of-Stake protocols require collateral to be placed in escrow controlled by the network to register validators in the consensus process. In most protocols, the staked collateral can be seized should the associated validator provably deviate from the protocols' rules ("slashing"). This mechanism is used to disincentivize attacks on the

network, such as signing two different blocks of transactions at the same height ("double-signing"). Some protocols, such as Avalanche and Ouroboros, do not use slashing and instead rely solely on honesty assumptions.

While considering all the details, market volatility, and risks involved, Ether staking is less attractive in the early days due to locked staked assets for a long time. In contrast, CEX staking is a custodial alternative to DeFi staking. Users earn rewards with the flexibility to withdraw their coins at any time; however, they have to pay a fee on profit from staking. Locked staking assets further create a risk of losing rewards or profit when locked staked-asset price depreciated. Price depreciation is often higher than the benefit earned from staking and results in loss due to asset illiquidity.

Consecutively, as the Staking Economic proliferates further through the crypto sphere and into the mainstream, Staking-as-a-Service platforms will become the next milestone in blockchain technology development. TosDis aims to provide a decentralized staking protocol as a service where users can stake Ether, ERC-20, and other cryptocurrencies without losing access to their assets—allowing users to trade, transfer, or yield farm in the world of DeFi. TosDis will provide a decentralized structure for issuing a liquid token that maintains Ether's value and is safer and flexible than exchange and self-staking.

As the crypto community grows and more newcomers are looking for ways to earn modest investments, SaaS providers lead the innovation and build out the infrastructure to create a painless way for the masses to participate in staking tokens.

2. Objectives

TosDis has built a next-generation, white-label decentralized solution engineered for cross-chain transfers and liquid staking. Secure and trustless, our Easy Stake protocol allows users to directly interact with the blockchain from within a browser without the need for interactions with any centralized backend that can't be trusted or maintain availability during peak hours.

TosDis aims to provide Staking and savings solutions to allow users to stake different ERC-20 tokens and later expand to include tokens from other blockchains such as Polkadot, BSC, etc., providing cross-chain tokens staking on our decentralized platform. TosDis will make it possible for any PoW and PoS project to create a staking pool of their tokens for their communities to provide staking as a service in a decentralized way. These solutions come under our protocol Easystake. Easystake will be a decentralized protocol for issuing Staking and savings solutions as services that are based on smart contracts.

One of the primary objectives of TosDis is to let users to earn rewards from staking without locking their crypto-assets; initially, liquid staking will be available for Ethereum without the restriction to deposit a minimum of 32 Eth. Users can stake a small amount of Eth in a secure and decentralized manner with no risk of losing as a software failure, malicious third-parties, and market volatility.

By staking assets across multiple chains, investors will earn entirely new tokens. This effect will allow users to stake tokens and assets of one type to receive them as block rewards in the form of a wholly new token. In this manner, users get the option to Hard stake, Yield farming, and liquid staking all in a single platform built for the world of DeFi. Make TosDis token "Dis" as a building block for Dapps and different consensus protocols, along with an alternative to exchange, self, and other staking protocols.

Apart from this, TosDis will have a decentralized swapping protocol called TosDex and an Incubator for new and upcoming innovative projects. TosDex comes intending to offer the lowest fee among dex protocols and the best returns for the liquidity providers, including a smart contract-based P2P, low fee, non-custodial, collateralized borrowing, and lending protocol. Lend, borrow assets in a trust-less manner directly with the 2nd party with zero involvement of a third party.

We are creating a decentralized ecosystem for financial services – an open marketplace in which people without access to the traditional banking ecosystem can buy and sell digital assets as easily as institutional investors. The P2P platform will make services, products, solutions and guidance more accessible and affordable for users by implementing blockchain technologies into high profitability and highly potential traditional investment products through tokenization, which will be governed by smart contracts prevent fraud.

3. TosDis Protocol Rundown

3.1 EasyStake:

TosDis Easystake is a decentralized savings protocol that offers a variety of white label products.These include Staking-as-a-Service, Yield farming-as-a-Service and Liquid staking. This range of products makes TosDis Easystake the complete savings DeFi protocol in the market. Tosdis EasyStake gives a practical option in contrast to both self and CEX staking, providing an equilibrium of risk, reward, and convenience. It permits smaller and big trader, along with the hedge fund organization to stake with no minimum and maximum limit across different chains volatility without a negative effect on organizations decentralized nature and risk of ether volaity.To benefit from EasyStake, Tokenized projects will have to pay a small fee in TosDis token. As the TosDis token is deflationary, a set percentage will be burned from the fee every time until 50% of the TosDis token supply is burned.
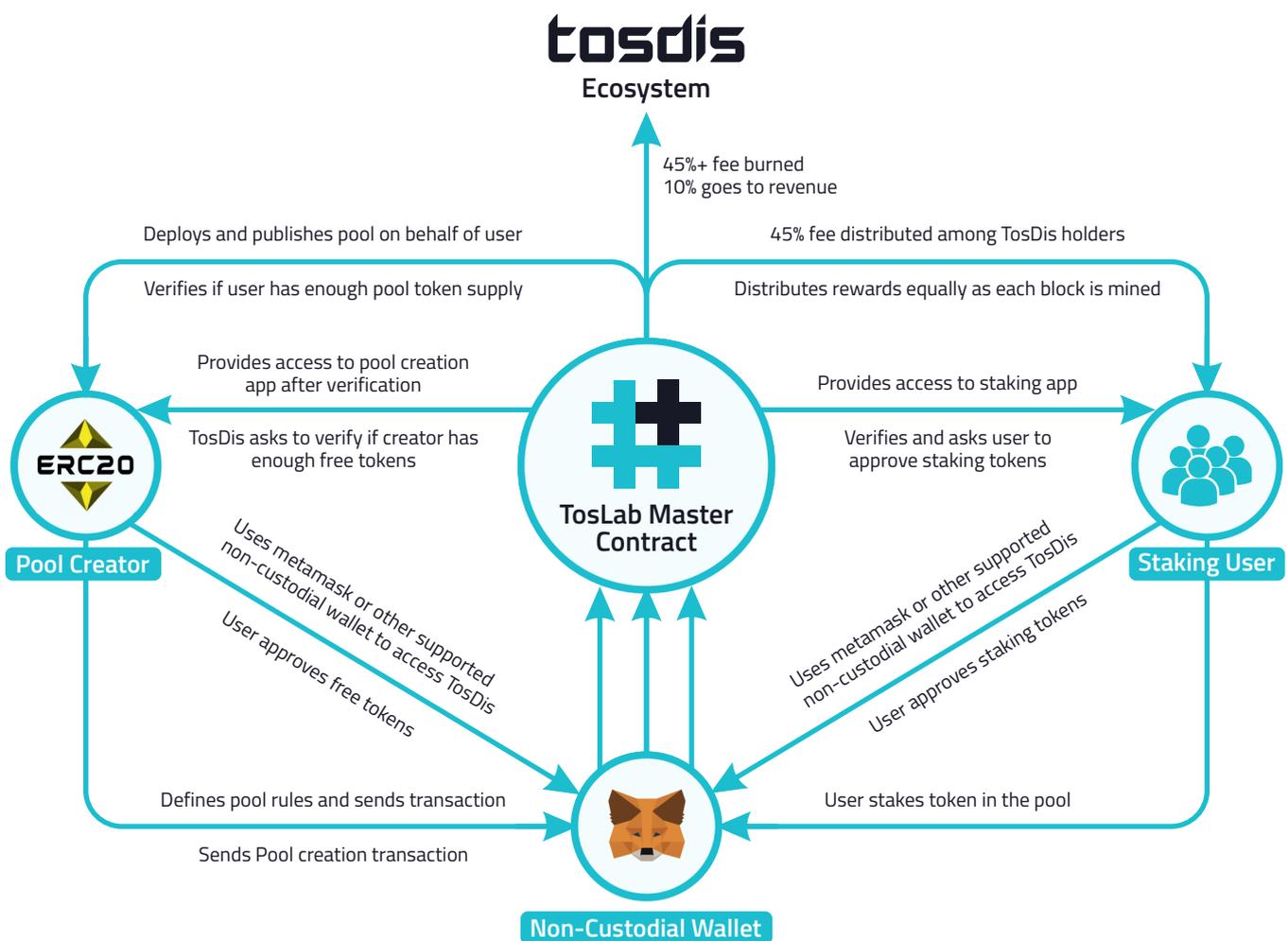
a) Staking as a Service:

Staking-as-a-Service allows TosDis to offer staking to all the ERC20 projects (initially), making staking easy, accessible, and affordable to all the present and upcoming projects.

Any tokenized project will be able to interact with the TosDis Master Contract to create and deploy a customized staking contract where users can stake specific tokens and earn pool rewards. Tokenized projects will have the option to provide any token as a reward, including their own token. To create a pool, tokenized projects will pay the fee in DIS token. To support the deflationary mechanism of DIS token, a 45% fee will be burned immediately. 10% will go to TosDis foundation for operations, while the remaining 45% will be equally distributed among DIS LP staking pool contributors. Rewards will be equally distributed among all stakers pro-rata basis when each block is mined.

We have tried our best to create a staking platform that is very easy to operate for both pool creators and end-users. Below in the chart, we have explained a step by step procedure from pool creation by tokenized projects to the point where user stakes and receives staking rewards.

The actual workflow of SaaS illustrated in the chart below:

tosdis
Ecosystem

45%+ fee burned
10% goes to revenue

Deploys and publishes pool on behalf of user

45% fee distributed among TosDis holders

Verifies if user has enough pool token supply

Distributes rewards equally as each block is mined

Provides access to pool creation
app after verification

Provides access to staking app

ERC20

TosDis asks to verify if creator has
enough free tokens

TosLab Master
Contract

Verifies and asks user to
approve staking tokens

Pool Creator

Staking User

Uses metamask or other supported
non-custodial wallet to access TosDis

User approves free tokens

Uses metamask or other supported
non-custodial wallet to access TosDis

User approves staking tokens

Defines pool rules and sends transaction

User stakes token in the pool

Sends Pool creation transaction

Non-Custodial Wallet

b) Yield Farming as a Service:

Yield farming is a unique way to make more crypto with your crypto. It involves you lending or farming your funds in one pool and receiving some other token in return and at the same time allowing you to stake or farm that newly received token in some other pools. This is all done with the magic of computer programs called smart contracts.

TosDis Lending protocol will be connected with staking protocol to achieve the maximum yields a user can get. There will be many income streams for a regular user in TosDis. In lending protocol, lenders will be able to earn interest on their lent amount as well as DIS tokens every day. Lenders can again stake those earned DIS token on TosDis staking protocol to maximize their yields. Similarly, borrowers will also earn interest, which they can stake on TosDis platform as well to multiply their returns.

In addition to that, 25% of the DIS tokens will be burned from the interest earned by TosDis foundation through it's lending protocol.

Actual workflow of YaaS for lending protocol is illustrated below in the chart:
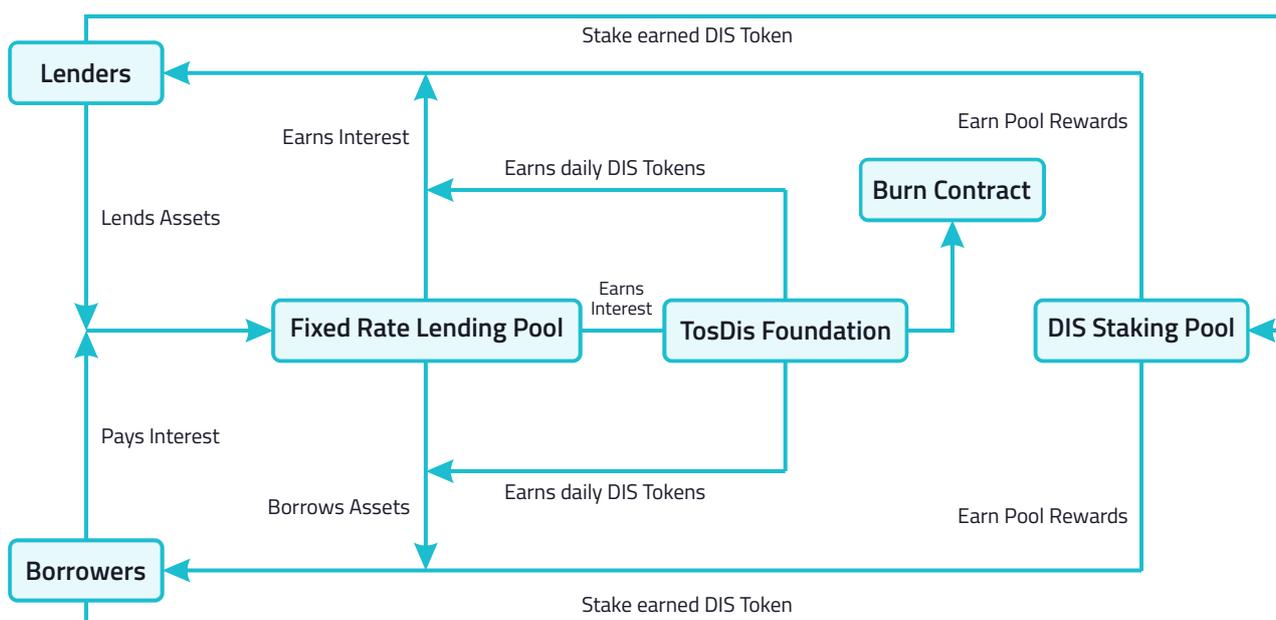
TosDis Yield farming as a service concept takes the staking service one step forward by offering Yield farming and liquidity mining to every ERC20 (initially) project in the market. Making these new and advanced technologies accessible to all the present and upcoming projects at cheap and affordable prices while also removing the barrier of development time and costs.

There will be pools on TosDis that will require LP token of certain liquidity pools on uniswap. Users who want to yield farm will provide liquidity in a certain liquidity pool on uniswap and get uniswap LP token in return. Users will stake that LP token on TosDis and earn the mentioned rewards on the pool, maximizing his returns. This will help projects increase their liquidity on uniswap, while users will be able to yield farm on their investments. It's a win-win situation for everyone.

Actual workflow of YaaS for liquidity mining is illustrated below in the chart:
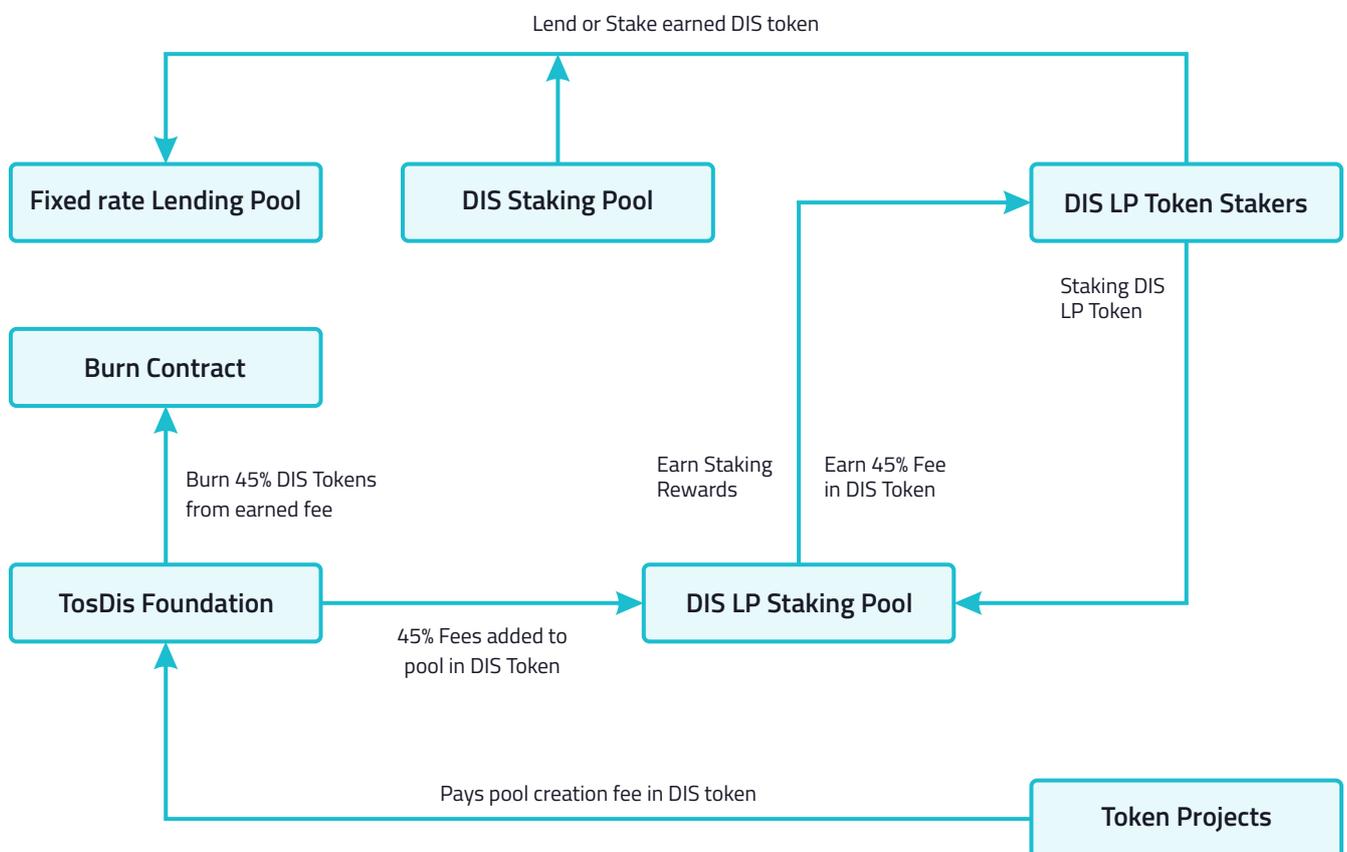
c) Liquid Staking:

Ethereum is transitioning from Proof-of-work to proof-of-stake consensus. While in PoW, the miners had to use a costly set of hardware to mine and confirm the transactions. ETH 2.0 PoS brings forth a new model in which miners are actually node operators and validators that keep the Ethereum ecosystem running and earn rewards in return. This is a pretty big transition itself because the Ethereum ecosystem is already pretty big so that the transition will be complete in Phase 2.0. As you all know, withdrawals are not available on Phase 0 of Ethereum 2.0. Therefore, there is a certain possibility that some users will not be able to afford self-staking because of the 32 ETH threshold. Hence, users would need to use some sort of exchange staking or pass on the staking altogether.

Liquid staking comes forth with a solution that solves these drawbacks and lets users get involved in staking with as little amount as possible. TosDis offers a balance of risk, reward, and convenience. It allows users to trade staked ether while keeping intact the decentralized nature of the Ethereum network.TosDis is made for both types of users. Small and large holders. Small wallets get the flexibility to stake any amount and be not bound to the 32 ETH threshold maintenance. Whereas, Larger holders will be able to hedge their funds against ether volatility and use staking without maintaining staking infrastructure.
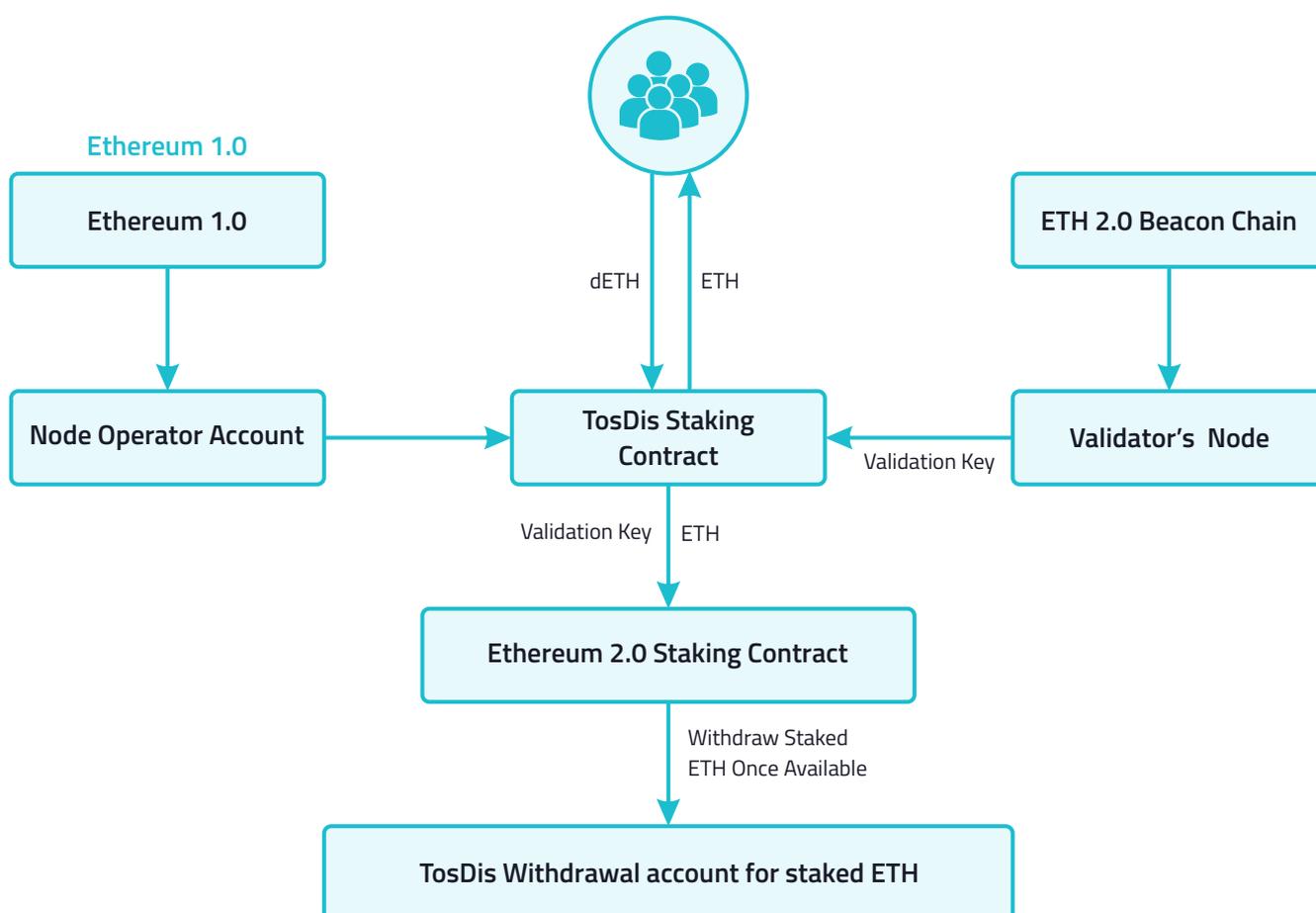
Easystake Liquid staking will allow staked assets to become liquid. When staked via TosDis EasyStake, stakers will receive a 1:1 Asset-backed token for the staked-asset, which can be traded, transferred, or used as collateral in the world of DeFi or any ERC-20 supported networks.

The Ethereum 2.0 protocol allows staking amounts divisible by 32 ETH only. TosDis is a more flexible and more friendly solution than self-staking or exchange staking. With TosDis, you can stake any number of tokens you possess and earn rewards even on small deposits. Users can deposit their ether in TosDis smart contracts and receive dETH (a tokenized version of staked ether) in return. All deposits into TosDis are measured by 32 ETH and then assigned to node operators who validate using these

deposits. Deposited Ether in the DAO-controlled smart contracts is then staked with the node operators picked via DAO. Users' deposited funds are controlled by the DAO, and node operators will not have direct access to the users' assets. Unlike staked ether, the dETH token will be tradeable, free to move, and free from the limitations that arise from staked Ether. dETH will be used in other applications and protocols to trade, transfer, use as collateral in Lending protocols, staking, and minimize the risk involved in staking ether due to technical failures and shady third-parties.
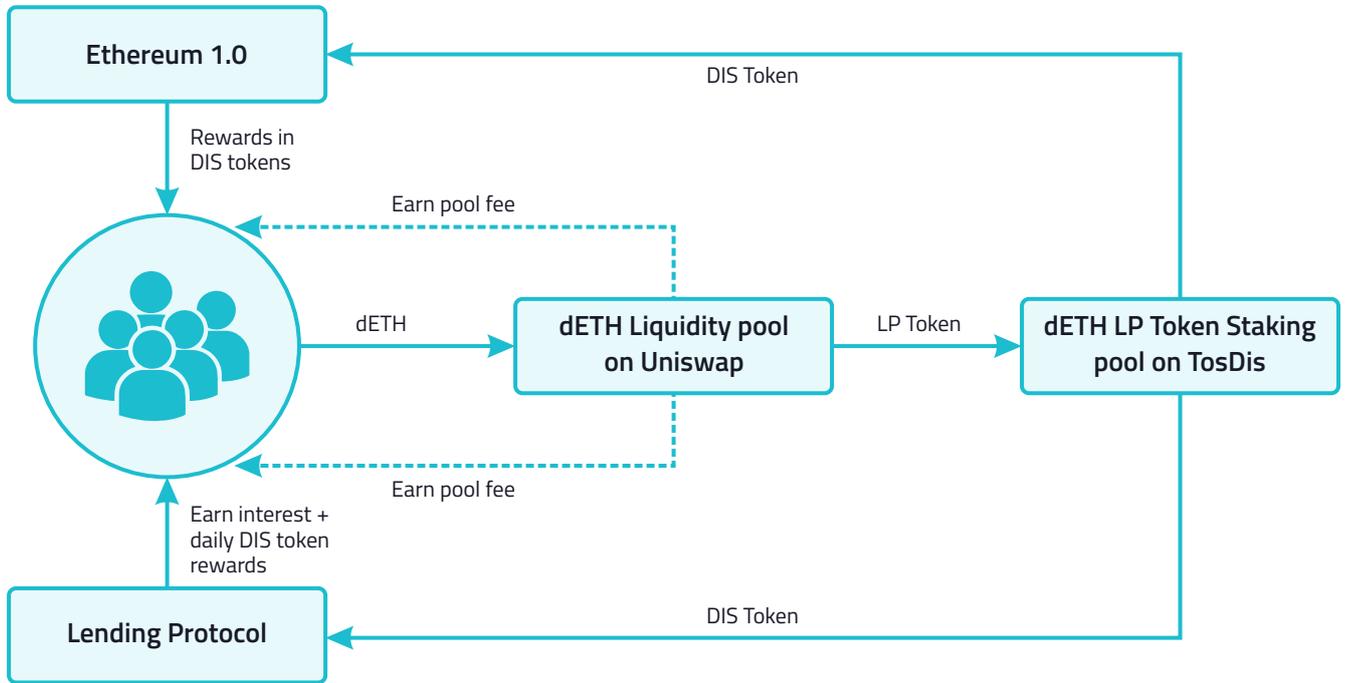
dETH Balances = STAKED ETHER + REWARDS - SLASHING.

Tosdis will apply a 10% fee on staking rewards used to mint dETH and distributed between node operators, the TosDis ecosystem, and validators.

d) Farming using Derivative (dETH) :

As TosDis's whole ecosystem revolves around yield farming and maximizing rewards for our user base, users have the opportunity to maximize their profits by utilizing their received derivatives. There are multiple ways in which users can multiply their income on the TosDis ecosystem. We are developing many protocols and connecting them with each other using DIS token, increasing DIS's utility to a whole new level and creating an economic circle that benefits the entire ecosystem.

To utilize the derivatives, users can create or contribute to the existing dETH pool on uniswap and receive LP token in return, and earn liquidity provider fees as well. Users can stake that LP token in an LP-token staking pool on TosDis and earn DIS token as rewards, which in turn can be staked in the DIS pool or lend it in the native lending protocol on the TosDis network. An easy to understand flow chart of how the whole process will work is illustrated below:

Ethereum 1.0

DIS Token

Rewards in
DIS tokens

Earn pool fee

dETH   dETH Liquidity pool   LP Token   dETH LP Token Staking
            on Uniswap   pool on TosDis

Earn pool fee

Earn interest +
daily DIS token
rewards

Lending Protocol

DIS Token

3.2 TOSDEX:

Another component of the TosDis ecosystem would be an advanced DEX that is secure, smart, featureful, and easy-to-use.

The Advanced DEX feature of TosDis is the next step in our vision for a fully decentralized exchange and financial services platform. The first objective is to bring us to an equal footing with our centralized counterparts.

The goal is to be able to support advanced order types upon launch (such as stop-loss or take-profit orders), which are currently too expensive to implement within the smart contracts of ERC-20-compatible blockchains. TOSDEX will also support full order books on cross-chain markets and offers the trading of tokens across different blockchains along with multiple order types such as limit, market, and stop orders. We will offer a simpler and quicker settlement process for cross-chain trades.

TosDex is still under research, and there are many features planned which will be disclosed in the coming weeks. With TosDex, we aim to provide ease and convenience of CEX in a decentralized manner. For efficient, fast, and secure interoperability across chains, we are planning to use Polkadot's para-chains capability. Using the Substrates framework, It will be far easier and secured to create a custom blockchain and connect our chain to Polkadot and get interoperability and security from day one. This will enable users to exchange their assets across supported chains with the lowest costs and zero hassle.

3.3 Barter:

TosDis aims to introduce a new, highly efficient, and secure P2P lending model built on the Blockchain Technology. TosDis is a new-generation p2p lending platform that runs on Ethereum-based Smart Contracts to create a safe and efficient environment where borrowers worldwide have fast and convenient access to loans, and lenders can find high-yield investment opportunities.

Our goal is to build a globally accessible digital currency lending network. Any individual with Internet access can quickly and practically take out a loan or access a range of financial services, including exchange and Crypto Bank.

As explained above in Yield farming as a service model, Barter will make sure users earn the maximum yields from their funds. Once TosDex is developed, we plan to initialize the liquidity mining program on TosDex through which we will attract liquidity for operations of the lending protocol. This feature will be provided for providing liquidity on uniswap DIS pool so users can multiply their earnings without any wait for the lending protocol launch. 25% of the earned interest fee from the lending protocol will also be burned by the TosDis foundation to support the deflationary mechanism.

In short, the TosDis lending protocol usage will maximize the benefits for both the TosDis ecosystem and end-users. There are few other unique features currently under research that will be disclosed later on. More information will be added to the whitepaper's upcoming versions about the TosDis lending protocol and other under-development features.

4. Why TosDis is the Future ?

TosDis is a one-stop interoperable solution for decentralized finance based on PoS consensus protocol. There are a variety of advantages that Proof-of-Stake has over Proof-of-Work for securing decentralized networks.

One Stop DeFi Solution:

TosDis network provides a one-stop solution for all your DeFi needs. Easystake provides a complete staking solution offering Staking, yield farming, and liquidity farming all under one roof. Whilst, TosDex swapping protocol removes the barrier of high fees and brings in a solution to offer a low fee, easy to use, and high reward DEX.

Cheap and Affordable:

70% less expensive than the competitors making staking and yield farming affordable to all the present and upcoming projects.

DeFi for All:

TosDis products are open to all. Any project on the integrated ecosystems on the TosDis network can offer TosDis products to their communities by making them their own. Reducing or removing the barrier of high cost development and operational costs that comes with it.

Built to Deflate token economy:

Tosdis token is built to deflate. Every revenue stream is directly attached to the "DIS" token. Burning the tokens until 50% of the supply is completely burnt.

Community driven:

TosDis network will be built on governance. Upon governance launch, all the decisions will be decided by vote making the network truly decentralized.

Ethereum is soon to be the biggest staking economy in the space. However, staking on the first stages of Ethereum 2.0 will be risky due to freezing staked assets until transfers are made available in Ethereum 2.0 (not planned until Phase 1 or Phase 2), which is expected to happen next year at the earliest. Until that time, no one will be able to withdraw staked ether, and, for example, sell them on an exchange.

At this stage, we view enhancing liquidity of staking assets as crucial to the development of the PoS mechanism. With this in mind, Tosdis EasyStake allow users to stake across multiple chains without losing the ability to trade or otherwise use their tokens.

Secure and Trust-less:

The model of decentralized finance is naturally Trustless, and it should be kept that way when building decentralized applications. There should be no human interaction at any critical points of decentralized applications to avoid any malicious intruders. This trustlessness of blockchain technology has attracted most of the public, especially the privacy-conscious ones who do not want any centralized authority to access their precious data or funds.

TosDis finance is centralized only up to the point where human interaction is needed to keep the platform maintained and updated, where the governance model of TosDis will play a big part. Other than that, TosDis finance and DIS token are entirely secure and trustless. All the operations will be run securely and trustlessly through multi-staged audited smart contracts, so there is zero chance of any malicious party manipulating any product's working or outcome. The user always holds the funds in their non-custodial wallets and only interacts with the platform when needed, making the design completely trustless.

5. TosDis Governance

TosDis will be a Decentralized Autonomous Organization (DAO). In the ever-changing and growing world of Decentralized finance, we have to keep TosDis maintained and updated. As we evolve, there will be a lot of important decisions and changes to make.

Instead of handing over control to one entity or organization, we have decided to go for DAO, so the TosDis supporters themselves should make the most important decisions about how TosDis should operate. The DAO is the logical compromise between full centralization and decentralization, which allows the deployment of competitive products without complete centralization.

TosDis DAO will manage TosDis. The DAO members will govern TosDis to ensure its efficiency and stability. DAO will be responsible for making all decisions regarding operations and the future of the platform. Some examples of how DAO will pay a significant role in the evolution of TosDis Finance;

- Propose and update TosDis features
- Set or change fees for all financial models on TosDis
- Approve incentives for liquidity providers, lenders/borrowers, and staking pool contributors
- Propose and update TosDis implementation on upcoming ETH 2.0 features
- Manage the TosDis treasury funds for future developments
- Make changes to TosDEX fee models
- Purpose and update Lending protocol interest rates
- Make changes to burn percentages of DIS token across the platform
- Make changes to the fee model of pool creators

- Propose and update the DAO governance model for TosDis finance.

- Propose and update the development model of TosDis liquid staking.

- Make all decisions governing the liquid staking model once it is developed.

These are just a few examples about how it should work. Many changes will be implemented in the present governance model, and governing members will decide the maximum changes. A more updated and well-explained governance model will be provided in the upcoming versions of the whitepaper as more features are developed and the TosDis ecosystem evolves.

6. Economy of Tosdis

The Tosdis EasyStake Protocol creates value by providing liquidity of Staking assets. Stakers can obtain inflation rewards while circulating TosdiS tokens to respond to the market promptly. The protocol capitalizes on the value of creating liquidity and outputs the value to the protocol. The TosdiS token is the native digital cryptographically-secure utility token of the Tosdis EasyStake protocol, designed to play a major role in the functioning of the ecosystem in the Tosdis EasyStake protocol, and intended to be used solely as the primary utility token on the platform.

There will be different Staking Contracts to handle different staking projects under the Tosdis EasyStake protocol. These projects' assets will be locked on the original chain to obtain staking rewards. When TosdiS tokens are transferred or redeemed, a fee for staking rewards will be charged every time the user operates. It will be proportionate to the reward.

The Tosdis EasyStale protocol will open multiple interfaces for third parties. Smart contracts will consume system computing resources. To limit malicious low-cost attacks and meet a certain degree of commercial call, when the contract call frequency reaches a certain level, the caller needs to pay certain computing resources. Of course, the projects can customize the payer, either the platform user or the platform itself. The overall Fee model will be priced in TosdiS tokens. The computing resources and storage resources paid by the node when calling will be automatically calculated by the system. It will then compare them against the TosdiS tokens paid by the caller, and determine the final model.

The fees paid by projects for using EasyStake will directly go into the deflation mechanism burning TosdiS tokens. This will continue until 50% of all TosdiS token have been burnt.
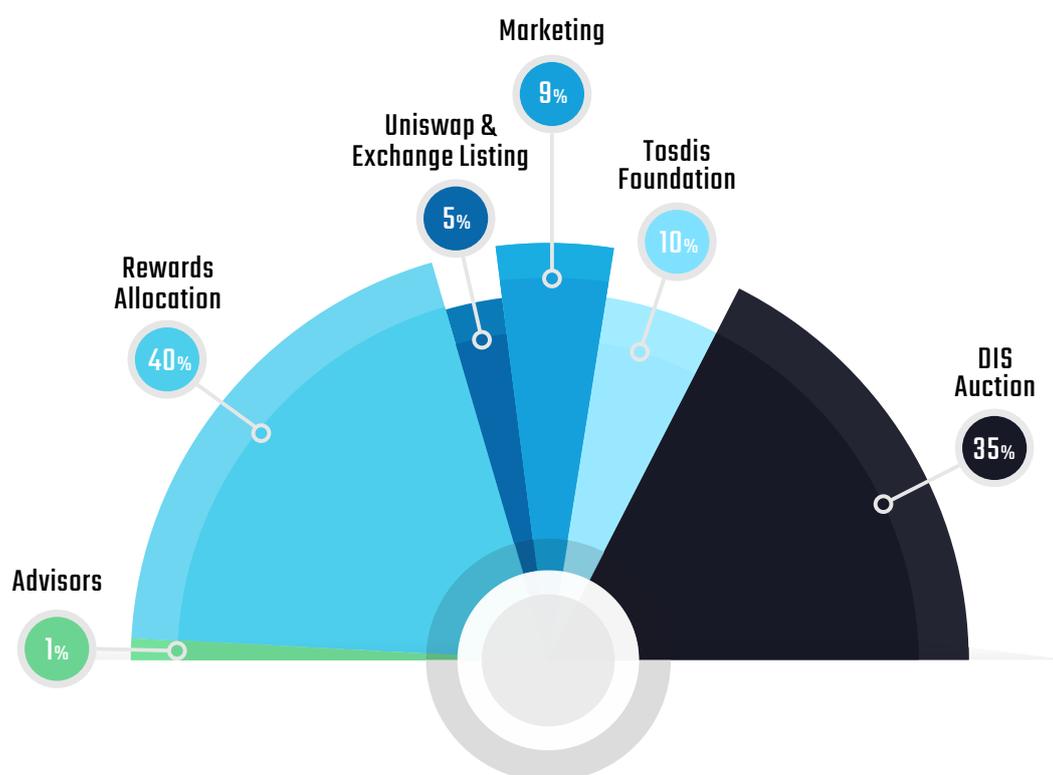
7. Token Economics

TOKEN: ERC-20

TOKEN NAME: TOSDIS

TOKEN TICKER: DIS

TOTAL SUPPLY: 100,000 DIS

DIS AUCTION (35%)
35,000 DIS

TOSDIS FOUNDATION (10%)
10,000 DIS (Locked with a vesting period of 24 months, release 25% after every six months)

MARKETING (9%)
9,000 DIS (50% initial unlock (4500), remaining locked with a vesting period of 12 months release 8.33% after every two months)

ADVISORS (1%)
1,000 DIS (Locked with a vesting period of 12 months, release 16.66% after every two months)

UNISWAP LISTING AND EXCHANGE LISTING ALLOCATION (5%)
5,000 DIS

Rewards Allocation (40%)
40,000 DIS

- **Staking rewards 5% :** 5,000 DIS (10% initial unlock (500 DIS), remaining locked with a vesting period of 36 months, release 2.5% after every month)

- **Yield Farming 9.5% :** 9,500 DIS (10% initial unlock (950 DIS), remaining locked with a vesting period of 36 months, release 2.5% after every month)

- **Liquidity Mining 15% :** 15,000 DIS (10% initial unlock (1500 DIS), remaining locked with a vesting period of 36 months, release 2.5% after every month)

- **Lending protocol rewards 9.5% :** 9,500 DIS (Locked with a vesting period of 24 months, release every two months)

  Note: DIS will be distributed daily among Lenders/Borrowers in equal proportion.

- **DAO Allocation 1% :** 1000 DIS (Locked with the vesting period of 6 months, re-vest until DAO implemented) release every month).

8. Token Utility

The utility is the most important requirement for any tokenized project in the market. Without a utility token, any project has no value. After reading the whitepaper above carefully, users must've understood that DIS's utility revolves around the whole platform. Use of DIS token is integrated in every feature of TosDis finance model.

We have created a token utility model that is deflationary and extremely rewarding for end-users. Below you can read the listed token utility, but there is a lot more to come in TosDis finance and there will be a much higher usage of DIS token inside and outside of the platform in the coming future.
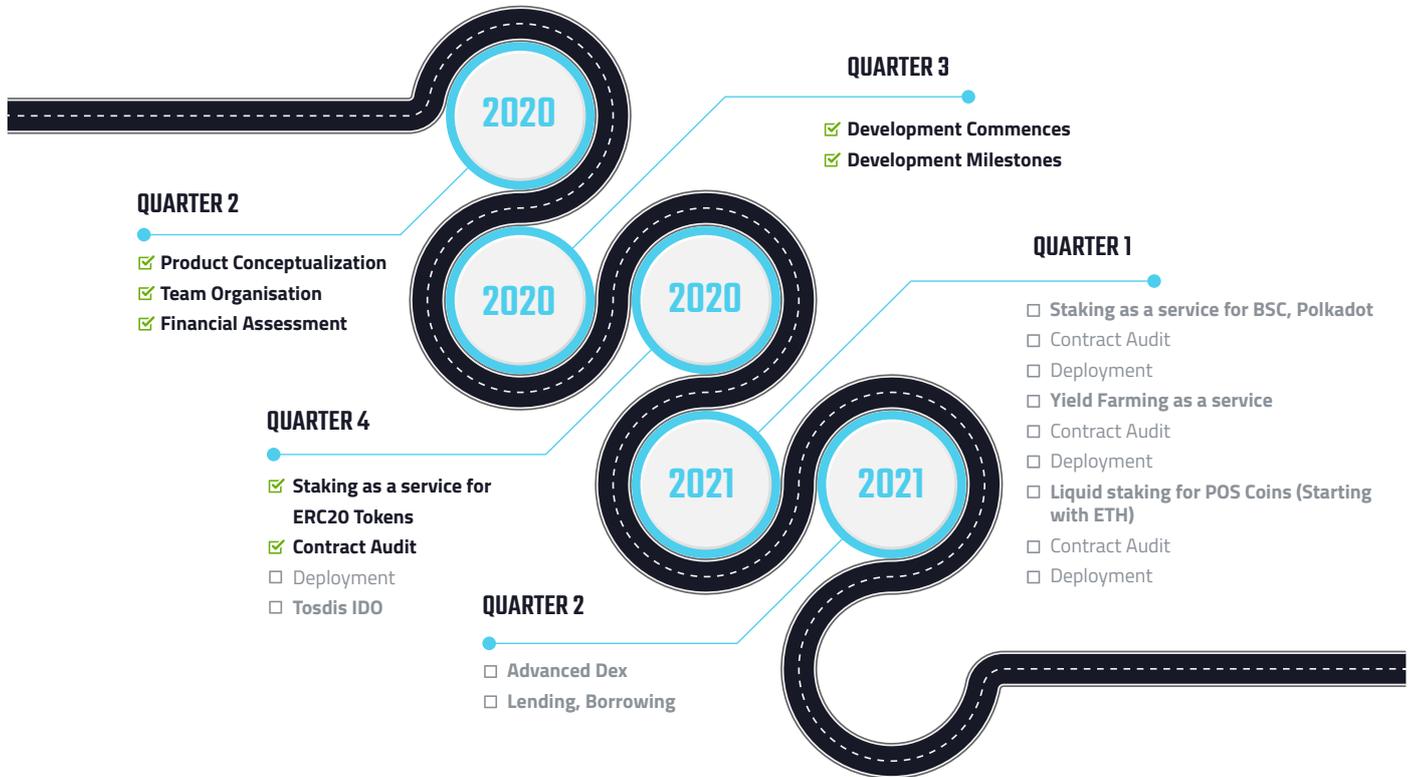
Utility benefits for Holders :

- 45% or less (depending on governance) of all Platform fees paid by listed projects is distributed to DIS Holders.
- Yield Farming benefits for DIS holders.
- Monthly Airdrops of other projects token for DIS holders.
- Staking rewards for DIS holders
- Liquidity mining for Tosdis liquidity pools and rewards paid out in Tosdis tokens.

Tosdis Token Deflationary Utility :

- 45% or more of All Staking fees paid by projects goes into burning DIS tokens.
- 45% or more of all fees/commission earned from liquid staking goes into burning DIS tokens.
- 25% of the total revenue earned from the Lending and borrowing fees goes into burning DIS tokens.

9. Roadmap

2020

2020

2020

2021

2021

QUARTER 2

- ☑ **Product Conceptualization**
- ☑ **Team Organisation**
- ☑ **Financial Assessment**

QUARTER 3

- ☑ **Development Commences**
- ☑ **Development Milestones**

QUARTER 1

- ☐ **Staking as a service for BSC, Polkadot**
- ☐ Contract Audit
- ☐ Deployment
- ☐ **Yield Farming as a service**
- ☐ Contract Audit
- ☐ Deployment
- ☐ **Liquid staking for POS Coins (Starting with ETH)**
- ☐ Contract Audit
- ☐ Deployment

QUARTER 4

- ☑ **Staking as a service for ERC20 Tokens**
- ☑ **Contract Audit**
- ☐ Deployment
- ☐ **Tosdis IDO**

QUARTER 2

- ☐ **Advanced Dex**
- ☐ **Lending, Borrowing**

10. Disclaimer

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This DisPaper does not purport to contain all the information that a prospective participant may require. In all cases, interested parties should conduct their investigation and analysis of the data in this DisPaper. The TosDis Foundation does not make any representation or warranty as to the accuracy or completeness of the information contained in this DisPaper. Furthermore, shall not have any liability to the recipient or any person resulting from the reliance upon this DisPaper to make an application to apply for shares.

TosDis considers that the financial and non-financial information in this paper has been prepared to the best of its practical knowledge and ability. However, recipients must rely on their investigation of all financial information. No representations or warranties are or will be made by the TosDis regarding the accuracy or completeness of such information.TosDis makes no representation about the underlying value of the tokens on offer.

Prospective participants must make their assessment about whether the price of the tokens being offered represents fair value.

TosDis Forward-looking Statement :

The information contained in this DisPaper about the proposed business opportunity is not intended to be the only information on which a decision is to be made and is not financial or investment advice or document, or any other notice that may be required under the law. Detailed information may be needed to make a token participation decision. Participants should be aware that no established market exists to trade any tokens that may be offered.TosDis undertakes no obligation to publicly update or revise any forward-looking statements provided in this DisPaper, whether as a result of new information, future events or otherwise, or the risks affecting this information. None of the Company, its officers or any person named in this DisPaper with their consent, or any person involved in the preparation of this DisPaper, makes any representation or warranty (express or implied) as to the accuracy or likelihood of fulfillment of any forward-looking statement except to the extent required by law. The forward-looking statements reflect the views held only as of the date of this DisPaper.

"DIS," not a security token :

It is important to note that any tokens issued on TosDis's platform are not intended to be securities. This document is not a prospectus, offering document, or a solicitation for investment in a share or equity offering. As referenced in this document, our platform's tokens do not confer any ownership or debt within TosDis's solutions. Tokens currently trading or issued in the future are non-refundable.TosDis will not guarantee any value, secondary market, or commitments to the value of such tokens. Participation in a token offering carries high risks, and anyone shall participate in each economy at their sole risk. It is highly speculative, and before participating in any project about which information is given, prospective participants are strongly advised to seek appropriate professional advice.

Risks :

TOSDIS tokens may change in value based on many factors that are outside our control. There is no guarantee or expectation that TOSDIS tokens will increase in value, provide a return, or have sufficient adoption and liquidity on exchanges. Owning these tokens does not constitute a share of equity or ownership in the company. Regulatory circumstances may require that token mechanics be changed or altered. Tokens issued by TosDis may drop substantially in value or may have no value.TosDis cannot guarantee an active secondary market for the exchange of tokens purchased in the token sale. It does not represent that the TOSDIS tokens have any rights, uses, purpose, attributes, functionalities, or features. TOSDIS tokens The company reserves the right to refuse or cancel TOSDIS token purchase requests at any time at its sole discretion.